

American Conference Institute's Premier Forum on

REGULATORY COMPLIANCE & RISK MANAGEMENT

for Financial Services

Addressing major compliance and risk requirements globally
to meet stepped up regulatory and reporting obligations

May 5–6, 2011 • Flatotel • New York

Featured Speakers include:

Viveca D. Parker

U.S. Attorney's Office, E.D. Pa.

Susan Lea Smith

U.S. Department of Justice

Luke Brown

Federal Deposit Insurance Corporation

Timothy P. Leary

Board of Governors of the
Federal Reserve System

David J. Brummond

Office of Foreign Assets Control
Department of the Treasury

Attorney General Greg Zoeller

Attorney General for the State of Indiana

Tom James

Office of the Illinois Attorney General

Glenn Kaplan

Office of the Attorney General,
Commonwealth of Massachusetts

The highly specialized faculty features leaders in the field from:

Visa Inc.

Harbinger Capital Partners LLC

Fairfield County Bank

ARS National Services, Inc.

UBS Investment Bank

MetaBank

TD Ameritrade

Bank of America

Wells Fargo Advisors

Pulte Mortgage

Capital One

Comerica Bank

Zurich Financial Services

JP Morgan Chase

GE Capital

Fay Financial/Fay Servicing

American General Finance

Morgan Stanley/Saxon

They, along with top federal regulators, state attorneys general, premier in-house counsel, and partners from renowned law firms, will provide key insights and valuable solutions to the vast compliance reform issues, including:

- Ensuring company compliance with the **new legal and regulatory framework**: providing clear guidance on where and what current federal and state laws and regulations cover (and where/what they do not)
- Guidance to **proactive compliance restructuring and implementation**, focusing on key risk areas and how to mitigate risk exposure
- The increased enforcement and law variations by **state attorneys general**, including new **preemption** rules and avoiding conflict between state and federal regulations
- Fine-tuning compliance programs to conform to **key portions of Dodd-Frank**, including the **Volcker Rule** and **Whistleblower Bounty** provisions
- Preparing for the impact of the **Consumer Financial Protection Bureau**, the **Financial Stability Oversight Council** and the **Office of Financial Research**
- Ensuring the best approaches to international compliance under **AML, BSA, OFAC, FCPA**
- Coping with the new regulations involving fair lending under **TILA, UDAP, FDCPA, FCRA/FACTA** and beyond
- Incorporating **privacy and data security** to ensure a successful, well-rounded risk management program

**Enhance your conference experience
by also registering for the Workshops:**

- A. Credit Cards and Debit Cards:
Demystifying New Regulations
and Reforms, May 4, 2011**
- B. Residential Mortgages: Mitigating
Lending Risk, May 6, 2011**

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A never-before-seen faculty of federal and state government regulators and in-house professionals will help you ensure adequate compliance controls are in place and implemented in a way that conforms to new regulations and landmark legislation, as it filters down the pike.

In light of the ongoing financial reform, the financial industry's compliance function is facing an influx of change, including the creation of new regulators, the regulation of new markets, the bringing of new firms into the regulatory arena, and the provision of new rulemaking and enforcement powers to regulators. This has resulted in a complete revamp of each affected company's compliance program. Financial institutions need to be increasingly vigilant to ensure their compliance controls are in place and implemented in a way to conform to the regulations and landmark legislation, as it filters down the pike.

A successful compliance program must be dynamic and proactive; it must constantly assess the evolving risks. ACI's unique forum on *Regulatory Compliance & Risk Management for Financial Services* will provide strategies unavailable in any other forum — the strategies you need to build a successful risk management program that addresses what the regulators are looking for and what to expect over the next several weeks, months, and years.

The premier faculty includes leaders from the SEC, US Attorney's Office, FDIC, The Fed, DOJ, OFAC, state attorneys general as well as renowned in-house professionals from *Visa, Bank of America, JP Morgan Chase, Harbinger Capital Partners, Wells Fargo Advisors, GE Capital, Fairfield County Bank, Pulte Mortgage, Zurich, ARS National, Capital One, American General Finance, UBS, Comerica, Morgan Stanley, MetaBank, Fay Financial/Fay Servicing, TD Ameritrade* and many others. They will provide you with the most up-to-date information and clarifications on complex compliance issues, as well as the future of compliance, helping you stay one step ahead of the curve and avoiding potential risks.

