



DACA Newsletter

July 2018

SHARING SOLUTIONS

WHAT'S HAPPENING...

President's Message

by Jerrica Anderson

"The measure of intelligence is the ability to change." Albert Einstein

With the implementation of the Dodd-Frank Act, change has been a constant theme within the financial industry. It can foster a wide variety of mixed emotions as change is often difficult for many. Personally, I am about to embark on a significant change from Ms. to Mrs. While this is an exciting time, there is still anxiety of the new adventure.

I remember the first consumer real estate loan after the implementation of the Integrated Mortgage Disclosures. Despite all of the preparation, the transaction was intimidating. But after a few months, it became just a way of life. Similar to the new HMDA

reporting requirements and now the BSA CDD Rules.

I am grateful for our DACA membership to help share solutions. The discussions at the table during the lunch and learn is beneficial, even if it is to complain about the politics of change. Thank you for being a support system as we navigate the evolving regulatory changes and risk associated.

Jerrica



General Meeting Information

July 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: Changes, Issues & Implications in Funds Availability, Transfers & Overdrafts

Presenter: Tamara Pullin, JD

Date: July 25, 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, **Ken Holmes**. Ken has worked at Citi for eight years.

Ken is the lead compliance officer for Citi’s US Business Banking division and also for Citi’s US credit card merchant acquiring business. He gets to travel to some interesting places from time to time to support these businesses.

He started in banking 45 years ago right out of college as a rookie commercial real estate lender. In 1990, he started his career as a bank compliance officer...*with only a phone, a pen, a legal pad and an old 3 volume ring binder set of the FDIC Laws & Regulations!*



Other interesting tidbits about Ken include...

- **A strange talent...** *he can read upside down. His talent was perfected as a loan officer when his clients sat across from him with their financials in front of them. He could locate their data faster than they could!*
- **Something most people don’t know about him...** *he is a fifth generation owner of a family farm in Illinois. It was a dairy farm when he was a child, but is now a crop farm.*
- **One thing still on his “bucket list”...** *another trip to Israel, a favorite destination.*
- **If he had a boat, he would name it...** *“Knot Working.” It would be a pontoon, suitable for retirees.*

Thanks, Ken, 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 Ken and make a connection. Networking is a big part of “Sharing Solutions.”

P.S. Ask Ken about his strangest compliance story.

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,” Lisa Whelchel. More details will be shared shortly.



JULY GENERAL MEETING



Mark Your Calendars!

Changes, Issues & Implications in Funds Availability, Transfers & Overdrafts

Please make plans to join us for our **General Meeting** on **July 25, 2018**. Our presenter is **Tamara Pullin, JD**.



Tamara Pullin maintains a regulatory compliance consulting practice, focusing on fair lending and fair banking related issues. Tamara is an attorney licensed in Texas and Oklahoma, who worked in complex commercial litigation at multiple firms before going "in house" with MidFirst Bank in 2011. Before opening her own consulting practice, Tamara served as Fair Banking Compliance Officer at MidFirst Bank for three and a half years.

Reservation Request

July General Meeting – 7/25/18

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

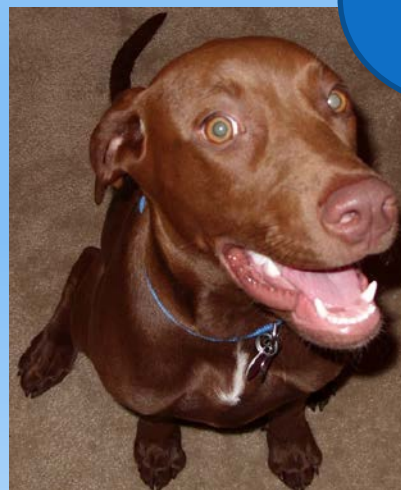
Board Member Spotlight



Chris Suarez, CAMS, CRCM, is Vice President, Senior Compliance Data Systems Analyst at PlainsCapital Bank. He began his banking career over 15 years ago as a drive-thru teller for a community bank, but soon realized that the true power in banking was wielded by the compliance department. He immediately pursued a career in BSA/AML compliance, and has regretted it ever since. He also fancies himself an amateur humorist.

Chris has been involved with DACA for a dozen years, including serving on the Board of Directors for the last ten years, serving as VP of Technology, and serving a single term as President. When he isn't working, he enjoys spending time with his canine companion, **Prudence**, and also pursues a variety of hobbies including karate, reading, home improvement, and computers.

That ball is not going to throw itself!



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
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11	12	Brd	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

March 2018						
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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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8	9	Brd	11	12	13	14
15	16	17	18	19	20	21
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						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	Brd	13	14	15	16
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
8	9	10	11	12	13	14
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	

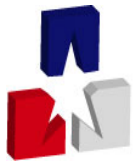
September 2018						
S	M	T	W	T	F	S
1/2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	Conf	20	21	22
23	24	25	26	27	28	29
30						

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
4	5	6	7	8	9	10
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: _____