8th Annual Compliance School
September 19 & 20th, 2017

Compliance Rules appear to be as simple as 1, 2, 3, 4....

Who should attend?
- Lending personnel
- Compliance and regulatory risk managers
- Audit and examination liaison personnel
- Audit Committee members
- Managers
- BSA staff
**When?**
Sept. 19 & 20, 2017
(Tuesday - Wednesday)

**Where?**
Doubletree by Hilton in Milford Massachusetts
(Exit 19 off I495 - not far from the Mass Pike)

**Seminar Cost?**
$500 total for the 2 days
(Includes materials, continental breakfast and lunch, snacks and even a networking cocktail hour)

**Hotel Cost?**
$114 per night + tax

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**What’s special this year?**
This year’s school will focus on the newer requirements as well other’s that continue to be raised on exams.
- More than half day on the new HMDA requirements
- Fair Lending & HMDA
- Non-HMDA Applications (Indirect)
- New Mortgage Loan Servicing Requirements
- Compliance Management Systems
- Banking Marijuana Business
- BSA Suspicious Activity-AML Solutions
- UDAAP Incentive Programs
- Lessons to be learned from enforcement actions

**What makes the M&M Compliance School different?**
- **Low Cost** – Our goal is to structure the cost to clients so that we breakeven.
- **High quality** – not presented by full time trainers, but by experienced compliance practitioners who deal with regulatory requirements every single day.
- **Focus** – Because we see exam reports on a regular basis, emphasis is on issues that examiners are raising in this region.
- **In depth** – none of us have time for a lot of general sessions that cover everything under the sun, but don’t provide the practical information needed to avoid violations. Sessions address key requirements in depth.
- **Hands on** – Sessions often identify techniques to better manage compliance requirements and mitigate compliance risk.

**Networking Cocktail Hour**
- An opportunity to meet your peers and discuss common issues and concerns -- wine, beer and hors d’oeuvres are on us!
Day 1 – September 19, 2017

8:00– 9:00 Registration

9:00– 9:15 Opening Remarks

9:15– 11:00 HMDA
  • Coverage Criteria
  • What’s Reportable/What’s Exempt
  • Reportable Loans vs. Reportable Lines
  • Omission of “Purpose Code”
  • Expanded Data Collection Fields

11:00- 11:15 BREAK

11:15- 12:00 HMDA
  • Conditional Approvals
  • Pre-Approvals
  • Data points dependent on TRID and/or ATR
  • Notice Requirements

12:00- 1:00 Lunch break

1:00- 3:00 HMDA and Fair Lending
  • How data fields are used for Fair Lending
  • How to select groups from LAR
  • Analysis of Data
  • Comparison
  • Risk Assessment

3:00- 3:15 BREAK

3:15- 4:15 Indirect Lending-Non-HMDA Applications- Proxy Look-ups

4:15- 5:00 New Mortgage Loan Servicing Requirements

5:00– 6:00 Networking Session
Day 2 - September 20, 2017

8:00– 9:00 Registration

9:00– 11:00 Compliance Management Systems

11:00 – 11:15 BREAK

11:15- 12:00 BSA and Marijuana
  • State vs. Federal
  • Controls to Identify
  • Best Practices

12:00 -1:00 Lunch break

1:00 – 2:15 Suspicious Activity Reporting/Anti-money Laundering Controls
  • Manual vs. Automated Systems
  • CDD/EDD and Data Flows
  • Red Flags/Common issues with systems
  • Best Practices and how often should controls be validated

2:15 – 2:30 BREAK

2:30 – 3:30 UDAAP- Bulletin 2016-03
  • Sales Practices/Incentive Programs
  • What’s This All About
  • Regulatory Expectations
  • Risk management

3:30 – 4:15 Exam issues/Compliance Q/A roundtable

4:15 End of School

Agenda Note

The agenda may be modified to the extent that we deem appropriate to accommodate changes in the regulatory environment such as new or modified requirements initiated by the CFPB.
Additional Information

Client Registration for the School

You must register specific individuals to attend. All registrations must be for two days. However, you may split a registration so that, for example, one person attends one day and another attends the remaining day. Everyone must have a registration badge to attend and badges are generated based on registrations.

Registration will be on a first come first served basis up to capacity. Clients are guaranteed registration up to August 1. However, we reserve the right to make adjustments to assure that every client has at least one registration. You of course may register after August 1 if space is available, but we cannot guarantee availability beyond that date.

To register, please complete the Excel registration form that accompanied this brochure and email it to dstockford@mandm.consulting. You will be billed in the month after the event.

Non Client Registration

Non-client registrations will be considered if invited by a client. We cannot guaranty non-client registrations, and will only be sending out confirmations after August when our client reservation guaranty runs out. The cost for a non-client is $500. Priority will be given to non-clients who have not previously attended the M&M Compliance School. If a client would like to invite a non-client, please email dstockford@mandm.consulting or a non-client registration form.

CRCM Credit

We are pleased to announce that the 2017 M&M Consulting Compliance School has been approved for 14.5 CRCM credits. Credit breakdown by day: Day 1= 7.5 CRCM credits and Day 2= 7 CRCM credits. This statement should not be viewed as an endorsement of this program or its sponsor. ICB Members are to report these credits at www.icbmembers.org

Confirmations

Upon submitting a reservation form, you should receive a confirmation unless registrations are no longer available, in which case we will let you know that. If you do not hear from us within 72 hours of submitting a registration from, please let us know right away.
Cancellation

If you register and need to cancel, you must do so by June 16 to avoid paying a fee. If you cancel after June 16 you will be billed full amount. The reason for this is that we must send in our print order well in advance, and we also at one point become committed for a catering head count. This means that if you do not show up, we incur the expenses anyway. We will of course allow any registrant to send a substitute provided that that the substitute is a full time employee of an M&M compliance client. Cancelation of hotel accommodations must be made directly with the hotel and is subject to the hotel’s cancelation policy.

Hotel accommodations

Rooms are available for September 18 and 19th at the Doubletree by Hilton in Milford Massachusetts at a very special rate of $114 per night, plus tax. Reservations must be made by August 18, (or until the group block is sold-out, whichever comes first) to obtain this rate. Discounted room nights are limited in number (this year’s allotment is 120 room nights) and are available on a first come first served basis. In the past, some attendees booked too late and had to spend considerably more at other hotels which might not have been as nice!

To obtain this special rate, reservations are to be made directly with the hotel by using the calling: 1-508-478-7010 (M & M Consulting Block)

Attendees are not to book rooms until after they have registered for the school.

Important Dates

May 1– Registration opens

June 16- period during which cancellations are subject to 75% penalty

June 17- time after which cancellation results in obligation to make full payment

August 1 – date by which all M&M Clients are guaranteed registration

August 1 – period begins during which non-clients can register
Regulatory Compliance Can Seem Overwhelming

Isn’t it Nice to Have a Team Supporting You!

M&M Consulting LLC –

the New England Compliance professionals