Enhance your conference experience by also registering for the Workshops:

A. Credit Cards and Debit Cards: Demystifying New Regulations and Reforms, May 4, 2011

B. Residential Mortgages: Mitigating Lending Risk, May 6, 2011

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| ✓ Compliance Officers | - Regulatory Affairs |
| ✓ Risk Officers | - Governmental Affairs |
| ✓ Executives involved in: | - Internal Audit and Reporting |
| - Risk Management | - Operations |
| - Compliance | - AML/BSA/SAR |
| | - Privacy and Information Security |

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7:15 Continental Breakfast and Registration

8:00 Co-Chairs' Welcoming Remarks

Heather Koenig
Senior Vice President and Associate General Counsel
Global Risk
Bank of America

Greg Walker
Managing Director and Counsel
UBS Investment Bank

8:05 In-House Benchmarking Think Tank on Compliance, Implementation and Solutions in the Current Environment

Panel 1 – 8:05-9:05	Panel 2 – 9:05-10:05
<p><i>John H. Roth</i> Vice President and Compliance Counsel Harbinger Capital Partners LLC</p> <p><i>John Bonora</i> Vice President- Compliance Officer Fairfield County Bank</p> <p><i>Timothy Collins</i> VP of Risk Management & General Counsel ARS National Services, Inc.</p> <p><i>Greg Walker</i> Managing Director and Counsel UBS Investment Bank</p> <p><i>Michael S. Lamberth</i> Vice President Compliance Capital One</p>	<p><i>Carl E. Spradlin, Jr.</i> Senior Vice President Compliance Risk Manager Comerica Bank</p> <p><i>John Hagy</i> Chief Legal Officer MetaBank</p> <p><i>Heather Koenig</i> Senior Vice President & Associate General Counsel Global Risk Bank of America</p> <p><i>Ronald C. Long</i> Director, Regulatory Affairs Wells Fargo Advisors</p> <p><i>Michael Sullivan</i> Senior Vice President, General Counsel Pulte Mortgage</p>
<p><u>Panel Co-Moderators:</u></p> <div> <p><i>Frank A. Hirsch, Jr.</i> Alston & Bird LLP (Durham, NC)</p> <p><i>Carl E. Metzger</i> Goodwin Procter LLP (Boston, MA)</p> </div>	

The sweeping changes put in place by Dodd-Frank are transforming the regulatory compliance risk management world as we know it. This benchmarking session will focus on real world ideas and experiences to address overall concerns in a time of uncertainty. Information presented will include the newest compliance implementation trends and developments. It will explore the most difficult issues arising in the compliance world and how to be proactive and successful in the face of regulatory reform. Topics include:

Proactive Compliance in a Time of Uncertainty

- What are the changes and how to comply
- How to manage compliance in an environment where there is extremely high volume regulation, risk, and changes
- Sufficient internal staffing and training
- What resources should the staff be using
- Internal cooperation and cohesion
- What checks and balances can be done and are currently being done
- How to balance overwhelming people with paperwork v. getting full disclosure to comply with the regulations

Guidance on Compliance Restructuring, Implementation and Solutions

- New implementation ideas
- Implementation after the regulations come through
- What's the process for restructuring your compliance program in place now and how do you continuously update your program to keep up with the changing regulations?
- Focusing on solutions and not speculation
- Setting up the project management
- Compliance tracking and risk assessment

10:05 Morning Coffee Break

10:15 **The Regulatory Environment: Ensuring Your Compliance Program Is in Line With Current Changes and Reflects What's Coming Down the Pike**

Robert A. Sollazzo

Associate Regional Director
New York Regional Office
U.S. Securities and Exchange Commission

Viveca D. Parker

Assistant United States Attorney, Civil Division
United States Attorney's Office
Eastern District of Pennsylvania

Luke Brown

Compliance Policy Branch Associate Director
Federal Deposit Insurance Corporation

Timothy P. Leary

Senior Special Anti-Money Laundering Examiner
Applications, Compliance, and Enforcement
Division of Banking Supervision and Regulation
Board of Governors of the Federal Reserve System

Susan Lea Smith

Senior Trial Attorney
Asset Forfeiture & Money Laundering Section
U.S. Department of Justice

Moderator:

Jacob Frenkel

Shulman, Rogers, Gandal, Pordky, & Ecker, P.A.
(Potomac, MD)

In this panel, top regulators will address the nuances specific to their agencies and how new and proposed legislation will impact your business in the months and years ahead. They will also provide critical insights to ensure that your compliance programs are in line with upcoming regulatory changes. You will gain firsthand information on which practices are now being monitored more closely. Topics include:

