



SEE COMPLIANCE CLEARLY IN 20/20

DACA Newsletter

July 2020

CELEBRATING 30 YEARS: 1990-2020

WHAT'S HAPPENING...

President's Message

Thanks for your support of DACA's first-ever virtual General Membership meeting in May! Great content, very well delivered, and a strong turnout.

When it comes to banking and business planning, current conditions have made the State of Texas a "state of change." With social distancing and related guidelines changing frequently, a Compliance Officer's job is tougher than ever – though every banker sees Compliance as an ever-changing world. From what bankers are telling me, it appears that regulators have both (a) adapted to travel & other restrictions, and (b) revised their examination schedules appropriately. At your financial institution, that may mean that a Compliance Exam has been delayed... but not deleted!

This month, DACA hopes to provide timely and relevant information with a Regulatory Panel discussion. This recurring feature is what first impressed me about DACA over 10 years ago. When you're networking and learning with DACA professionals, it is with true practitioners at every level. Our surveys consistently show that members are hungry for examiner insights, and we appreciate the partnership with our North Texas regulatory partners over the years. We'll have three (3) panelists at our virtual General Membership Meeting on July 22 – see the rest of the Newsletter for more details. The session will again be free to DACA members, and I look forward to having you join us.

Gene Collett; DACA President



General Meeting Information

July 2020						
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: Regulatory Panel – Hot Topics

Presenters: Tara Mitchell, Fed; Matthew Zamora, FDIC; and Virginia James, OCC

Date: July 22, 2020

Time: 12:00#AM#

Location: Virtual Webinar

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

Member Spotlight

For 2020, we continue to identify DACA peers with a clear vision of what it takes to be successful in this regulatory environment.

We encourage you to network with these experts to identify resources that will improve your institution's compliance view.



This month the spotlight is on... **Erin McCollum**



Erin has been in the Banking industry for 20 years serving community banks in Texas in many areas including as a personal banker, loan operations, compliance, and BSA. Her compliance career started at Valliance Bank in McKinney when she received the duties of BSA and Compliance Officer. A conversation with Julie Crump turned her on to DACA and she joined in 2008 to be able to network with peers.

Throughout her career, DACA has been a vital part of her education from the monthly meetings to the annual conference which she enjoyed taking her entire compliance team to every September. When she decided to pursue her CAMS and CRCM certifications, she knew right where to go. Over a two-year period and with DACA scholarships in hand she received both of these certifications as of March 2014.

She has recently joined Alyson Trout at Pegasus Bank in June as their Compliance/CRA Officer, following a 9-year tenure with Legend Bank. Another opportunity as a result of her membership with DACA! Her 2020 vision is to obtain her Certified Enterprise Risk Professional (CERP) to be able to better serve the financial industry.

Away from the bank, Erin enjoys working on her ranch where she raises Red Angus and Simmental cross cattle, rides horses, and works in the garden. She has 2 daughters - one is a Vet Tech in Melissa and the other is attending TAMU Commerce and enjoys barrel racing. Inside the house Erin likes to bake and enjoys canning those fresh vegetables from the garden.

Thank you, Erin, for your continued support 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/membership-application/>

Renew your DACA Membership for 2020 to enjoy FREE virtual presentations!

JULY GENERAL MEETING



Mark Your Calendars!

Regulator Panel – Hot Topics

Join us for this great opportunity to hear first-hand from the regulators as they share stories of patterns of issues or recurring violations noted in recent exams, areas of concern that banks are currently overlooking or show a lack of understanding, along with discussing expectations for upcoming regulatory changes and future exam focus areas.

Pre-submit your questions or topics for our panel by email to mtcockrell@pointbank.com.

Featuring:



Tara Mitchell joined the Federal Reserve Bank of Dallas in 2008. As a Senior Consumer Compliance Examiner, she serves on the continuous monitoring team which has compliance responsibility for Large Banking Organizations (LBO) and Regional Banking Organizations (RBO) within the Eleventh District.

