



DACA Newsletter

January 2018

SHARING SOLUTIONS

WHAT'S HAPPENING...

President's Message

by Jerrica Anderson

Thank you for your continued support of the Dallas Area Compliance Association (DACA). We are excited to announce a growth in overall attendance and are looking forward to great things in 2018.

The goal of DACA is simple; share knowledge and information. This year, we hope to get more members involved in sharing solutions. While the DACA Board of Directors have many years of experience serving, we are looking for fresh ideas to better benefit members. Please contact me, jerrica.anderson@texaspublicbank.com, if you are interested in joining us for a board meeting.

In the spirit of our 2018 theme, **Sharing Solutions**, we are excited to have an interactive HMDA session with a panel of bankers and consultants. I am not sure about you, but I have been dreading the new HMDA parameters

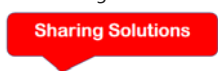
and have procrastinated to finalize an action plan. What can I say, I was hopefully optimistic it would be repealed. However, I am sure to develop a solution that will benefit my institution based on the power of networking through DACA membership...**Sharing Solutions**. To maximize the learning opportunity, please feel free to submit your HMDA questions ahead of time to Gene, Vice President of Programs & Hospitality, at gene.collett@capco.com.

As we look forward to the journey ahead, I leave you a motivational quote, *"It always seems impossible until it's done."* Nelson Mandela.

May 2018 be a remarkable year!

Jerrica

See page 4 for a "Sharing Solutions" opportunity.



General Meeting Information

January 2018						
S	M	T	W	TH	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Topic: HMDA – Interactive Session

Details & Panelists: see page 3

Date: January 24, 2018

Time: 11:30 am

Location: Crowne Plaza Dallas Near the Galleria, 14315 Midway Road, Addison, Texas



Avoid the Line...

Reserve Online!

A New Year...New Choices

by Rhonda Coggins

If you attended the DACA General Meeting in November, you're already aware that the general membership voted on and approved new membership types. If you did not attend, this change has been implemented to bring about an improved infrastructure to our organization.

While the membership application included in this newsletter, as well as on our website, provides information on the new types and prices, we wanted to provide you with some additional information to consider.



CORPORATE MEMBERSHIP

An institution or industry-related organization must have one **Corporate Membership** with one person designated as the primary representative.

The primary representative holds voting privileges on DACA business. All employees of the Corporate Member may attend meetings at the member price.

INDIVIDUAL MEMBERSHIP

An **Individual Member** must be a compliance professional at a financial institution or industry-related service organization.

Individual Members have voting rights and pay the member rate for meetings.

MAKING A MEMBERSHIP CHOICE

In making your membership choice, we recommend that you consider the number of individuals from your institution or organization that will attend DACA meetings.

For example, I know that for my organization, I will typically be the only individual to attend meetings. As that is the case, I found it beneficial to choose an **Individual Membership**, which provides me with voting privileges at a lower membership price and expense to my company.

However, other institutions or organizations that have multiple attendees may find it beneficial to have a **Corporate Membership** which provides voting rights and permits all employees to attend meetings at a member price.

Regardless of your membership choice, the DACA Board hopes that you continue to find that our association provides you and your organization with very cost effective compliance resources.

Why Not Apply Today?

<https://dacaonline.org/membership-application/>

Did someone say "free lunch?"

Yes! If you renew your DACA membership by our General Meeting on **March 28th**, you'll receive the March lunch **FREE**. Please remember that even with a free lunch, you must still make a reservation; and if need be, cancel your reservation if you cannot attend.

JANUARY GENERAL MEETING



Mark Your Calendars!

HMDA – Interactive Session

Please make plans to join us for our General Meeting on **January 24, 2018**. We've planned to have an interactive session on one of the more stress-inducing topics of recent years – **HMDA!**

Topics will include new sampling procedures, training, HMDA reporting software and CFPB process, as well as a few other things you might not have considered.

What can YOU do for an even better session? Let us know what's worrying you about HMDA...what's keeping you up at night. Please send in some advance questions to: gene.collett@capco.com

Our panel includes bankers as well as consultants:

- **Linda Crank**, SVP and CRA/Fair Lending Officer at Happy State Bank has over 35 years of experience in regulatory compliance. She has an extensive background in HMDA and CRA.
- **Leslie Watson-Stracener**, SVP at Marquis Software Solutions is a CCBCO and CRCM and has 17 years' experience in banking and mortgage services.
- **Beverly Donawho**, VP & CRA Officer at American National Bank of TX has over 15 years in banking and her current role includes significant responsibility for the new HMDA implementation.
- **Gene Collett**, Managing Principal at Capco brings over 20 years of compliance and banking experience that includes focused work in mortgage lending and process implementations.