- Understanding the coordination and cooperation among the regulators
 - The hierarchy of the regulators
 - Who to look for as a future regulator
 - What role will the state attorneys general play
 - Effects on Attorney/Client Privilege
- Becoming aware of what the regulators expect
 - Preparing for more aggressive regulators and new regulation in unregulated territory
- How are the regulators themselves preparing for the upcoming changes
- Overall effects businesses can expect to see
 - Focusing on how each sector is affected differently

11:45 **Making Sense of the Emerging State Initiatives and Variations in the Aftermath of Dodd-Frank and Eased Federal Preemption Rules, With a View from State Attorneys General**

Tom James

Consumer Counsel
Consumer Fraud Bureau
Office of the Illinois Attorney General

Attorney General Greg Zoeller
Attorney General for the State of Indiana

Glenn Kaplan

Insurance and Financial Services Division Chief
Public Protection and Advocacy Bureau
Office of the Attorney General
Commonwealth of Massachusetts

Divonne Smoyer

Dickstein Shapiro LLP
(Washington, DC)

Moderator:

Anand S. Raman

Skadden, Arps, Slate, Meagher & Flom LLP
(Washington, DC)

- What the states are currently focusing on – analyzing the types of state investigations being brought
- Which state attorneys general are most active?
- Coping with potentially intrusive state regulations
- Recent state settlement and enforcement trends
- Handling multi-state investigations and enforcement activities
- Effective methods for communicating with state attorneys general
- Who is in charge: State vs. Federal
- Managing various interpretations of the same law across state borders

1:15 **Networking Luncheon for Speakers and Delegates**

2:25 **A Focus on CFPB, FSOC and OFR Initiatives and Compliance Responses**

Andrew M. Smith

Morrison & Foerster LLP
(Washington, DC)

Terrence P. Maher

Baird Holm LLP
(Omaha, NE)

Paul Schieber

Stevens & Lee
(Philadelphia, PA)

Joseph T. Lynyak III

Venable LLP
(Los Angeles, CA)

Preparing for the Consumer Financial Protection Bureau & Clarifying the Ambiguity

- Who will be affected by this and what the impact will be
- How will the powers be carried out?
- Who is considered a consumer?
- How will this work with other regulators, including OCC?
- What is happening in the interim phase before the July transfer date?
- What authority do they have now and what authority will they have after the transfer date?
- Supervisory structure, formation and oversight
- What else will come out of the agency
- "Plain vanilla regulations"

Financial Stability Oversight Council - FSOC & Systemic Risk

- Systemic designation – is there a way to avoid being designated “systemic”?
- How to deal with the oversight
- The latest on the submission of confidential information

Office of Financial Research - OFR

- Understanding the broad investigative powers given to this sub-agency

3:40 Afternoon Refreshment Break

3:50 **Adapting Your Compliance Programs to Other Key Portions of Dodd-Frank**

Heath P. Tarbert

Weil, Gotshal & Manges LLP
(Washington, DC)

Michelle Canter

Lotstein Legal
(Norcross, GA)

Catherine M. Brown

Managing Director
Trelia Risk Advisors

Volcker Rule Realities

- Who falls under this?
- Implementation and timeline issues
- How not to let the restrictions, including capital requirements and prohibitions on proprietary trading, overly burden your banking activity
- Prohibitions on proprietary trading

Whistleblower and “Bounty” Strategies

- Putting together a compliance policy that doesn’t overstep new regulation but also keeps issues within the company
- How to counteract incentives to bypass the company and go straight to the government
- Enforcement issues
- Hotline management

Risk Retention “skin in the game”

- Establishing an effective mechanism for risk retention
- Understanding the risk retention requirements under Dodd-Frank

Global Regulation: Basel III:

- What are the Basel requirements?
- What to think about to construct “operational risk” to comply with Basel

4:50 **Risk Assessment Processes to Reinforce Accountability and Increase Efficiencies**

John H. Roth

Vice President and Compliance Counsel
Harbinger Capital Partners LLC

Timothy M. Collins

VP of Risk Management & General Counsel
ARS National Services, Inc.

Carl E. Spradlin, Jr.

