



DACA
Newsletter

March 2019

2019 – The Year of DACAronyms

WHAT'S HAPPENING...

President's Message

It's award season between the Oscars, Grammys, and the Academy Awards. As I watched the Academy Awards, I realized there were many folks being recognized that I did not know. Sure, I saw the movie Bohemian Rhapsody and was excited to see Rami Malek be recognized for Best Actor, but Best Film Editing, Best Sound Editing, and Best Sound Mixing? These are all segments of the movie industry that I was not aware of their importance to the overall success of the movie.

Often, senior management, loan production staff, and customer service representatives are praised with creating the profitability of the bank and ensuring customer satisfaction. However, it is a joint effort of various support staff working together behind the scenes.

I just wanted to say thank you. Thank you for being part of the compliance segment and collaborating in order to make our industry a success. I raise my glass and toast to you!

Looking forward to working together this month as we venture into Enterprise Risk Management (ERM).

Be sure to pay your dues for a free lunch! Thanks! 😊

Jerrica Anderson

DACA President



General Meeting Information

March 2019						
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	18	20	21	22	23
24	25	26	27	28	29	30
31						

Topic: ERM

Presenter: Ed Haskin

Date: March 27, 2019

Time: 11:30 am

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

Avoid the Line, [Reserve Online!](#)

Member Spotlight

At DACA, we know the value of TEAMwork and the importance of building your compliance network. We are committed to continuing our Member Spotlight for 2019 to provide insight as you strengthen your own professional compliance bench.



Our member profile for this issue is **Celena Phillips**.



Celena is the Chief Compliance Officer for Capital Plus Financial. She has been with the institution since August 2017, however, Celena has been a member of DACA for nearly 5 years, participating since 2014 when she moved to Dallas to take a compliance consultant position with Weaver.

- **Favorite Compliance Acronym:** *CYA – it has been drilled into her since starting out in Compliance/BSA... and it really works for all aspects of life.*
- **Least Favorite Regulation:** *HMDA – primarily because of the recent misery that we all share this time of year but as a smaller institution her LAR is not 100% automated, creating additional challenges.*
- **Pet Peeve:** *When people don't respond to your emails – did they not see it, or are they just ignoring you?!?*
- **Last Book Read:** *If you Give a Mouse a Cookie, which is her son Logan's favorite and is currently on repeat.*
- **Recent Vacation:** *Trip to Europe last October with her husband to visit Scotland, London, and Paris.*
- **Best Concert:** *Garth Brooks 2015 tour (2 for 2 on the GOAT!)*
- **BREAKING NEWS:** *Celena would like to announce that the Phillips Family is expecting their second child in August!*



Hover for the gender reveal!

A big THANK YOU to Celena, for being a member of DACA and for being in our spotlight this month!

Congrats from DACA!

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 at <https://dacaonline.org/forms/>.

Renew your DACA Membership for 2019 today!

<https://dacaonline.org/shop>

MARCH GENERAL MEETING



Mark Your Calendars!

Making ERM More Relevant to your Organization

Join us on **March 27th** as ERM expert Edward A. Haskin presents: **Making Enterprise Risk Management (ERM) More Relevant to your Organization.**

Ed Haskin is an executive leader with an extensive and broad background in risk management, compliance, and project management. He is also an author, grant writer, and knows the value of a good ear hustle.

Ed's experience and training have given him a unique ability to forge innovative approaches to meet the needs of today's rapidly changing business environment. He is deeply committed to finding and implementing the tools, processes, and best practices necessary to minimize risk and identify options that hold the most potential. He strives to give companies tools and techniques they need to make faster and less costly decisions so they can move forward efficiently to achieve their objectives. Ed began his career as a mortgage banking compliance officer and quickly built his expertise to include project management, lean six-sigma, and risk management. He has successfully directed complex projects in government offices and public and private organizations in a variety of complex engagements.

In addition to his leadership roles with Fannie Mae and Wells Fargo Home Mortgage, his accomplishments include directing projects that resulted in multi-billion dollar fair lending settlements with the U.S. Department of Housing and Urban Development.

Reservation Request

March General Meeting – 3/27/2019
FREE with paid 2019 membership dues!

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, Mike Cockrell, with your name, company, email address, phone number & meeting date at phone # 214-862-5815



Acronym Avenue		<i>Topic: Loans</i>	
ATR	Ability to Repay	LAR	Loan Application Register
ECOA	Equal Credit Opportunity Act (Reg B)	MAPR	Military Annual Percentage Rate
GIR	Getting it Right (HMDA tool)	NMLS	Nationwide Mortgage Licensing System
HELOC	Home Equity Line of Credit	QM	Qualified Mortgage
HOEPA	HomeOwnership Equity Protection Act	SCRA	Servicemembers Civil Relief Act
HMDA	Home Mortgage Disclosure Act (Reg C)	TILA	Truth in Lending Act (Reg Z)

2019 Board Members

President	Jerrica Anderson, Texas Republic Bank	Conference	Gary Schweers, Moss Adams
Secretary	Debby Adair, Santander Consumer USA	Programs	Mike Cockrell, PointBank
Treasurer	Bonnie Nichols, Texas Security Bank	Director	Linda Crank, Happy State Bank
Scholarships	Alta Mantsch, Tolleson Wealth Management	Director	Gene Collett, Capco
Communication	Alyson Trout, Pegasus Bank	Director	Chris Suarez, Plains Capital
Membership	Susie Janssen, Bank of DeSoto	Director	Rhonda Coggins, Sheshunoff
Technology	James McGee, Colonial Savings		Consulting + Solutions



2019 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: _____