South Carolina Bankers Association
125th Anniversary

2024 Fall Compliance Conference

FEATURING
TRACY BUSH, CRCM

Thursday, November 7, 2024

Registration: 9:00 a.m.
Business Session: 9:30 a.m. – 3:30 p.m.

SpringHill Suites Downtown/The Vista

511 Lady Street
Columbia, South Carolina

Please Register Before Wednesday, October 30, 2024

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2024 FALL COMPLIANCE CONFERENCE

Thursday, November 7, 2024 | SpringHill Suites Columbia Downtown/The Vista

ABOUT THE SPEAKERS

TRACY BUSH, CRCM
Senior Manager
Wipfli, LLP
Eau Claire, WI

TRACY BUSH, CRCM

A key member of the Wipfli's Financial Services Regulatory Compliance team, Tracy works with clients to assess the effectiveness of their compliance program for both large and small financial institutions. She provides compliance training and easy-to-understand explanations of complicated regulations. Tracy has more than 25 years of financial institution experience, including a strong background in regulatory compliance, Bank Secrecy Act (BSA)/Anti-Money Laundering (AML), and operations. This experience has allowed Tracy to develop strong advisory, training and leadership skills. She has designed, implemented, and monitored full-scope, risk-based compliance and BSA programs. Tracy has a deep understanding of the issues facing financial institutions and is able to provide meaningful insight and recommendations.

MICHELLE R. BREWER, CRCM
Senior Vice President,
Fair and Responsible
Banking Officer
United Community
Greenville, SC

MICHELLE R. BREWER, CRCM

As Fair and Responsible Banking Officer for United Community, Michelle is responsible for overseeing compliance with fair banking regulations including UDAAP, ECOA, FHA, CRA, and HMDA. Headquartered in Greenville, SC, United has banking offices located throughout the Southeast. Michelle has diverse experience in financial services and regulatory compliance. She has dedicated more than 25 years developing programs to align with regulatory expectations. Michelle has a passion for supporting the growth of young people in her community through mentoring and leadership.

THIS INFORMATIVE SESSION WILL BENEFIT:

- All regulatory compliance management and personnel
- Deposit and retail compliance management
- Mortgage loan officers
- Loan processing and closing staff
- Mortgage quality-control staff
- Underwriters
- Auditors

MATERIALS

Materials for the presentation will include PowerPoint presentation slides and a source document, which can be used for future reference.

COST

South Carolina Bankers Association members: $395 • Non-members: $980

PLEASE REGISTER BEFORE WEDNESDAY, OCTOBER 30, 2024

Lunch is included in the registration fee. Due to necessary commitments and expenses, there will be no refund of registration fees after 12 noon on Tuesday, November 5, 2024.
Substitutions can be made. If you have questions, please call the SCBA at 803.779.0850

CONFERENCE AGENDA

9:00 a.m.	Registration Coffee and Pastries
9:30 a.m.	What Steps Should You be Taking to Implement a New/Changed Regulation/Act?
10:45 a.m.	Break
11:00 a.m.	Elevate Key Performance Indicators (KPI's) and Key Risk Indicators (KRI's)
Noon	Lunch
1:00 p.m.	Developing a Compliance Management System (CMS) that Fits Your Risk Profile
2:00 p.m.	Break
2:15 p.m.	Developing a Compliance Management System (CMS) that Fits Your Risk Profile *(continued)*
3:30 p.m.	Adjournment

What steps should you be taking to implement a new/changed Regulation/Act?

Presenter: Tracy Bush, CRCM, Senior Manager
Wipfli LLP, Eau Claire, Wisconsin

Every year there are new or changed regulations and Acts, as well as products and services offered by your financial institution. We will discuss implementation best practices, using FDIC advertising rule, small business LAR (Dodd Frank 1071), and Community Reinvestment Act (CRA) as examples.

Elevate Key Performance Indicators (KPI's) and Key Risk Indicators (KRI's)

Presenter: Michelle R. Brewer, CRCM, Senior Vice President, Fair and Responsible Banking Officer
United Community, Greenville, South Carolina

Effective KPI/KRIs can measure goals as well as indicate changes in risk that often signals the need for action. We will discuss a holistic approach for creating KPI/KRIs, best practices, and incorporating dashboards into leadership reporting.

Developing a Compliance Management System (CMS) that Fits Your Risk Profile

Presenter: Tracy Bush, CRCM, Senior Manager
Wipfli LLP, Eau Claire, Wisconsin

Financial supervisory regulators (CFPB, OCC, FDIC, FRB) expect each financial institution they supervise to have an effective CMS in place, appropriate for the financial institution's individual profile and operations. By viewing the CMS as part of the normal course of business — not just preparation for an examination — chances are good that your institution will stay out of regulatory trouble and your customers will be protected from financial harm.

The risk mitigation components of a CMS, the blueprint for success in the world of ever-changing consumer regulations, will be reviewed, with specific tips and insights provided. If the compliance building blocks are put together right, the regulatory house should be sound.

In addition to learning how to integrate compliance into your culture, we'll discuss risk mitigation related to:

- Policy and procedure management
- Training program for staff members, management and board of directors
- Monitoring and audit program, including scope, frequency, and reporting

Please register the following person(s) for the **2024 FALL COMPLIANCE CONFERENCE** to be held Thursday, November 7, 2024, at SpringHill Suites Columbia Downtown/The Vista, 511 Lady Street, Columbia, South Carolina.

Registration fees: $395 for members / $980 for non-members

Total number of registrants: ______

PLEASE REGISTER BEFORE OCTOBER 30, 2024

Call 803.779.0850 or visit www.scbankers.org.

For additional questions or sponsorship opportunities, please contact Anne Gillespie at agillespie@scbankers.org.

NAME AND NICKNAME ______

ADDRESS, CITY, STATE, ZIP ______

PHONE & EMAIL ADDRESS ______

BANK OR FIRM ______

NAME AND NICKNAME ______

ADDRESS, CITY, STATE, ZIP ______

PHONE & EMAIL ADDRESS ______

BANK OR FIRM ______

NAME AND NICKNAME ______

ADDRESS, CITY, STATE, ZIP ______

PHONE & EMAIL ADDRESS ______

BANK OR FIRM ______

METHOD OF PAYMENT

❑ CHECK—PLEASE MAKE PAYABLE TO SCBA ❑ VISA ❑ MASTERCARD ❑ DISCOVER ❑ AMERICAN EXPRESS

CREDIT CARD # ______ EXP. DATE ______ V-CODE (LAST 3 DIGITS) ______

SIGNATURE ______ DATE ______ BILLING ZIP CODE ______

Due to necessary commitments and expenses, there will be no refund of registration fees after noon on Tuesday, November 5, 2024. SUBSTITUTIONS CAN BE MADE.

NOTE: *Images captured at this event may be used to market next year's event, in the SCBA's Palmetto Banker magazine and/or on social media. I consent to the use of images that may contain my likeness for promotional purposes.*

HOW TO REGISTER

MAIL TO:
SCBA
P.O. Box 1483
Columbia, SC 29202-1483

FAX TO:
SCBA
803.779.0890

INTERNET:
www.scbankers.org
go to "Education and Events"

***If you have a disability that may affect your participation in this event, please attach a statement regarding those needs. We will be happy to contact you to discuss accommodations. Also, contact the SCBA for special dietary needs.*

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P.O. Box 1483
Columbia, S.C. 29202-1483
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