DALLAS AREA COMPLIANCE ASSOCIATION



GENERAL MEETING INFORMATION

November 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					

Topic: Year-End CRA Check-In: Assess Your Performance, Close the Gaps

Presenter: Linda Ezuka

Date: Tuesday, Nov 10th

Time: 12:00 noon

Location: VIRTUAL ONLY

CE Credit: 1.25 CRCM Credit Hours

Register Here!

PRESIDENT'S MESSAGE

BY RHONDA COGGINS, DACA PRESIDENT

Dear friends and colleagues,

Serving as President during our association's 36th year, along with almost 30 years of participation in DACA, has truly been one of the greatest highlights of my professional life. This community embodies everything that makes compliance meaningful – *integrity, collaboration, curiosity, and a shared commitment to doing what is right even when it isn't easy*.

As I prepare to step aside, I do so with gratitude to my fellow Board members and the membership as a whole. I thank you for your partnership and your willingness to show up – whether to learn, to teach, to challenge, or to support one another. I am proud of what we have accomplished this year and even more proud of the strength and momentum we are passing on to the next chapter.

As we gather for our **annual business meeting** and final **general meeting** of the year, I am reminded of how much we accomplish when we come together with purpose. So, please mark your calendars now and reserve your spot for our November presentation. It will be led by **Linda Ezuka, Founder, CRA Today** and will cover the **Community Reinvestment Act**.

As part of this meeting, the membership will vote on the Directors to serve in 2027. Please see the list of nominees included in this newsletter. Also included in this newsletter is a proxy if you are unable to attend and wish to cast your vote.

Best regards, *Rhonda*

NOVEMBER GENERAL MEETING



Year-End CRA Check-In: Assess Your Performance, Close the Gaps

Presented By: Linda Ezuka, CRA Today, Founder and CEO

Join us for the Dallas Area Compliance Association's November virtual general meeting as we explore year-end Community Reinvestment Act (CRA) compliance strategies. With the year quickly coming to a close, CRA expert Linda Ezuka will share practical insights on assessing your bank's CRA performance, identifying opportunities for improvement, and strengthening lending, investment, and service activities. Discover actionable strategies to close performance gaps, prepare for regulatory examinations, and position your institution for a successful year-end!

Ms. Ezuka is the Founder of CRA Today and the CRA Hub, an exclusive membership for bank professionals to master the CRA, get exam ready, and leverage capital for the greater good. Linda also leads the Hawaii Bankers Association and hosts the CRA Podcast, a podcast to elevate conversations around the Community Reinvestment Act.

Ms. Ezuka has over 32 years of community development experience, with emphasis in CRA compliance, training, community development finance, and CDFI initiatives. Linda has led CRA programs within large banks and has consulted with banks of all sizes and regulators. Linda earned a B.A. from University of Hawaii and a MBA from Hawaii Pacific University. She currently serves on the board and investment committee of the HMSA Foundation and the advisory board of the Patsy T. Mink Center for Business & Leadership.

RESERVATION REQUEST

NOVEMBER GENERAL MEETING – **11/10/2026**

MEMBER PRICE – **$25.00**

NON-MEMBER OR GUEST PRICE – **$50.00**

Reservations and cancellations must be received by Noon **11/4/2026.**

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
- Contact VP of Programs, Mary Rochelle, to provide your name, company, email address, phone number & meeting date at 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/

Registration remains open for 2026;

2027 memberships coming soon!

2027 Membership Timeline

Registration will open soon via the website or mail in applications. We will notify you once our systems are ready for action in early 2027 for both new membership applications and renewals.

GM is Virtual — January 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	GM	29	30	31

Brd is Live — February 2026

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

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 — April 2026

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		

GM is Live — May 2026

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	GM	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30/31

Brd is Virtual — June 2026

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	29	30				

GM is Virtual — July 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	GM	23	24	25
26	27	28	29	30	31	

Brd is Virtual — August 2026

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	Brd	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29-31

GM is Live — September 2026

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	GM	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Brd is Virtual — October 2026

S	M	T	W	T	F	S
				1	2	3
4	5	Brd	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

GM is Virtual — November 2026

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	GM	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		

Notes

Dallas Area Compliance Association

GM – General Meetings *(November meeting also serves as our Annual Business Meeting)*

Brd – Board Meetings

Schedule is subject to change.

Federal Holidays, some may be observed on different days

Ver. 10/14/2026

DALLAS AREA COMPLIANCE ASSOCIATION

Mitigate Risk in 2026

2026 DACA Board Members

President	Rhonda Coggins, Wipfli	**Technology**	Kristopher Coca, Goldman Sachs
Secretary	Chrysti Petersen, Ciera Bank	**Scholarships**	Linda Crank, Centennial Bank (Happy State Bank, a division of Centennial Bank)
Treasurer	Amy Thorpe, Harmony Bank	**Programs**	Mary Rochelle, State Bank of Texas
Communications	Dennis Smith, Capco	**Director**	Erin Pewitt, Liberty Capital Bank
Membership	Bart Statowski, Dallas Capital Bank	**Director**	Hamza Abourifq, Cross Check Compliance

DALLAS AREA COMPLIANCE ASSOCIATION, INC.

PROXY STATEMENT

The undersigned hereby appoints **Rhonda Coggins, DACA President**, as proxy, with power to appoint her substitute, and hereby authorizes her to represent and to vote, as designated below, at the **2026 annual meeting** of the Dallas Area Compliance Association to be held **November 10, 2026,** or any adjournment thereof. By signing and dating the lower portion of this form, the undersigned authorizes the proxy to vote each proposal as marked, or if not marked then to use her discretion to vote each matter as may properly come before the meeting.

INSTRUCTIONS: If you do not intend to personally (virtually) attend the meeting, please complete the following proxy statement and return to Rhonda Coggins Rhonda.Coggins@wipfli.com by November 6, 2026.

	FOR	AGAINST
To consider and act upon the slate of nominees presented for the 2027 Board of Directors		

I certify that I am either **the primary representative of a Corporate Member** or an **Individual Member.**

_____
Corporate Member – Organization Name (printed)

_____
Corporate Member – Primary Representative Name (printed)

_____
Corporate Member – Primary Representative Signature/Date

_____
Individual Member - Name (printed)

_____
Individual Member – Signature / Date

	DACA 2027 Board Nominee	Organization
1	Amy Thorpe	Harmony Bank
2	David Dowdney	Tolleson Wealth Management
3	Dennis Smith	Capco
4	Erin Pewitt	Liberty Capital Bank
5	Hamza Abourifq	CrossCheck Compliance
6	Jennifer-Lynn Friesz	Forvis Mazars
7	Kristopher Coca	Goldman Sachs
8	Leslie Watson-Stracener	Cornerstone Capital Bank
9	Michael Mcintosh	Texas Security Bank
10	Patrick Duvigneaud	Fay Financial