



2019 – The Year of DACAronyms

WHAT'S HAPPENING...

## President's Message

This year is coming to a close. I hope DACA has provided you with opportunities to share knowledge and information, develop industry contacts and have fun! November is our last general meeting for 2019 and also serves as our annual business meeting. We are excited to announce several changes for 2020 including a new location and new speaker ideas. We will also be voting on a new Board for the coming year. *IMPORTANT – if you are a member that cannot attend this upcoming business meeting, please see the proxy included in this newsletter and follow the instructions.* Be sure to renew your membership for 2020! As a member, you receive a free lunch in March (dues must be paid before or at March meeting), voting rights, scholarship opportunities, and the notoriety that comes with being a member of DACA.

Another change for 2020 is that lunches will be \$25 for members and \$50 for nonmembers. Also, we are so excited to share details about our venue for 2020. We heard your concerns and frustrations with parking at our current location. We have found a great venue for the coming year, centrally located in the Metroplex, with free parking, and that provides delicious catering.

Are you interested in or currently studying for the CRCM? Stay after lunch for a 30-minute roundtable discussion. This is another way DACA is fostering learning opportunities to help you succeed.

I look forward to closing the year with you on November 18 as Matt Davis from the Federal Reserve speaks about faster payment systems. Join us for our annual business meeting as we prepare for 2020.

*Jerrica Anderson*

DACA President



### General Meeting

November 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

**Topic:** RTP (Faster Payments)

**Presenter:** Matt Davies,  
Federal Reserve Bank of Dallas

**Date:** November 20, 2019

**Time:** 11:30 am

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

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

# Member Spotlights

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 **Bart Statowski.**



Bart is the Senior Compliance Officer on the Advisory side for LegacyTexas Bank. He moved to LTB in November, 2017 from RSM where he worked the prior 6 years, moving up the ranks to Risk Advisory Services Manager.

Bart has been involved with DACA since 2012.

- **Favorite Compliance Acronym:** *CMP (Civil Monetary Penalty) has been a helpful acronym when arguing with management; especially on flood insurance battles when lenders attempt to argue about the cost to the borrower!*
- **Favorite Regulation:** *CRA and Fair Lending as they have a meaningful impact on society.*
- **Least Favorite Regulation:** *TRID which seems to have had a significantly negative impact on the availability of mortgage lending especially at smaller banks which increases the national non-bank lender market share and hurts smaller communities.*
- **Pet Peeve:** *"We have always done it this way and nobody has said anything about it"*
- **Where Are You Passionate About:** *Travel and Sports – visiting foreign countries and discovering new cultures definitely helps broaden your thinking; then growing up in Chicago as a big Bears, Bulls, Cubs, and Blackhawks fan means a favorite memory is watching the Bears vs. Cowboys at AT&T Stadium.*

## Congrats to Wendy Skorborg, CRCM!

A major benefit of DACA membership is accessibility to the Kay Leaks Scholarship. Just ask Wendy Skorborg, Benchmark Bank, our newest CRCM!

*"The scholarship from DACA covered the cost of my CRCM exam fee. It was a tremendous help to have this support from DACA amidst all of the studying and planning that went into the exam."*

## 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/>.

*Join DACA for 2020!  
(registration opens soon)*

<https://dacaonline.org/shop>

## NOVEMBER GENERAL MEETING



# Mark Your Calendars!

## RTP – Faster Payments

In keeping with our 2019 DACAronym theme, for November we present “RTP” – Real Time Payments and various “Faster Payments” systems.

Join us on **November 20th** as **Matt Davies** of the Federal Reserve provides a look into the ongoing evolution of the U.S. payments system. Topics discussed will include the rise of “faster payments” in the U.S., including Same Day ACH, Zelle, The Clearing House’s Real Time Payments (RTP) Platform, and the Fed’s recently-announced FedNow service. Participants will get a better understanding of how these payments work, the current state of each, and associated issues with fraud.

Matt Davies, CTP, AAP, CPP, is an Assistant Vice President at the Federal Reserve Bank of Dallas. He has 21 years of experience in the payments industry, 19 of those with the Federal Reserve Banks. He has also served as ACH & Wire Product Manager for a commercial bank, and as a product manager in the bankcard industry.

A native of St. Louis, Missouri, Matt graduated from William Jewell College in Liberty, Missouri, with a Bachelor of Arts in Political Science and History in 1997, and from the Graduate School of Banking at the University of Wisconsin, Madison, in 2013. He currently serves on the board of directors for Jubilee Park & Community Center in Dallas and for the Dallas Association for Financial Professionals.

Don’t miss out on this tremendous opportunity to learn about this hot topic from the one of the best in the industry! We look forward to seeing you there!

## Reservation Request

**November General Meeting – 11/20/2019**

**Member Price - \$25.00**

**Non-Member & Guest Price - \$45.00**

Reservations and cancellations must be received by Noon the Friday before the meeting.