Senior Vice President
Compliance Risk Manager
Comerica Bank

Dr. Martin Carmichael

Chief Security Officer
TD Ameritrade

Moderator:

Paul R. Osborne

Crowe Horwath LLP
(Indianapolis, IN)

- Conducting a risk-based assessment to determine key risk areas
- Implementing successful risk mitigation strategies
 - Ensuring proper allocation and structure of risk management resources
- Gaining a strong hold on security issues
- Managing internal investigation process and policies
- Upholding business reputation through proper risk management and compliance

6:00 Conference Adjourns

DAY TWO – FRIDAY, MAY 6, 2011

7:30 Continental Breakfast

8:05 **The View from the U.S. Department of the Treasury: Sanctions Enforcement and Their Implications**

David J. Brummond

Senior Sanctions Advisor - Insurance
Office of Foreign Assets Control
Department of the Treasury
(Washington, DC)

8:45 **International Compliance: Protecting Against Money Laundering, Bribery, and Other Activities Implicating AML, BSA, OFAC, FCPA**

Albert V. De Leon

Head of Compliance Advisory
Monitoring & Remediation
Zurich Financial Services - Americas
(New York, NY)

Sharie A. Brown

DLA Piper LLP
(Washington, DC)

Holly Pierson

Morris, Manning and Martin
(Atlanta, GA)

Larry Byrne

Linklaters LLP
(New York, NY)

- Managing AML/BSA/OFAC
 - o Developing risk assessment and analysis plan
 - o Ensuring the best approaches to fit your organizational structure
 - o Audit and oversight of your anti-money laundering program
 - o Meeting your paper trail requirements
- Bribery and FCPA
 - o How FCPA is currently being applied to financial institutions
 - o Due diligence for compliance with local laws
 - o Meeting FCPA books and record keeping requirements
 - o What triggers US anti-bribery investigations
 - o What effect will the UK Bribery Act have on FCPA enforcement?

9:50 Morning Coffee Break

10:00 Mitigating Consumer Lending Risks: Fair Lending, TILA, UDAP, High Cost Loans, FDCPA, FCRA/FACTA, and Beyond

Janna Lewis

VP and General Counsel
Fay Financial / Fay Servicing

Loretta Salzano

Franzen and Salzano, P.C.
(Atlanta, GA)

Roland Reynolds

Palmer, Lombardi, Donohue
(Los Angeles, CA)

Jonathan N. Ledsky

Varga Berger Ledsky Hayes & Casey
(Chicago, IL)

Fred Rivera

Perkins Coie LLP
(Seattle, WA)

Unfair and Deceptive Acts and Practices

- How will this be affected
- What is the actual definition of “fairness”?
- New theories brought under inadequate disclosure claims
- Tailoring your compliance program to the new wave of UDAP claims

TILA: Examining the Regulatory Developments

- Changes and effects as a result of Dodd-Frank
- Fair Lending Issues
- Are the regulations “robust” enough?
- How will TILA disclosures be integrated with other disclosure issues
- What are the new regulations coming down and how to cope with them
- Analysis of TILA amendments and its effects
- What recent decisions on disclosure show
- The latest UDAP claims being preempted by TILA

FDCPA Related Issues

- How to adequately take steps to comply with applicable federal and state debt collection statutes
- What constitutes a bonafide error?

FCRA/FACTA

- State claims being preempted by FCRA & FACTA
- How to adequately provide notice to avoid FCRA violations
- The information needed to ensure you don't expose your company/client to problems

11:15 Incorporating Privacy and Data Security Into Your Company-Wide Risk Management Program

Lynn Goldstein

Senior Vice President and Chief Privacy Officer
JP Morgan Chase

Orrie Dinstein

Chief Privacy Leader and Senior IP Counsel
GE Capital

Laura J. Lazarczyk

Vice President & Sr. Assistant General Counsel
Zurich North America Commercial

Scott Murphy

Assistant General Counsel
American General Finance

- Key privacy changes in the US (regulatory and laws)
- Key privacy changes outside the US (regulatory and laws)
- Key elements of an effective information management and privacy compliance program
- Creating a data security incident response program

12:25 Delving Into the New Wave of Consolidation and the Merging of Business Cultures: How to Cope with the Changes

Karen Garrett

Stinson Morrison
(Kansas City, MO)

Terry Hall

Cassels Brock
(Toronto, Ontario, Canada)

Richard U. Newfield, Jr.

