



# DACA Newsletter

January 2021

## BUILDING THE NEW NORMAL

## WHAT'S HAPPENING...

### President's Message

Happy New Year and welcome to 2021! If ever a new year was welcomed with hope, 2021 is that year. There is every reason to be optimistic, with unprecedented medical advances that will aid people with health needs during this unique period in history.

Professionally, every member of DACA is helping their institution continue transitioning into new ways of doing business. What's normal in 2021? Whatever your lending company, credit union or bank is doing to take care of customers and grow its business. Those ideas and new reality drive the DACA theme for this year: *2021, Building the New Normal.*

Throughout 2020 and into this year, I've been impressed with unique solutions from businesses of all types. Most of your friends might think a lending-bank-credit union job – with a dose of compliance added – seems a bit, well, dull. **Not so!** The creativity of remote work, lobby practices, and

lending & deposit operations has been incredible. Compliance professionals have also conquered new limitations via remote work, implemented new ways of collaboration, and found unique ways to reduce Compliance risk. My professional snippet of advice for 2021 is that no idea is out-of-bounds! In The New Normal, every new idea is a possibility – don't be afraid to offer up a new idea . . . it just might work.

Compliance Programs will be a topic of interest throughout 2021, and we have a great speaker lined up for you later this month. DACA anticipates being virtual for most-to-all of 2021, so wipe the dust from your webcam and get ready for an informative and uniquely collaborative year.

I look forward to seeing you later in January, and throughout 2021!

*Gene Collett; DACA President*



### General Meeting Information

January 2021						
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:** Compliance Risk Lifecycle

**Presenter:** LeAnne Perrine, Innovatus Advisory Group

**Date:** January 27, 2021

**Time:** 12:00 noon

**Location:** VIRTUAL

[Register Here!](#)

# Member Spotlight

What better way to “build a bridge” into a new Compliance, BSA, or Risk Management perspective than to network with your peers? With virtual meetings on the immediate horizon, it’s more important than ever to make it a point to reach out to someone new. DACA continues to bring you Member Spotlights as our experts share their compliance experiences.



Introducing our newest DACA Board member: **Bernice Ross**



Bernice Ross, CRCM, CAMS is SVP and Director of Compliance, CRA and Fair Lending for Veritex Community Bank. She has worked in the financial services industry for more than 30 years in a supervisory capacity over various departments responsible for audit, BSA, compliance, community reinvestment, fair lending, HMDA, mortgage origination, mortgage servicing and special assets, to name a few.

Born and raised in Fort Worth, Texas, she graduated from the University of Texas at Arlington with a business degree. In her banking career she has been through five acquisitions and one S&L failure and feels she learned valuable lessons from each of the unique experiences. She loves the spring when she can work in her yard planting flowers.

Getting to know Bernice:

- Best concert attended: Huey Lewis & The News
- Favorite food: Mexican from the Mexican Inn Restaurant
- Favorite movie(s): Sci Fi and action flicks
- Craziest thing ever done: As a kid I use to jump off the roof of our garage for kicks - I can't believe I never broke anything!
- Favorite regulation: SCRA/MLA because they protect those who serve our country
- Least favorite regulation: CRA because it too subjective
- Pet peeves: Not spell checking a work product

*Welcome to the DACA team!*

## 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, check it out today at <https://dacaonline.org/membership-application/>

*Renew today to take advantage of the 21% discount for 2021*

<https://dacaonline.org/shop>

# JANUARY GENERAL MEETING



## Mark Your Calendars! Compliance Risk Life Cycle: Adding Value in Every Stage

How many times have we heard about being a cost center without any income? We're not a drain on the bottom line, we're the plug!

A Culture of Compliance can help reduce costs. Key takeaways will include:

1. Compliance should be engaged early and often.
2. Compliance Risk Assessment, Testing, and Monitoring results can be leveraged to help optimize operations, reduce costs, and reduce compliance risk exposure.
3. Compliance Risk Assessment, Testing, and Monitoring results should be leveraged in annual planning and adjusted based on ongoing monitoring.
4. Data and metrics should be leveraged to continuously monitor for relevant risk exposure, opportunities, cost savings, and increased revenues.

Join us on January 27<sup>th</sup> to learn how to maximize your effectiveness throughout a mature compliance program.

With almost 15 years of consulting and banking experience, LeAnne Perrine has developed robust and sustainable compliance programs and effectively executed risk mitigation efforts, while inspiring a culture of compliance, motivation, and quality performance through critical, agile, and strategic thinking, detailed analysis, and collaboration across the three lines of defense.

LeAnne received her bachelor's degree and MBA from Louisiana State University and is a Certified Internal Auditor, Certified Anti-Money Laundering Specialist, and Certified Regulatory Compliance Manager. Her previous roles were at KPMG, JPMorgan Chase, and Texas Capital Bank. She is now Managing Director of Risk and Compliance Services at Innovatus Advisory Group, where her well-rounded expertise enables her to develop customized and innovative solutions for banks and departments of all sizes.

## Reservation Request

January General Meeting – 1/27/2021

Member Price – FREE!

Non-Member or Guest Price – \$50.00

Reservations and cancellations must be received by Noon 1/22 (the Friday before the virtual meeting).

<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).

# DACA Scholarships

To further the professional growth, education and career development of our membership, DACA is proud to offer the Kay Leaks Scholarship for professional certification in the field of regulatory compliance.

For additional information, eligibility requirements, or to see a complete list of all certification types DACA supports or if you're ready to complete an application, [click here](#). You can also download the application [here](#).

## A note from one of our 2020 scholarship recipients:

December 31, 2020

Dear DACA Board,

I just wanted to say thank you so much for granting my scholarship earlier this year in order to obtain my Certified BSA/AML Professional certification. I have been working in the BSA Department for over a year and a half and this was a tremendous aid in furthering my career. I completed my certification in September 2020 and again want to say how truly grateful I am to DACA and all of its members for providing me with this opportunity. I look forward to working with you in the coming years.

Best regards,

*Kimberly Guillot*

Kimberly Guillot, CBAP  
BSA Officer  
Pegasus Bank



## CRCM Continuing Education Credits

The ICB has changed their process for requesting continuing education credit from non-ABA events. Instead of self-reporting compliance-related functions, the curriculum must be reviewed and approved prior to granting certification credits. DACA will be submitting documentation from the Annual Conference and each General Meeting to save members the time (and in some cases, expense) of individually self-reporting. Please allow up to six weeks for the session to post. Then search "Approved Non-ABA CE" for DACA events. With two clicks you can attest to your participation in each event; these will be reflected in your transcript for 2021 curriculum.

**Just one more reason that it pays to be a DACA member!**





# 2021 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  Corporate (*primary representative:* \_\_\_\_\_)

(check one):  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: \$275 USD, Individual Membership Annual Dues: \$115 USD**

## Remittance Details

1. Please make check payable to:

**DALLAS AREA COMPLIANCE ASSOCIATION**

2. Mail **Membership Application** and **Check** to:

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

Total enclosed: \_\_\_\_\_

Signature: \_\_\_\_\_