



**BUILDING THE NEW NORMAL**

**WHAT'S HAPPENING...**

# President's Message

Thanks to everyone for making our virtual conference a success in 2021! As with any presentation by Russ or Karen, most of us finished the conference with some items to investigate or take action upon. Along those lines, wanted to mention this month a few “things that make you say ‘hmmm’” – in other words, what-ifs and points-to-ponder. One of those is DACA scholarships. While many compliance-related professional development items are covered by your financial institution, there may be some that are not. As an example, if you’re in a Compliance role, a BSA certification or course might not be covered. Don’t be shy! Even if a scholarship request is a bit unique, it will be discussed and addressed based on its merits and value. On the topic of virtual meetings, DACA does expect to begin 2022 with continued virtual meetings. If a change in virus-related concerns changes our approach, the Board will keep all members advised.

Another topic is Corporate Membership, where the value-per-training-dollar is very favorable. If your institution has two (or more) CRCMs who need CE credits, the cost-per-credit for DACA sessions – which DACA certifies with the ABA – is much less than most any Compliance-related course you could take. Will spare you the math, but approximately eight (8) credits for three (3) people with CRCMs at the price of a corporate membership is a great value – so please give some thought to a Corporate Membership.

Our upcoming November meeting will be an informative CRA session, see page 3 for details. This will also be our Annual Business Meeting, where the slate of Board Nominees will be presented. I look forward to seeing you there.

*Gene Collett; DACA President*



## General Meeting Information

November 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:** Proactive CRA
- Presenter:** Michael P. Wallace  
Wallace Consulting Co.
- Date:** November 17, 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.



Our November member spotlight is on: **Jennifer Friesz**



Jennifer has over 23 years of professional experience focused on financial institution regulatory compliance functions, including lending, deposit, Bank Secrecy Act (BSA), and fair lending laws and regulations as well as developing, reviewing, monitoring, and managing bank compliance and BSA programs.

As a Managing Director at BKD, Jennifer oversees the regulatory compliance practice for the South Region (including Texas, Oklahoma, Mississippi, and Arkansas). She became involved in DACA in 2016 after hearing about the organization from a Dallas area client; BKD has been a corporate member and faithful sponsor since!

Getting to know Jennifer:

- Favorite restaurant – [Killen’s Steakhouse in Pearland, TX.](#)
- Favorite place – [Somewhere on a beach](#) – our vacations typically involve the sun and salt water.
- What are you currently watching – [YOU \(season 3\)](#) – my friend wrote the book on which the TV show is based.
- What are you a compliance expert at – [Regulation Z](#) – I love testing mortgage loans.
- What are you passionate about – [Family & Kids](#). I am a mom/step-mom of four. My youngest is 17 and a senior in high school. I am also a dog lover. We have three; a beagle, a dachshund mix and a corgi puppy (COVID puppy).



*Thank you for your continued partnership!*

## 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/>

*Apply or Renew TODAY  
for 2022 and participate  
for the rest of 2021  
for FREE!*

<https://dacaonline.org/shop>

# NOVEMBER GENERAL MEETING



## Mark Your Calendars! Proactive CRA

With the current economy, recent news, and regulatory expectations of CRA modernization on the horizon, now is the time for a CRA tune-up. We are all intimately aware of our financial institution's CRA portfolio, with quarterly analysis and plenty of metrics... but how can you get (and stay) ahead of the curve?

Join your fellow DACA members as we hear from Michael Wallace, an industry expert on the topic of CRA, as he provides insight on this hot-topic area.

Key Takeaways:

- Assessment Areas
- CRA Best Practices
- Regulator Inconsistencies

Michael P. Wallace is president of Wallace Consulting Co., LLC (WCC) and has over 25 years of compliance/consumer protection experience. After a 19-year career as a bank examiner, WCC was founded in August 2015 and specializes in fair lending, CRA, and HMDA risk management services and risk-based examination methodologies. Since its inception, WCC has provided these services to clients with total assets ranging from \$50 million to over \$120 billion. Collectively, these banks are regulated by the Federal Reserve, FDIC, OCC, and CFPB.