Tara earned a bachelor's degree in Political Science from the University of Louisiana at Lafayette and a Juris Doctor from the Southern University Law Center, Baton Rouge, Louisiana. Prior to working at the Federal Reserve, she worked in the mortgage lending industry for 10 years as a compliance officer for various mortgage lenders in the Dallas Fort Worth area and as a real estate attorney in Louisiana.

Matthew Zamora, FDIC



Matthew Z. Zamora currently serves as Supervisory Examiner in the Division of Depositor and Consumer Protection at the FDIC, managing the Dallas / Lubbock territory.

He started his career with the FDIC in 2009 in the Albuquerque / Denver territory where he served as Senior Compliance Examiner and Subject Matter Expert for UDAP and Fair Lending, and spearheaded various special projects for both the Regional and Washington DC offices. In addition to representing the FDIC in multiple banker outreach activities, Matthew also authored an article entitled "Mergers and Acquisitions: A Compliance Perspective," published in the 2013 edition of the national FDIC Supervisory Insights Journal, which was intended to assist financial institutions in managing compliance risks associated with institution consolidations. Prior to the FDIC, Matthew worked as a senior officer at commercial banks in New Mexico and in various capacities, including, Compliance, Audit, Operations, and Human Resources.

Virginia James, OCC



Virginia A. James is a National Bank Examiner and Federal Thrift Regulator.

Virginia arrived at the OCC in 2008 with an MBA after three years at a state bank in Stephenville, TX.

She has been in the Fort Worth Field Office since 2009. Commissioned in 2014, she has been the Portfolio Manager for several of the Fort Worth Field Office banks. Considered a generalist examiner, she continues to act as Examiner in Charge for community banks in the Fort Worth Field Office portfolio. She has been focused on consumer compliance and BSA/AML work since 2015 with increasing levels of complexity. Virginia is currently the Functional Examiner in Charge for Consumer Compliance at a midsize bank in Oklahoma.

Reservation Request

July General Meeting – 7/22/2020

Member Price – FREE!

Non-Member Price - \$50.00

Reservations and cancellations must be received by Noon 7/17 (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.

2020 DACA Conference – September 2, 2020

We know you have all been patiently awaiting the announcement for our 2020 conference. Due to COVID-19, we will continue with our virtual offerings and free content for members. Grab your lunch and join us for this pilot event. Stay tuned for additional details as they become available. Registration opens soon; you won't want to miss this!

- What: DACA Annual Conference "Eat, Drink, and Be Educated" *because this is so much more than a Lunch 'N Learn!*
- When: Wednesday September 2, 2020 from 11:00AM-1:00PM
- Who: Karen Neely (regulatory update) and Marquis (CRA and Fair Lending update)
- Where: Anywhere with internet access – your office, home office, lunchroom, poolside, or even the beach!
- Cost: Free to all DACA members (non-members pay standard rate)

A huge thanks to our premier sponsor, Marquis, for their continued support of DACA and this annual event!

The logo for Marquis, featuring the word "MARQUIS" in a bold, black, sans-serif font. A red, stylized graphic element resembling a checkmark or a flourish is positioned below the letter 'Q'.

DACA Vision - Scholarship Opportunity

As we get back to our new "business normal", are you looking to enhance your career or further your compliance knowledge, but your budget is tight? Vision is what you see with your mind and we want to help you achieve your 2020 Vision.

DACA is committed to promoting the professional development, education and career development of our membership by encouraging you to get a professional certification in the field of regulatory compliance. What does this mean for your education? You could be eligible to apply for a Kay Leaks' Scholarship.

The Kay Leaks' Scholarship, named in honor of one of our distinguished founders, offers the opportunity for our seasoned members to demonstrate their expertise or for our up-and-coming members to develop professionally. Scholarships are available for a variety of compliance-related certification programs and are limited, so contact us at scholarships@dacaonline.org if you are interested.

Some of the certifications you can apply for include, but are not limited to: CRCM, BSACS, CAMS, CBAP, CIPP, CRCM, CUCE, ACFCS, and CFE.

Remember, vision without action is merely a dream, apply for a DACA Scholarship today to make your vision/dream a reality! Apply at scholarships@dacaonline.org!



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: _____