

COMPLIANCE UNIVERSITY

Thursday, September 18, 2025 • 9:00am-2:35pm
The Park Avenue Club, Florham Park, NJ

AGENDA

5 CPE, 5 CLE, 5 CRCM, 2 CERP & 1 CAFP Credits Will Apply

9:00 am – 9:30 am

Registration and Breakfast

9:30 am – 9:35 am

Welcome

Emcee: *Raji Sathappan*, Managing Director, The Mercadien Group

9:35 am – 10:25 am

The Regulatory Perspective

Ken Benton, Principal Consumer Regulations Specialist, Federal Reserve Bank of Philadelphia

Laura Stonesifer, Bank Examiner and Consumer Compliance Lead Expert, Office of the Comptroller of the Currency

Kevin McMahon, Senior Compliance Examiner, Federal Deposit Insurance Corporation

A panel of regulators will share insights into regulatory hot topics based on recent examinations, how to navigate the new regulatory environment, and compliance management trends.

10:25 am – 11:15 am

Enforcement Actions Tell a Story

Leah Hamilton, Director of Education Services & Compliance Advisor, Sentry Advisors

Discover how enforcement actions reveal the "who, what, where, when, why, and how" of building an effective Compliance Risk Management Program. Uncover key takeaways from recent consent orders that apply to banks of all sizes, from small institutions to large organizations and everything in between.

11:15 am – 11:25 am

Networking Break

Continued on reverse

11:25 am – 12:15 pm

Reg E Consumer Liability vs. MC/VISA Requirements with Reg E Prohibited Practices

Leah Hamilton, Director of Education Services & Compliance Advisor, Sentry Advisors

Regulation E's consumer liability is a challenge, but mixed with MasterCard or Visa's zero liability programs, it can quickly lead to Reg E and UDAAP violations. Understand the eligibility and liability requirements, the key differences, and Reg E disclosure and deposit agreement pitfalls.

12:15 pm – 1:05 pm

Overdraft Fees

Wendy Sullivan, Virtual Compliance Officer, Compliance Alliance

With the CFPB's recent changes to its budget and enforcement priorities, banks are left wondering where things stand with overdrafts and similar fees. Understand the guidance that remains in place and discover the regulatory expectations for banks going forward.

1:05 pm – 1:45 pm

Networking Lunch

1:45 pm – 2:35 pm

Fair Lending: Are You Looking in all the Right Places?

Leah Hamilton, Director of Education Services & Compliance Advisor, Sentry Advisors

Discover where you should be looking for potential fair lending concerns beyond residential lending, explore alternative ways to gather demographic information, and learn best practices for fair lending monitoring.