



#### GENERAL MEETING INFORMATION

January 2026						
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: Artificial Intelligence

Presenter: Tom Smith

Date: January 28, 2026

Time: 12:00 noon

Location: Virtual ONLY

[Register Here!](#)



## PRESIDENT'S MESSAGE

BY RHONDA COGGINS, DACA PRESIDENT

**Happy New Year!** As DACA is embarking on its 36<sup>th</sup> year, I want to share that it is my honor to serve as your President in 2026. On behalf of myself and our Board of Directors, we look forward to a great year as we support a longstanding commitment to the goals of DACA's founders and their aspirations for such a wonderful organization.

As with any new year, we have an immediate "to do" list. This includes:

- **Renewing your membership** – *see the included membership application*
- **Learning about our "early bird" special** – *submit your 2026 membership application and pay your dues by 2/28/26 to attend the March meeting at no cost*
- **Reviewing our 2026 calendar of events** – *it's included in this newsletter*
- **Starting the new year by registering for the January meeting** – *it's just a [click](#) away*

DACA is excited to share news of our first general meeting of the year. On Wednesday, January 28, 2026, we are happy to have Thomas Smith, SVP with Citizens National Bank of Texas, deliver his presentation on Artificial Intelligence. This is a virtual meeting. So, mark your calendar, register to attend, then log in at the appointed time to enjoy this informative presentation.

Finally, please check out our 2026 Board of Directors list that is included in this newsletter. We are here to serve our membership and are always open to hearing about how we can better support you. Also, don't forget that DACA has scholarship opportunities available. If you are looking forward to furthering your compliance education, please let us know so that we can help.



# JANUARY GENERAL MEETING

## Artificial Intelligence

Presented By: Tom Smith, CFE, CPA, CRCM

Join us as we delve into the dynamic world of Artificial Intelligence. Artificial intelligence (AI) is becoming an increasingly important topic across all industries, including financial services. As banks and credit unions continue to evaluate new technologies, understanding what artificial intelligence is, how it is being used, and the potential opportunities and risks it presents is essential for informed discussion and decision-making. This presentation will provide a foundational understanding of key risks associated with AI.

Tom Smith is a seasoned banking, risk, and compliance executive with more than four decades of experience across community, regional, and multi-billion-dollar financial institutions. He began his banking career in 1978 with what would become InterFirst Bank, giving him a long-view perspective on the evolution of banking, regulation, and risk management through both prosperous times and crisis. Over his career, Tom has led and advised institutions in areas including enterprise risk management, consumer regulatory compliance, BSA/AML, asset quality, credit risk, loan operations, internal audit, mergers and acquisitions, and governance, serving in senior executive, consulting, and board-facing roles.

Currently serving as Chief Risk & Compliance Officer for a \$2 billion national-charter community bank, Tom is responsible for the design and oversight of enterprise-wide risk management and compliance programs and regularly reports to the Board of Directors and Board Risk Committee. A CPA, CFE, and CRCM, he is widely regarded as a subject-matter expert and educator, having delivered training to boards, regulators, and compliance professionals nationwide. His practical, examiner-informed approach emphasizes governance, sound risk culture, and real-world application of regulatory expectations—making him a trusted voice with compliance professionals navigating today's increasingly complex regulatory environment.

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## RESERVATION REQUEST

JANUARY GENERAL MEETING – 1/28/2026

MEMBER PRICE – \$25.00

NON-MEMBER OR GUEST PRICE – \$50.00

Reservations and cancellations must be received by Noon 1/21 (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, Mary Rochelle, to provide your name, company, email address, phone number & meeting date at [mrochelle@statebnk.com](mailto:mrochelle@statebnk.com)



# 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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## FREE MARCH MEET-UP!

Complete your 2026 DACA membership before 2/28/2026 to attend our March General Meeting at no cost. While the majority of general meetings will remain virtual, the March meeting will be an in-person event to facilitate peer networking. Join us on 3/25/2026 for this fun and educational event.

GM is Live March 2026						
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	GM	26	27	28
29	30	31				

Brd is Virtual						June 2026
S	M	T	W	T	F	S
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7	8	Brd	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Conference September 2026						
S	M	T	W	T	F	S
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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			

Brd is Live				December 2026		
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	28	29	30	31		

[illegible]

Ver. 11/06/2025

## Mitigate Risk in 2026

## 2026 DACA BOARD MEMBERS

<b>President</b>	Rhonda Coggins, Wipfli	<b>Technology</b>	Kristopher Coca, Goldman Sachs
<b>Secretary</b>	Chrysti Petersen, Ciera Bank	<b>Director</b>	Amy Thorpe, Harmony Bank
<b>Treasurer</b>	Cindy Maxwell-Bathea, InterBank	<b>Director</b>	Hamza Abourifq, CrossCheck Compliance
<b>Communications</b>	Dennis Smith, Capco	<b>Director</b>	Erin Pewitt, Liberty Capital Bank
<b>Membership</b>	Bart Statowski, Dallas Capital Bank	<b>Director</b>	Linda Crank, Centennial Bank (Happy State Bank, a division of Centennial Bank)
<b>Programs</b>	Mary Rochelle, State Bank of Texas		

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