



DACA Newsletter

July 2019

2019 – The Year of DACAronyms

WHAT'S HAPPENING...

President's Message



Summer is here and regulatory hot topics are not cooling off. Hemp and CBD are recent buzz words at the federal level as well as the state level. Join us in July as our guest speaker breaks down the legal and practical issues regarding marijuana-related businesses.

DACA's annual conference is also around the corner. We are looking forward to an exciting day at the Dallas Cowboys AT&T Stadium in Arlington with an end of day happy hour and tour of the facilities. Feel free to dress comfortably, however, be mindful of our host – if you choose sports attire, it must be Dallas Cowboys themed.

Are you new to compliance? Do you want to learn more about a regulatory topic? We are investigating a mentorship program. The idea is to partner with a compliance professional that has specific strengths to share with others that could use additional support. We are looking at hosting the membership roundtable discussion either before or after the general meetings. If you are interested in participating, please contact me at jerrica.anderson@texaspublicbank.com.

Jerrica Anderson

DACA President



General Meeting Information

July 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: MRB / CBD in TX

Presenter: Rachel Mondragon, Weaver and Tidwell, LLP

Date: July 24, 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 **Lydia Wiley**.



Lydia is the Compliance Manager at American National Bank of Texas (commonly referred to as ANBTX). She has been with the institution for twenty seven years and part of the compliance team for the past fifteen years.

Lydia has been a member of DACA since 2005. She is a former recipient of the Kay Leaks Scholarship used to obtain her CRCM in 2008.

- **Favorite Compliance Acronym:** *Probably HMDA – it's just fun to say... HHMMMMDA!!!*
- **Least Favorite Regulation:** *TRID – at least that's my response today, there is just so much going on!*
- **Pet Peeve:** *Sidebar conversations during meetings; they're disruptive and distracting*
- **Dream Vacation:** *Seychelle Islands – minus the pirate situation*
- **Favorite Restaurant:** *Del Frisco's*
- **On a Personal Note:** *Lydia lives in Terrell with her husband, Jerry. They have three kids and six grandkids. She loves to read to de-stress (most of the time it works) and has even joined a work-related book club. She loves the classics like Phantom of the Opera, and also likes to be outdoors gardening or exploring some cool place.*

A big **THANK YOU** to Lydia and the entire ANBTX team for being longtime members of 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 today at <https://dacaonline.org/forms/>.

Renew your DACA Membership for 2019 today!

<https://dacaonline.org/shop>

SCHOLARSHIP UPDATE

A major benefit of DACA membership is accessibility to the Kay Leaks Scholarship. We have added **CAMS Audit** to the list of approved programs, and there is **2019 scholarship money available** to qualified candidate(s)!

APPLY
HERE

JULY GENERAL MEETING



Mark Your Calendars!

MRB / CBD in TX

Join us on **July 24th** as **Rachel Mondragon**, Senior Manager at Weaver and Tidwell, LLP, presents pertinent information on the pressing topic of banking marijuana-related businesses.

Rachel has worked as both an internal bank compliance officer and as an external consultant. She has more than 10 years of experience conducting reviews over programs such as BSA/AML, OFAC, HMDA integrity, lending compliance, consumer non-real-estate lending compliance, fair lending and debt collection compliance reviews. Her clients have included institutions as small as \$30 million up to those with more than \$45 billion in assets.

Rachel is a Certified Regulatory Compliance Manager, a Certified Anti-Money Laundering Specialist, and a Certified AML Fraud Professional. Rachel regularly attends nationwide industry conferences and has authored multiple articles for publications, including Banker's Digest and Today's CPA. She is currently an active member of DACA and Financial Women in Texas.

Rachel's unique perspective will give us an informative look into the current banking and regulatory environment as we learn what types of marijuana-related businesses are eligible to bank in Texas and what we should be on the lookout for as we consider whether or not these entities fit within the bank's risk appetite.

We look forward to seeing you there!

Reservation Request

May General Meeting – 7/24/2019

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



Mark your calendars for the 2019 annual conference!

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

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)

REGISTRATION IS NOW OPEN!

See attached or register online: <https://dacaonline.org/conference/>



Acronym Avenue		Topic: BSA	
BSA	Bank Secrecy Act	FinCEN	Financial Crimes Enforcement Network
CMIR	Currency or Monetary Instrument Report	OFAC	Office of Foreign Assets Control
CTR	Currency Transaction Report	SAR	Suspicious Activity Report
FATF	Financial Action Task Force	SDN	Specially Designated Nationals



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: _____