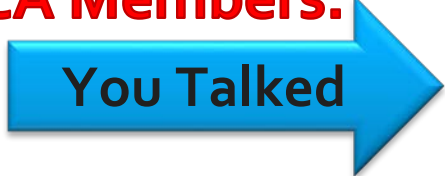
**Skip the Line and Reserve Online –**

<https://dacaonline.org/test-meeting-registration/>

If you prefer to not use our online system, you may:

- Email your reservation to: [reservations@dacaonline.org](mailto:reservations@dacaonline.org)
- Or, contact VP of Programs, Mike Cockrell, with your name, company, email address, phone number & meeting date at [mtcockrell@pointbank.com](mailto:mtcockrell@pointbank.com).

**Attention  
DACA Members:**



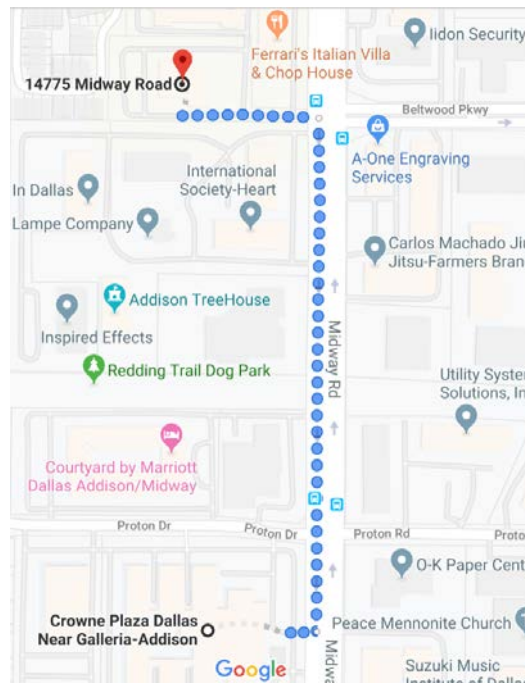
**2020  
Venue  
Change**



Crowne Plaza, our Addison home, has undergone multiple changes over the past few years. Not all have been appreciated by our membership. As such, in 2019 we made a promise to evaluate several other venues to host our general meetings. We heard from you that free and convenient parking was the highest priority, while maintaining a central location with easy access to main roadways, and of course the food itself were also important to consider. We are excited to announce that we have found a venue that meets all of those criteria!

The Addison Event Center, located at 14775 Midway Road in Addison, will be our host for 2020. Our events will be catered with delicious meals (menu published in advance) and the ability to account for dietary restrictions. Parking is free!

This is less than half a mile North on Midway from our current location. Refer to the map; additional details will follow prior to our January meeting.



**ATTENTION – The November Meeting is our Annual Business Meeting.**

**2019 Annual Business Meeting** – The November meeting also serves as DACA’s annual business meeting. Corporate and Individual Members will vote on the 2020 Board of Directors and discuss any other motions that may come before the Association. **If you are the primary representative for a Corporate Member or are an Individual Member that will not be able to attend the meeting in person, please complete the Proxy Statement included within this newsletter.**



<b>Acronym Avenue</b>		<b>Topic: BSA</b>	
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





# 2020 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: \_\_\_\_\_

Rev. 11/9/2019

# Dallas Area Compliance Association, Inc. Proxy Statement

The undersigned hereby appoints **Jerrica Anderson, DACA President**, as proxy, with power to appoint her substitute, and hereby authorizes her to represent and to vote, as designated below, at the **2019 annual meeting** of the Dallas Area Compliance Association to be held **November 20, 2019**, or any adjournment thereof. By signing and dating the lower portion of this form, the undersigned authorizes the proxy to vote each proposal as marked, or if not marked then to use her discretion to vote each matter as may properly come before the meeting.

**INSTRUCTIONS:** If you do not intend to personally attend the meeting, please complete the following proxy statement and return to: [jerrica.anderson@TexasRepublicBank.com](mailto:jerrica.anderson@TexasRepublicBank.com) by **November 19, 2019**.

	FOR	AGAINST
To consider and act upon the slate of nominees presented for the 2020 Board of Directors		

I certify that I am either the primary representative of a Corporate Member or an Individual Member.

\_\_\_\_\_  
**Corporate Member** – Organization Name (printed)

\_\_\_\_\_  
**Individual Member** - Name (printed)

\_\_\_\_\_  
**Corporate Member** – Primary Representative Name (printed)

\_\_\_\_\_  
**Individual Member** – Signature / Date

\_\_\_\_\_  
**Corporate Member** – Primary Representative Signature/Date

	DACA 2020 Board Nominee	Organization
1	Alta Mantsch	Tolleson Wealth Management
2	Alyson Trout	Pegasus Bank
3	Amy Thorpe	Texas Brand Bank
4	Chris Suarez	Plains Capital Bank
5	Chrysti Petersen	Ciera Bank
6	Gary Schweers	Wolters Kluwer
7	Gene Collett	Capco
8	James McGee	Independent Consultant
9	Jerrica Anderson	Texas Republic Bank
10	Linda Crank	Happy State Bank
11	Mike Cockrell	Point Bank
12	Rhonda Coggins	Sheshunoff Consulting + Solutions
13	Susie Janssen	Bank of Desoto