Mass Bankers
ASSOCIATION

34th Bank Compliance Academy

October 5-8, 2026 | Courtyard Marriott, 75 Felton Street, Marlborough, MA

Agenda

Monday, October 5, 2026

8:30 AM **Registration | Breakfast**

9:00 AM **Welcome & Introductions**

9:05 AM **The Compliance Landscape: Regulatory Priorities, Enforcement Trends & What Comes Next**
Patti Joyner, Financial Solutions
Begin the Academy with a review of the regulatory developments shaping bank compliance in 2026. Patti will examine priorities from the federal banking agencies, recent enforcement actions, and the supervisory trends influencing examinations. Attendees will gain perspective on where regulators are focusing today and what compliance leaders should be preparing for next.

10:00 AM **Break | Networking**

10:15 AM **Deposit Compliance Update: Payments, Regulation E, Trends in Fraud and More**
Patti Joyner, Financial Solutions
Deposit compliance continues to evolve alongside rapid changes in payment systems and consumer behavior. This session reviews key developments involving Regulation E, electronic payments, deposit operations, fraud, and other emerging issues affecting community banks. Patti will also discuss recent guidance and common areas of examiner attention.

12:00 PM **Networking Luncheon**

12:45 PM **The Modern Compliance Officer: Supporting Strategy, and Building Influence**
Patti Joyner, Financial Solutions
Today's Compliance Officer plays a much broader role than interpreting regulations. Explore how compliance professionals can become trusted advisors by supporting strategic initiatives, communicating risk effectively, and building productive relationships with executive management and the board. The session also examines how compliance can enable innovation while maintaining strong governance.

1:45 PM **Break | Networking**

2:00 PM **Consumer Protection in the Digital Age: UDAAP, Complaints, Marketing and Customer Experience**
Patti Joyner, Financial Solutions
Consumer expectations continue to evolve as banking becomes increasingly digital. Patti will discuss compliance considerations surrounding UDAAP, complaint management, advertising, digital marketing, and customer communications. Learn how these areas intersect and why they remain a consistent focus during regulatory examinations.

3:30 PM **Program Concludes**

Mass Bankers
ASSOCIATION

Tuesday, October 6, 2026

8:30 AM **Registration | Breakfast**

9:00 AM **Payments, Fraud, and Regulation E: Managing Consumer Claims in 2026**
Patti Joyner, Financial Solutions
Fraud losses continue to rise as payment methods become faster and more sophisticated. This session explores Regulation E requirements for unauthorized electronic fund transfers, consumer disputes, investigations, and reimbursement decisions. Patti will also discuss common scam scenarios and best practices for balancing regulatory compliance with customer service.

10:15 AM **Break | Networking**

10:30 AM **Ask Patti: Your Compliance Questions Answered**
Patti Joyner, Financial Solutions
Bring your questions for one of banking's most respected compliance educators. This interactive session provides an opportunity to revisit topics from earlier presentations, discuss new regulatory developments, and explore real-world compliance challenges submitted by attendees. No two sessions are ever the same.

12:00 PM **Networking Luncheon**

12:45 PM **Compliance Management Systems in 2026: Steady Hands in a Noisy World**
Deborah Stephenson, Arcsalus Advisors
An effective Compliance Management System remains the foundation of every successful compliance program. Deborah will discuss how leading institutions are strengthening governance, improving board reporting, integrating enterprise risk management, and adapting their CMS to support growth in an increasingly complex environment. Attendees will leave with ideas for evaluating and enhancing their own programs.

2:00 PM **Break | Networking**

2:15 PM **Digital Assets, Fraud, and the Compliance Officer**
Meghan Sutherland, FiVerity
As digital assets increasingly intersect with traditional retail banking, compliance officers are confronting new fraud schemes and risk vectors that do not fit neatly within established frameworks. Drawing inspiration from the Gift of the Magi, Meghan Sutherland will explore the tradeoffs and unintended consequences that can emerge as banks seek to embrace new forms of payments and digital assets while protecting customers and the institution. Attendees will gain a practical perspective on where traditional banking and digital assets are converging—and what compliance professionals should be watching as that convergence accelerates.