Chief Risk Officer
NBH Holdings Corporation

In-House speaker(s) TBA

Dodd-Frank measures are adding heavy regulatory burden and compliance costs to banks and in turn are reducing revenue for them — making it more difficult for certain banks to continue operating. It will be very difficult for the smaller institutions to make the kind of adjustments to their cost and revenue structure that some of the bigger banks will make. Selling companies (often community banks and regional banks) are more willing than ever to talk to potential buyers due to Dodd-Frank burdens. This session will focus on:

- Unintentional consequence of more business being done by big banks and away from smaller banks
- New wave of bank consolidation
- Dealing with compliance issues when two different business cultures are merged
- Pros and cons of outsourcing

1:00 Networking Lunch for Workshop B Participants

Pre-Conference Workshop
Wednesday, May 4, 2011 • 2:00–5:00

A Credit Cards and Debit Cards: Demystifying New Regulations and Reforms

Russell Schrader
Chief Privacy Officer
Associate General Counsel–Global Enterprise Risk
Visa Inc.

Karen Garrett
Stinson Morrison
(Kansas City, MO)

Terrence P. Maher
Baird Holm LLP
(Omaha, NE)

Additional speaker(s) TBA

With the new reforms changing the face of the industry, credit/debit card distributors are trying to stay afloat in dealing with the increased compliance issues. This highly focused workshop will take an in-depth look at the challenges and changes affecting these financial institutions. Join this interactive session to gain clarity and effective solutions to cope with the new regulations.

Topics include:

- How recent changes are impacting the compliance function
- Understanding new disclosures and how they are being handled so far
- Changing terms to ensure compliance
- Providing proper notice for opting into overdraft
- Maneuvering through increased transparency efforts, including more disclosure on Fed website
- Plain English disclosures
- TILA/UDAP violations in the context of card issuance



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ACI understands that gaining perspectives from – and building relationships with – your fellow delegates during the breaks can be just as valuable as the structured conference sessions. ACI strives to make both the formal and informal aspects of your conference as productive as possible.

Post-Conference Workshop
Friday, May 6, 2011 • 2:00–5:00

B Residential Mortgages: Mitigating Lending Risk

Steve Covington
SVP – National Head of Quality Control
Morgan Stanley/Saxon

Michael Sullivan
Senior Vice President, General Counsel
Pulte Mortgage

Paul Schieber
Stevens & Lee
(Philadelphia, PA)

Anand S. Raman
Skadden, Arps, Slate, Meagher & Flom LLP
(Washington, DC)

Michelle Canter
Lotstein Legal
(Norcross, GA)

Paul Osborne
Crowe Horwath
(Indianapolis, IN)

Loretta Salzano
Franzen and Salzano, P.C.
(Atlanta, GA)

The events of the past few years have put a particular focus on mortgage lending risk management, its failures and its economic implications. This comprehensive workshop will address the needs of mortgage professionals by delivering strategic information on how to manage the changing nature of mortgage lending risk and fraud detection, and offer solutions to prepare for the future impact of the new regulations. With the mortgage industry facing unprecedented challenges, this workshop will facilitate practical solutions to emerging compliance issues. Topics include:

- Avoiding pitfalls that could lead to predatory lending claims or RESPA or TILA violations
- Preparing for the impact of Dodd-Frank and the CFPB on the residential mortgage industry
- Adapting to the latest on loan modifications and alleged foreclosure documentation errors and 'robo-signing' practices
- Ensuring proper foreclosure procedures both internally and externally, including the new defense to foreclosure
- Responding to federal and state investigations and inquiries into the residential mortgage industry, and foreclosure practices in particular
- Working with outside counsel to achieve efficient and cost-effective coordination of responsibilities
- Mortgage fraud: analyzing and evaluating the effectiveness of your fraud prevention and detection program
- Detecting fraud in mortgage servicing
 - o Changing servicers and process
 - o Default servicing
 - o Selling loans
- Conducting an internal compliance assessment
 - o Implementing training programs and compliance controls
- Qualified mortgages – wave of the future?

American Conference Institute's Premier Forum on

REGULATORY COMPLIANCE & RISK MANAGEMENT

for Financial Services

Addressing major compliance and risk requirements globally
to meet stepped up regulatory and reporting obligations

May 5–6, 2011 • Flatotel • New York

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Viveca D. Parker
U.S. Attorney's Office, E.D. Pa.

Susan Lea Smith
U.S. Department of Justice

Luke Brown
Federal Deposit Insurance Corporation

Timothy P. Leary
Board of Governors of the Federal Reserve System

David J. Brummond
Office of Foreign Assets Control
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Tom James
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Attorney General Greg Zoeller
Attorney General for the State of Indiana

Glenn Kaplan
Office of the Attorney General
Commonwealth of Massachusetts

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