



DACA Newsletter

May 2018

SHARING SOLUTIONS

WHAT'S HAPPENING...

President's Message

by Jerrica Anderson

"I hope someday you'll join us. And the world will be as one," Imagine by John Lennon in 1971.

"Imagine" and Fair Lending / Community Reinvestment Act – there is commonality. John Lennon was calling for a unified world, where greed and violence do not exist. This song about equality is an anthem that has inspired so many to fight for peace and love. "Imagine" stands out as a message of hope with Lennon's faith that if we come together we can make a better world. He sings about his belief that we are all one people and that we do not have to be divided by borders or religions. In today's multicultural communities, this is a more important message than ever.

We are honored to have Matthew Zamora from the FDIC as our guest speaker as we navigate the evolving provisions of Fair Lending and Community Reinvestment Act. While the Golden Rule seems simple to follow, Fair Lending presents a high level of inherent risk. Please join us as we discuss how we can do our part to make a positive impact in our communities.

Jerrica



General Meeting Information

May 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: Fair Lending and Community Reinvestment Act

Presenter: Matthew Zamora

Date: May 23, 2018

Time: 11:30 am

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

Avoid the Line...

Reserve Online!

Member Spotlight

by Rhonda Coggins

At DACA, we know that an integral part of “Sharing Solutions” is networking with other members. To that end, we’re providing this “Member Spotlight.”

If you’ve been involved with DACA for a while, you likely know this member, **Tammy Hopkins**. Tammy has worked at Veritex Bank for five years.

Tammy has been in banking for 35 years. She started when she was in high school as a part time teller. She spent most of her banking life on the operations side of the bank. In those years, she has been in Branch Management and has worked with the Audit Group and the Fraud Group. Her previous employers include Comerica and Bank of America. She said when she joined Veritex five years ago, she went to the “dark side of banking”... starting with BSA and then moving to Compliance. 😊



Other interesting tidbits about Tammy include...

- **A significant accomplishment...** *during her banking career, she was recognized by the FBI for appreciation for “Exceptional Service in the Public Interest,” signed off by the Director of the FBI.*
- **Something most people don’t know about her...** *she is the proud mom of two black labs. They are very spoiled*
- **One thing still on her “bucket list”...** *a trip to Alaska! This will be marked off of her list in September when she goes on a 7 day cruise.*
- **Her favorite hobby...** *people watching. She said she is cheaply entertained.*

Thanks, Tammy, for being a member of DACA and for being in our spotlight this month! And, to our other members, we do hope you’ll introduce yourself to Tammy and make a connection. Networking is a big part of “Sharing Solutions.”

DACA MEMBERSHIP CATEGORIES

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.

APPLYING FOR MEMBERSHIP

DACA makes applying for membership easy! While a membership application is included in our newsletter, you can also apply electronically.

The DACA website includes an electronic application and allows you to also pay your dues online. If you haven’t done so already, we recommend you check it out today at <https://dacaonline.org/membership-application/>

What is the BIG news about the 2018 DACA Annual Compliance Conference?

2018 Compliance Conference – Compliance...do you have what it takes to survive? We’re planning a full day of great information, networking and a bit of fun! Our Keynote Speaker was on season 25 of CBS’s Survivor as a castaway on “Survivor: Philippines.” This person started out on the Tandang tribe and played a remarkable game by winning 8 challenges. **Do you know who it is?** More details will be shared shortly.



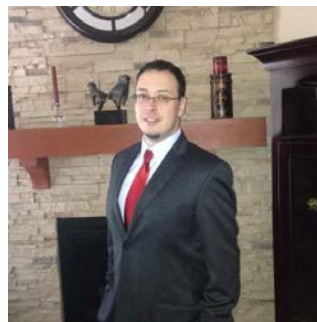
MAY GENERAL MEETING



Mark Your Calendars!

Fair Lending and Community Reinvestment Act

Please make plans to join us for our **General Meeting** on **May 23, 2018**. Our presenter is **Matthew Zamora** from the FDIC.



Mr. Zamora currently serves as Supervisory Examiner in the Compliance Division of the FDIC, Dallas / Lubbock territory. He started his career with the FDIC in 2009 in the Albuquerque / Denver territory where he served as Senior Compliance Examiner and Subject Matter Expert for UDAP and Fair Lending, and spearheaded various special projects for both the Regional and Washington DC offices. In addition to representing the FDIC in multiple banker outreach activities, Matthew also authored an article entitled "Mergers and Acquisitions: A Compliance Perspective," published in the 2013 edition of the national FDIC Supervisory Insights Journal. Prior to the FDIC, Matthew worked as a senior officer at commercial banks in New Mexico and in various capacities, including, Compliance, Audit, Operations, and Human Resources.

Reservation Request

May General Meeting – 5/23/18

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/test-meeting-registration/>

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? Or, are you in the need of a solution?

We'll be happy to help by working with our membership. Please send your offering or your request (which may be published in this newsletter) to: rcoggins@smslp.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, Tolleson Wealth Management

Director

Chris Suarez, Plains Capital

Director

Linda Crank, Happy State Bank

Director

Shana Jones, The American National Bank of Texas

Board Member Spotlight



Alta Mantsch, CRCM, CAMS, CCBCO, is the SVP, Senior Regulatory Compliance Officer at Tolleson Private Bank. Alta has 20 years of experience in financial institutions in various capacities, including branch and operational management, risk management and vendor management, in addition to regulatory compliance, including Bank Secrecy Act and Anti-Money Laundering regulations, CRA, HMDA, and everything in between. Alta has been a member of the Dallas Area Compliance Association for several years, and has held the position of Vice President of Conference in 2015 and 2016.

In her free time, Alta enjoys playing recreational soccer, gardening, cooking, and raising her ever-expanding flock of chickens.



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
14	15	16	17	18	19	20
21	22	23	GM	25	26	27
28	29	30	31			

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

March 2018						
S	M	T	W	T	F	S
				1	2	3
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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	GM	29	30	31

April 2018						
S	M	T	W	T	F	S
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22	23	24	25	26	27	28
29	30					

May 2018						
S	M	T	W	T	F	S
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20	21	22	GM	24	25	26
27	28	29	30	31		

June 2018						
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17	18	19	20	21	22	23
24	25	26	27	28	29	30

July 2018						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
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15	16	17	18	19	20	21
22	23	24	GM	26	27	28
29	30	31				

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

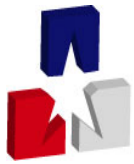
September 2018						
S	M	T	W	T	F	S
1/2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	Conf	20	21	22
23	24	25	26	27	28	29
30						

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

November 2018						
S	M	T	W	T	F	S
				1	2	3
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11	12	13	GM	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

December 2018						
S	M	T	W	T	F	S
1/2	3	4	5	6	7	8
9	10	Brd	12	13	14	15
16	17	18	19	20	21	22
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: _____