Reservation Request

January General Meeting – 1/24/18

Member Price - \$25.00
Non-Member & Guest Price - \$45.00

Reservations and cancellations must be received by Noon the Friday before the meeting.

Skip the Line and Reserve Online –

<https://dacaonline.org/meeting-registration-form/>

If you prefer to not use our online system, you may:

- Email your reservation to: reservations@dacaonline.org
- Or, contact VP of Programs, Gene Collett, with your name, company, email address, phone number & meeting date at phone # 214-862-5815

Sharing Solutions

Do you have a solution to share?

DACA Member, Cindy Grix with HomeBank Texas, is looking for a policy and/or procedures, as well as a checklist for brokers fees charged on a consumer loan that is subject to RESPA.

Solutions may be sent to: cgrix@homebanktx.com

2018 Board Members

President

Jerrica Anderson, Texas Republic Bank

Vice President Programs & Hospitality

Gene Collett, Capco

Vice President Membership Director

Susie Janssen, Bank of DeSoto

Vice President Conference

Gary Schweers, Moss Adams

Vice President Technology

James McGee, Colonial Savings

Vice President Communications

Rhonda Coggins, Sheshunoff Consulting + Solutions

Treasurer

Bonnie Nichols, Texas Security Bank

Secretary

Debby Adair, Santander Consumer USA

Director & Scholarship Coordinator

Alta Mantsch, Pegasus Bank

Director

Chris Suarez, Plains Capital

Director

Linda Crank, Happy State Bank

Director

Shana Jones, The American National Bank of Texas

Board Member Spotlight



Jerrica Anderson manages the overall compliance program at Texas Republic Bank, N.A. and brings over 15 years of regulatory compliance experience including BSA and CRA. Jerrica graduated with a Bachelor's Degree in Business Administration and a minor in Finance with Magna Cum Laude Honors. Jerrica holds the designations of Certified Regulatory Compliance Manager (CRCM) and Certified Community Bank Compliance Officer (CCBCO). Jerrica is a family mentor for North Collin County Habitat for Humanity and is a devoted Rotarian. She has served on the Board of Directors for DACA since 2011.

2018 DACA Calendar

GM – General Meetings, Brd – Board Meetings, Conf – Annual Conference
 Calendar is subject to change.

January 2018						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
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28	29	30	31			

February 2018						
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March 2018						
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April 2018						
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May 2018						
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27	28	29	30	31		

June 2018						
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July 2018						
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29	30	31				

August 2018						
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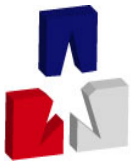
September 2018						
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16	17	18	Conf	20	21	22
23	24	25	26	27	28	29
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October 2018						
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7	8	9	10	11	12	13
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21	22	23	24	25	26	27
28	29	30	31			

November 2018						
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December 2018						
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23	24	25	26	27	28	29
30	31					





**DALLAS AREA
COMPLIANCE
ASSOCIATION**

2018 Membership Application

Use this form or download a fillable form here - <https://dacaonline.org/forms/>
Or, you may entirely apply and pay online here - <https://dacaonline.org/membership-application/>

NOTE: Please fill in and return this form with your payment.

Member Information

Membership Type (check one): Corporate (*indicate name of individual that will serve as primary representative:* _____)

Individual

Applicant's Name: _____

Organization: _____

Asset Size: _____

Street/P.O. Box Address: _____

City, State, ZIP Code: _____

Work Phone No.: _____

E-mail Address: _____

Job Title/Function: _____

Compliance Certifications: _____

Primary Regulator: _____

Membership Definitions & Dues

- ❖ Each financial institution or industry-related service organization may have one Corporate Membership with one person designated as the primary representative. This person holds voting privileges on any DACA business. All employees of the Corporate Member may attend meetings at the member price.
- ❖ Individual Members also have voting rights and pay the member rate for meetings. Individual Members must be Compliance Professionals at a financial institution or industry-related service organization.
- ❖ **Corporate Membership Annual Dues: 350 USD, Individual Membership Annual Dues: 150 USD**

Remittance Details

1. Please make check payable to:
2. Mail **Membership Application** and **Check** to:

DALLAS AREA COMPLIANCE ASSOCIATION

Bonnie J. Nichols

Texas Security Bank

3212 Belt Line Road

Farmers Branch, Texas 75234

Total enclosed: _____

Signature: _____