



DACA Newsletter

May 2019

2019 – The Year of DACAronyms

WHAT'S HAPPENING...

President's Message



Despite the many thunderstorms, the sun comes out and the birds begin to sing. Fascinating how life has many seasons. Personally, my one-and-only man-child will be graduating high school this spring then off to Texas State University in the fall. While I am excited for him, I fear the unknown. What will his life be like without mom and most importantly, what will my life be like without him? Needless to say, I am not ready to let the bird leave the nest.

Professionally, I am rocking consumer compliance! We conquered the HMDA submission process and year-end compliance audits. However, a new season begins with regulatory changes associated with private flood insurance.

Please join me on Wednesday, May 22 at 11:30am as American Flood Research (AFR) throws us a lifeline with pertinent information on the Flood Insurance Rules.

Jerrica Anderson

DACA President



General Meeting Information

May 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
19	20	21	22	23	24	25
26	27	28	29	30	31	

Topic: Flood Compliance: Refresher and Update

Presenter: Doug Winkler, AFR

Date: May 22, 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 **Amy Thorpe**.



Amy is the Compliance and BSA Officer for Texas Brand Bank. She has been with the institution for two years and a member of DACA since moving here to accept the position.

Amy has graciously accepted the opportunity to join the **DACA Board** in mid-2019 and will immediately step into the **Treasurer** role.

- **Favorite Compliance Acronym:** *S.A.F.E Act – because who doesn't want to be SAFE in banking! Besides, it's easy to learn and practice and I'm sure it has saved many an innocent consumer from a bad mortgage loan.*
- **Least Favorite Regulation:** *TILA – because it's ever-changing, making it hard for us compliance professionals to keep up with.*
- **Pet Peeve:** *Adults who act like children.*
- **Last Book Read:** *Tracy Crosswhite series by Robert Dugoni*
- **Dream Vacation:** *Italy and the Mediterranean*
- **Favorite Foods:** *My go-to food is anything Mexican or Italian; my guilty pleasure is red wine or Ben and Jerry's Chocolate Fudge Brownie ice cream.*
- **All About Amy:** *Between my husband and I we have 7 kids, 4 grandkids, plus another on the way. We LOVE our big family although it keeps us very busy. Spring and summer are my favorite seasons, as you'll find me most afternoons in my backyard at the pool or tending to all of my plants.*

A big **THANK YOU** to Amy, for being a member of DACA, and for stepping up to join the Board mid-year as she takes on the Treasurer role, as well as for being in our spotlight this month!

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/forms/>.

Renew your DACA Membership for 2019 today!

<https://dacaonline.org/shop>

MAY GENERAL MEETING



Mark Your Calendars!

Flood Compliance: Refresher and Updates

Join us on **May 22nd** as Flood expert **Doug Winkler** addresses your pressing Flood questions, such as:

- *Why accurate flood information and flood insurance are important*
- *Direct and indirect impacts of regulations on lenders/servicers*
- *Required flood insurance coverage amounts*
- *PFIP vs. NFIP*
- *Highlights of case studies and CMPs*

Doug worked in the real estate development business before joining a small startup called American Flood Research, Inc. in 1993. During his 25 plus years in the industry he has been a key influence in turning American Flood Research into its current status as AFR Services, a national risk management firm offering multiple risk management tools to lenders nationwide including insurance tracking, insurance products, valuation tools and property inspections. Doug is a licensed Property and Casualty agent and has been the Director of Sales & Marketing for AFR Services since 2000.

Doug's writings have been used by the NFIP to inform the insurance community (producers) and realtors on flood related issues, but his primary mission continues to be working with lenders individually or speaking to compliance and lending groups to help ease the compliance pain caused by the sometimes murky waters of flood.

We look forward to seeing you there!

Reservation Request

May General Meeting – 5/22/2019

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 mtcockrell@pointbank.com.

DACA ANNUAL CONFERENCE
SEPTEMBER 18, 2019
COWBOYS AND COMPLIANCE IV
AT&T STADIUM – ARLINGTON TX



It's a Dallas Cowboys Tail Gate Party Featuring Former Dallas Cowboy QB and National Broadcaster...

DANNY WHITE

Mark your calendars for the 2019 annual conference!

Join us for a full day of compliance information, peer networking, food, and fun.

Additionally for 2019 we will be offering a Mentor Opportunity for those new to compliance.

Stick around for a behind-the-scenes Stadium tour available for all participants to follow!

Casual attire (ex: Cowboys shirt, jeans, and boots or tennis shoes)



Acronym Avenue		<i>Topic: Payments</i>	
ACH	Automated ClearingHouse	RDC	Remote Deposit Capture
BIC	Bank Identifier Code	RTP	Real Time Payments (coming soon !)
IAT	International ACH Transaction	SWIFT	Society for WorldWide Financial Telecom
IBAN	International Bank Account Number	TCH	The Clearing House

2019 DACA Calendar

January 2019

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	GM	24	25	26
27	28	29	30	31		

February 2019

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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		

March 2019

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17	18	19	20	21	22	23
24	25	26	GM	28	29	30/31

April 2019

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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

May 2019

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19	20	21	GM	23	24	25
26	27	28	29	30	31	

June 2019

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9	10	Brd	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29/30

July 2019

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21	22	23	GM	25	26	27
28	29	30	31			

August 2019

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18	19	20	21	22	23	24
25	26	27	28	29	30	31

September 2019

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22	23	24	25	26	27	28
29	30					

October 2019

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		1	2	3	4	5
6	7	Brd	9	10	11	12
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20	21	22	23	24	25	26
27	28	29	30	31		

November 2019

S	M	T	W	T	F	S
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3	4	5	6	7	8	9
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17	18	19	GM	21	22	23
24	25	26	27	28	29	30

December 2019

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

Notes

Dallas Area Compliance Association

GM – General Meetings

Brd – Board Meetings

Conf – Compliance Conference

Schedule is subject to change.

Federal Holidays

Ver.03/27/19



2019

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	Amy Thorpe, Texas Brand 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	Bonnie Nichols, Texas Security Bank
Technology	James McGee, Colonial Savings	Director	Rhonda Coggins, Sheshunoff 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

Amy Thorpe
Texas Brand Bank
1919 South Shiloh Rd, Suite 100, LB 30
Garland, Texas 75042

Total enclosed: _____

Signature: _____