WCC provides risk management services in the following areas:

- CRA
- Fair Lending
- HMDA
- Training

## Reservation Request

November General Meeting – 11/17/2021

Member Price – FREE!

Non-Member or Guest Price – \$50.00

Reservations and cancellations must be received by Noon 11/12 (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 Board 2022

Be on the lookout. We will be sending the 2022 slate of Board Members via email in the near future. These nominees should be reviewed prior to the November General Meeting where voting will take place for 2022 positions. Proxy voting will also be available for those unable to participate "live" (virtually) during the 11/17 meeting.

*A special THANK-YOU goes out to Pam Justiss and Julia DeFrance, who helped to identify new candidates and participated as part of our Nominating Committee this year.*

# DACA Can Enhance Your Super Powers!

By Linda Crank, Scholarships

Are you a Super Hero? *But of course you are, you're a compliance professional!!*

- Do you have super abilities and forces that a normal human being lacks?
- Do you want to become a super hero in your compliance-related area?
- Do you need some help to enhance your super powers?

If the answer to any of the above is YES! ... Let DACA be your side-kick!

Apply for a Kay Leaks Scholarship today!

The Kay Leaks Scholarship is available to members interested in advancing their careers through compliance-based certifications. Visit the [DACA Scholarships](#) page for more details. We look forward to helping you pursue your goals in fighting crime through the search for truth, justice, and the American way!



# FedLine Assurance Program Attestation Due 12/31/2021

By Rhonda Coggins, CRCM, Sheshunoff Consulting + Solutions

As the Federal Reserve communicated in February 2021, institutions that use the FedLine Solutions must conduct an annual assessment of their compliance with the Federal Reserve Banks' FedLine security requirements and provide attestation that they have completed this assessment. This must be completed by December 31, 2021.

Institutions are encouraged to review the Federal Reserve's communication and take steps necessary to respond. Interested persons may find the notice [here](#).



# 2021

**January 2021**

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	23
24	25	26	GM	28	29	30/31

**February 2021**

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	Brd	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

**March 2021**

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	23	GM	25	26	27
28	29	30	31			

**April 2021**

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	Brd	14	15	16	17
19	19	20	21	22	23	24
25	26	27	28	29	30	

**May 2021**

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

**June 2021**

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	Brd	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

**July 2021**

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	23	24
25	26	27	GM	29	30	31

**August 2021**

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					

**September 2021**

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	Conf	23	24	25
26	27	28	29	30		

**October 2021**

S	M	T	W	T	F	S
					1	2
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	29	30/31

**November 2021**

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	GM	18	19	20
21	22	23	24	25	26	27
28	29	30				

**December 2021**

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	Brd	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 (or, observations for most Federal employees)

## 2021 Board Members

<b>President</b>	Gene Collett, Capco	<b>Conference</b>	Gary Schweers, Wolters Kluwer
<b>Secretary</b>	Alta Mantsch, Tolleson Wealth Management	<b>Programs</b>	Mike Cockrell, PointBank
<b>Treasurer</b>	Amy Thorpe, Texas Brand Bank	<b>Technology</b>	James McGee, Consultant
<b>Scholarships</b>	Linda Crank, Happy State Bank	<b>Director</b>	Chris Suarez, Plains Capital
<b>Communication</b>	Alyson Trout, Pegasus Bank	<b>Director</b>	Chrysti Petersen, Ciera Bank
<b>Membership</b>	Bernice Ross, Veritex Bank	<b>Director</b>	Rhonda Coggins, Sheshunoff Consulting + Solutions



# 2022 Membership Application

Use this form or download a fillable form here - <https://dacaonline.org/forms/>  
 Or, you may 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: \$350 USD, Individual Membership Annual Dues: \$150 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: \_\_\_\_\_