



Celebrating 35 Years of Service

## DALLAS AREA COMPLIANCE ASSOCIATION



### GENERAL MEETING INFORMATION

July 2025						
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: CRA

Presenter: Linda Ezuka, CRA Today

Date: July 23, 2025

Time: 12:00 noon

Location: VIRTUAL ONLY

## PRESIDENT'S MESSAGE

BY RHONDA COGGINS, DACA PRESIDENT

Hello Members!

As we have now entered summer, I hope everyone is staying cool. For me, I definitely look forward to enjoying the things that come up this time of year... a bit of bike riding, fireworks, and diving into the pool. Speaking of diving, as we continue our **"Dive into 2025,"** our July General Meeting is aimed at helping you stay afloat on CRA.

Our July presentation will be led by **Linda Ezuka**, Founder of **CRA Today and the CRA Hub**. Linda's extensive background is aimed at helping her clients master CRA and to get exam-ready. As Linda reflects at CRA Today, "CRA compliance is not just about checking a box or passing an exam. It represents an opportunity for banks to serve their local communities and to forge partnerships that increase financial inclusion and opportunity for all. But CRA regulations are confusing and subjective." Sometimes it can be unclear to know where to start or where to focus. So, please make your reservation to join us for our upcoming General Meeting. You won't want to miss it!

In other exciting news, our upcoming **Annual Compliance Conference** is really coming together. The Committee, led by Gene Collett, has been working tirelessly for several months to create a dynamic, full day event, including informational speakers, networking opportunities, and interaction with sponsors that support our industry. Keep your eyes open for more news on this annual in-person event, to be held on **September 17th**.

Please keep in mind that our July meeting is a virtual event. Register soon and we look forward to seeing you online this month.

Let's dive in! -Rhonda

[Register Here!](#)



Linda  
Ezuka

# JULY GENERAL MEETING

## Annual CRA Update and Insights

Presented By: Linda Ezuka, CRA Today

Join us for the Dallas Area Compliance Association's July virtual general meeting for an engaging dive into the Community Reinvestment Act (CRA), where we'll explore its impact on fostering equitable community development. Discover practical compliance strategies, best practices, and thought leadership from industry expert, Linda Ezuka addressing some of the responses we received from our survey! *Don't miss this opportunity and enhance your CRA knowledge.*

With over 30 years of community development experience, with emphasis in CRA, compliance, training, community development lending and CDFI initiatives, Linda Ezuka works with financial institutions to provide comprehensive CRA training, up-to-date resources, and proven strategies to remain compliant and transform disadvantaged communities through economic development initiatives.

*Thank you to those who took the time to respond to our survey!*

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## RESERVATION REQUEST

JULY GENERAL MEETING – 7/23/2025

MEMBER PRICE – \$25.00

NON-MEMBER OR GUEST PRICE – \$50.00

Reservations and cancellations must be received by Noon 7/16 (the Wednesday prior).

Online Reservations - <https://dacaonline.org/meeting-registration2/>

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

- Email your reservation to: [reservations@dacaonline.org](mailto:reservations@dacaonline.org)
- Contact VP of Programs, Ari Helfenstein, to provide your name, company, email address, phone number & meeting date at [president@helfenstein.co](mailto:president@helfenstein.co)



# DACA MEMBERSHIP

## CORPORATE MEMBERSHIP

A financial 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 ONLINE

<https://dacaonline.org/membership-application/>

Or, see the membership application included below in this newsletter.

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## DACA BENEFITS – DID YOU KNOW?

An additional benefit of DACA Membership is the ability to post your job openings on our website. Let other like-minded local professionals be the first to know of your compliance, BSA, CRA, Fair Lending, and other similar risk-related positions.



# 2025 Annual Conference

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Join us on Wednesday September 17<sup>th</sup> for a full-day, in person, knowledge-packed conference that also provides you with exposure to our sponsors, networking, great food and more! Registration via the DACAOnline website will be opening soon!

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With our 2025 theme of *Dive Right In*, we've taken the leap of adding an additional session of compliance content this year. We're pleased to announce that our slate of speakers for DACA Conference 2025 will be as follows:

- **Regulatory Panel** that includes *Wendy Shoniregun* Federal Reserve, *Tiffani Stillwell* OCC and *Dylan Sewell* FDIC
- *Jason Chorlins* of Kaufman Rossin: **Money Trails & Dirty Deals: Mastering Financial Crime Investigations**
  - Overview of Financial Crime Types and Red Flags
  - Investigative Techniques and Tools
  - Reporting of Financial Crime
- *Dan Sitton* of Guardian Technology: **Cybersecurity**
- *Jesse Taylor* of RiskExec: **Fair Lending**
- *Apryl Salazar* and *Wendy Foster* of IBAT, who always do a great job covering **Texas & Federal Legislative Updates**

Our keynote speaker will be *Jeff McKissack*, a nationally known speaker who will cover **Risky Business**, including:

- Who on your staff could outsiders seek to compromise? How?
  - What's your current policy on 3<sup>rd</sup> party vendors with access to your facilities?
  - Four (4) age-old social engineering schemes being repurposed today for non-cyber data breaches.
  - Your mitigation efforts and paper trail of due diligence to prove them
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THANK YOU to all of our wonderful sponsors!

**kadince**  
**RiskExec**

  
**forv/s**  
**mazars**

**marquis**



Brd is Live							December 2025	
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**DALLAS AREA  
COMPLIANCE  
ASSOCIATION**

**Dive into 2025**

<b>President</b>	Rhonda Coggins, Wipfli	<b>Programs</b>	Ari Helfenstein, Helfenstein LLC
<b>Secretary</b>	Whitley Duncan, Payne & Smith	<b>Technology</b>	Kristopher Coca, Goldman Sachs
<b>Treasurer</b>	Cindy Maxwell-Bathea, Interbank	<b>Director</b>	Honor Fair, RSM
<b>Scholarships</b>	Amy Thorpe, Harmony Bank	<b>Director</b>	Mary Rochelle, State Bank of Texas
<b>Communications</b>	Alyson Trout, Pegasus Bank	<b>Director</b>	Dennis Smith, Capco
<b>Membership</b>	Bart Statowski, Asurity	<b>Director</b>	Linda Crank, Centennial Bank (Happy State Bank, a division of Centennial Bank)
<b>Conference</b>	Gene Collett, Capco		

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: \$315 USD, Individual Membership Annual Dues: \$135 USD

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### REMITTANCE DETAILS – IF NOT APPLYING AND PAYING ONLINE

1. Please make check payable to: **DALLAS AREA COMPLIANCE ASSOCIATION**
2. Mail **Membership Application** and **Check** to: **Cindy Maxwell-Bathea**  
**Interbank**  
**5307 E. Mockingbird Ln., Ste. 350**  
**Dallas, TX 75206**

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

**SIGNATURE:** \_\_\_\_\_

Rev. 1/1/2024