South Carolina Bankers Association

2025 Fall Compliance Conference

Wednesday, October 8, 2025

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

Courtyard by Marriott
Columbia Downtown at USC
630 Assembly Street
Columbia, South Carolina

PLEASE REGISTER BEFORE WEDNESDAY, OCTOBER 1, 2025

Stay Sharp on Reg DD, Tackle Reg E Challenges, and Connect Through Collaboration!

This year's Fall Compliance Conference brings together industry experts and peers for a deep dive into today's most pressing compliance topics. From disclosures and advertising rules under Regulation DD to the evolving challenges of Regulation E disputes, you'll gain practical insights into regulatory requirements that impact your bank every day. You'll also hear directly from the South Carolina Department of Consumer Affairs and have the opportunity to collaborate with fellow compliance professionals during an interactive round table breakout session.

SPONSORED BY

COMPLIANCE ALLIANCE

SOUTH CAROLINA PREFERRED VENDOR BANKERS ASSOCIATION

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CONFERENCE SPEAKERS

Carolyn Grube Lybarker

CAROLYN "CARRI" GRUBE LYBARKER

Carolyn "Carri" Grube Lybarker is the Administrator/Consumer Advocate of the South Carolina Department of Consumer Affairs. In this capacity, she oversees the daily operations of the state's consumer protection agency and the administration and enforcement of the over 60 laws under the agency's jurisdiction, including the South Carolina Consumer Protection Code. She also advises the Governor and General Assembly on legislation and laws to protect the interests of consumers. She is a frequent presenter on consumer protection topics and has appeared on numerous television and radio broadcasts to discuss consumer fraud and credit issues.

Ms. Lybarker received her J.D. from the University of South Carolina School of Law in 2005 and obtained her Bachelor of Arts degree, cum laude, from Winthrop University in 2001. She began her career with the agency in June 2004 as a law clerk, later becoming a Staff Attorney assisting in the administration and enforcement of the South Carolina Consumer Protection Code. She was named Acting Director of Public Information in July 2010 then Deputy Director of Public Information, Consumer Services and Education in October 2010. She served as Acting Administrator from February 2011-October 2011, when she was appointed DCA's fifth Administrator.

Jessica D. Lamoreux, JD

JESSICA D. LAMOREUX, JD

Jessica D. Lamoreux, JD, is the Director of Education for Compliance Alliance. She graduated magna cum laude from Case Western Reserve University School of Law, where she served as Contributing Editor on the law review. She also holds a Bachelor's degree in Political Science from Kenyon College. Before her work in regulatory compliance, she served as a law clerk in the U.S. Bankruptcy Court. She is licensed in the State of Ohio.

Ms. Lamoreux has a strong background in consumer financial services, beginning as the Compliance Attorney for a mid-size debt collection law firm and later as Associate Counsel for a consumer lender. Jessica's work has consistently focused on policy drafting and employee compliance training.

WHY ATTEND

- **Regulatory Updates:** Get the latest insights from the SC Department of Consumer Affairs.
- **Expert Guidance:** Learn from the Director of Education with Compliance Alliance who will break down the complexities of Reg DD and Reg E.
- **Interactive Learning:** Work through real-world advertising examples, dispute scenarios, and compliance challenges.
- **Peer Collaboration:** Engage in round table discussions designed around your questions to leave with practical takeaways you can apply immediately.

WHO SHOULD ATTEND

- **Compliance Officers & Specialists** – anyone directly managing regulatory programs or monitoring day-to-day compliance.
- **Internal Auditors & Risk Managers** – those who review adherence to disclosure, advertising, and consumer protection rules.
- **Branch & Operations Managers** – leaders overseeing account opening, disclosures, and dispute resolution.
- **Deposit Operations & Electronic Banking Teams** – staff handling error resolution, overdrafts, and debit disputes under Reg E.
- **Legal & Regulatory Affairs Professionals** – those advising on consumer protection and disclosure obligations.
- **Executive Management** – decision makers who need awareness of regulatory risks and strategies to mitigate them.

MATERIALS

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

PLEASE REGISTER BEFORE WEDNESDAY, OCTOBER 1, 2025

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 Monday, October 6, 2025. ***Substitutions can be made.***

South Carolina Bankers Association members: $425 • Non-members: $980

CONFERENCE AGENDA

9:00 **Registration / Coffee and Pastries**

9:30 **Welcome and Opening Remarks**
Michelle L. Crisp, Chair, SCBA Compliance Committee
Vice President, Audit and Compliance Officer, Information Security Officer, CBSM
The Bank of South Carolina, Charleston, SC

9:35 **Update from the South Carolina Department of Consumer Affairs**
Carolyn "Carri" Grube Lybarker, Administrator/Consumer Advocate
South Carolina Department of Consumer Affairs, Columbia, SC

10:00 **From Fine Print to Billboard: Advertising & Disclosures Under Regulation DD**
Jessica D. Lamoreux, JD, Director of Education
Compliance Alliance, Austin, TX
Regulation DD is a central component of the banking regulatory framework. We will review the basics of Regulation DD – account opening disclosures, change in terms notices, maturity notices, and advertising restrictions – before turning to some of the more common, but complex, questions that banks encounter every day. We will look at some examples of situations that may (or may not) require consumer notice and also review some advertisement drafts to identify what the most frequent pitfalls and points of confusion look like in practice.

10:45 **Networking Break**

11:00 **Regulation DD** *(Continued)*

11:45 **Luncheon**

12:30 **Disputes, Debits, and Drama: Adventures in Regulation E**
Jessica D. Lamoreux, JD
Regulation E is a recurring pain point for a lot of bankers. Fraud losses now exceed credit losses for many banks and a lot of those losses arise from Regulation E disputes. In this presentation, we will cover the essentials of Regulation E requirements, including required disclosures, overdraft programs, and the error resolution requirements, before diving into the details of how to parse through a variety of different dispute scenarios. Make sure you are quickly identifying the key facts in a dispute, understand how to build efficient and effective procedures for dispute resolution, and ensure that your bank is meeting its regulatory obligations without paying out unnecessary amounts on Regulation E disputes.

1:30 **Networking Break**

1:45 **Disputes, Debits, and Drama: Adventures in Regulation E** *(Continued)*

2:15 **Compliance Round Table Discussions**
Facilitated by Michelle L. Crisp and Jessica D. Lamoreux
We're excited to bring an Interactive Round Table Breakout at this year's Fall Compliance Conference! This session is designed around your questions. During the breakout, we'll divide into small groups to explore your submitted questions, then come together as a full room to share key insights and takeaways.

Once you have registered, you will receive a Google form that will allow you to anonymously submit questions. It is important that you submit any compliance topics, challenges, or scenarios you'd like to see discussed with your peers. The more input that is received, the more beneficial the round table discussions will be.

3:30 **Closing Remarks and Adjournment**

Please register the following person(s) for the **2025 FALL COMPLIANCE CONFERENCE** to be held Wednesday, October 8, 2025, at Courtyard by Marriott Columbia Downtown at USC, 630 Assembly Street, Columbia, South Carolina.

Registration fees: $425 for members / $980 for non-members

Total number of registrants: ______

PLEASE REGISTER BEFORE OCTOBER 1, 2025

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 ____________________

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ADDRESS, CITY, STATE, ZIP ____________________

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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 Monday, October 6, 2025. 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"

South Carolina Bankers Association
125th Anniversary

***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.*

P.O. Box 1483
Columbia, S.C. 29202-1483
Phone: 803.779.0850
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