3:30 PM **Program Concludes**

Mass Bankers
ASSOCIATION

Wednesday, October 7, 2026

8:30 AM **Registration | Breakfast**

9:00 AM **Lending Compliance Update: Latest Developments Affecting Consumer and Commercial Lending**
Carl Pry, Asurity Advisors
Stay current on the latest regulatory and legal developments affecting lending compliance. Carl will review recent guidance, enforcement activity, and emerging issues impacting both consumer and commercial lending. The session provides a practical update on the topics compliance professionals should be monitoring throughout the coming year.

10:00 AM **Break | Networking**

10:15 AM **Fair Lending: Exam Trends, Enforcement Activity, Reg. B & More**
Carl Pry, Asurity Advisors
Fair lending remains one of the most scrutinized areas of bank compliance. Carl examines current examination trends, Regulation B developments, enforcement activity, and evolving expectations surrounding underwriting, pricing, and redlining risk. Learn where regulators are focusing and how institutions can strengthen their fair lending programs.

12:00 PM **Networking Luncheon**

12:45 PM **Section 1071: After the Rewrite – Implications for Community Banks**
Carl Pry, Asurity Advisors
The CFPB's revised Section 1071 rule has changed both the scope and timing of small business lending data collection. Carl will explain what the latest revisions mean for community banks, which institutions are most likely to be affected, and how Section 1071 fits within the broader fair lending landscape. The discussion will help attendees determine what actions are appropriate today and what can wait.

1:15 PM **Artificial Intelligence and the Compliance Function**
Carl Pry, Asurity Advisors
Artificial intelligence is changing how financial institutions monitor risk, evaluate credit, detect fraud, and serve customers. This session explores the compliance implications of AI adoption, including governance, documentation, model risk, and examiner expectations. Carl will discuss practical considerations for banks implementing AI while maintaining effective oversight.

2:15 PM **Break | Networking**

2:30 PM **Mortgage Lending Potpourri: TRID, Appraisals, and Litigation Trends**
Carl Pry, Asurity Advisors
Mortgage compliance continues to evolve through regulatory guidance, court decisions, and examination findings. Carl will review current issues involving TRID, appraisal requirements, valuation concerns, and recent litigation affecting residential mortgage lending. Bring your questions for this wide-ranging discussion of today's mortgage compliance landscape.

3:30 PM **Program Concludes**

Mass Bankers ASSOCIATION

Thursday, October 8, 2026

8:30 AM **Registration | Breakfast**

9:00 AM **Privacy, Cybersecurity & Third-Party Risk**
Carl Pry, Asurity Advisors
Compliance plays an increasingly important role in managing privacy, cybersecurity, and vendor oversight. This session examines regulatory expectations surrounding information security, third-party risk management, incident response, and customer data protection. Carl will discuss how these responsibilities continue to intersect across the organization.

10:15 AM **Break | Networking**

10:30 AM **Ask Carl Anything!**
Carl Pry, Asurity Advisors
Conclude Carl's program with an interactive discussion covering attendee questions and emerging compliance topics. Whether revisiting earlier sessions or addressing issues unique to your institution, this open forum provides an opportunity to benefit from Carl's decades of industry experience and practical perspective.

12:00 PM **Networking Luncheon**

12:45 PM **Governance, Trust & Responsible AI Implementation**
Alec Crawford, Verapath
As artificial intelligence becomes more integrated into banking operations, governance has never been more important. Alec Crawford will examine how institutions can establish effective oversight, build stakeholder trust, and implement AI responsibly across the organization. The session invigorates the Academy by connecting innovation with sound governance and long-term risk management.

1:30 PM **Break | Networking**

2:00 PM **Let's Hear from the Regulators**
Samuel Shaw, FDIC
Rachel Black, FRB Boston
Hear directly from FDIC and FRB Boston representatives as they discuss current examination priorities, common findings, and areas receiving heightened supervisory attention. This panel offers valuable insight into regulatory expectations while providing attendees an opportunity to ask questions and hear perspectives from multiple agencies.

3:00 PM **Program Conclusion**