

# Time Well Spent

Efficient Strategies for Regulatory Compliance



## 2025 IBA Compliance Conference

November 19-20 • Holiday Inn Des Moines Airport

The Iowa Bankers Association is proud to present the 2025 Compliance Conference, Time Well Spent. With the excess of regulatory changes this year, we not only have to do our job well, but also efficiently. The conference will cover regulatory hot topics and include a time management session with tips to make you more productive and successful.

### Who Should Attend

This conference has been specifically developed for experienced compliance professionals who require the most up-to-date information affecting regulatory compliance. Attendees should have a working knowledge of compliance and applicable regulations.

### Questions?

Contact Jill Manternach at the IBA at (515) 286-4375 or [jmanternach@iowabankers.com](mailto:jmanternach@iowabankers.com)

### Location & Accommodations

Holiday Inn Des Moines Airport  
6111 Fleur Drive, Des Moines, IA 50321

Room Rate: \$125

Reserve rooms directly with the hotel no later than 10/28/2025. For reservations call (515) 287-2400 and ask for the Iowa Bankers Compliance Conference room block. Visit [IBAComplianceConference.com](http://IBAComplianceConference.com) for an online booking link.

### Registration

Conference registration includes all general sessions, continental breakfasts, lunch, breaks, reception and all hand-out materials. Use the application provided below to lock in your registration or visit [www.IBAComplianceConference.com](http://www.IBAComplianceConference.com) to register and view the agenda, speaker bios and more.

## 2025 IBA Compliance Conference

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

1. Registrant \_\_\_\_\_ Are you a CRCM? ☐ Yes ☐ No

E-Mail \_\_\_\_\_

2. Registrant \_\_\_\_\_ Are you a CRCM? ☐ Yes ☐ No

E-Mail \_\_\_\_\_

Bank Primary Regulator: \_\_\_\_\_ Bank Assets: \$ \_\_\_\_\_

IBA Member \$345

Non-member \$690

Refunds will be made if requested one week prior to event date. No refunds after that date.  
Substitutions allowed any time.

Mail this form with payment to:

Attn: Registrar  
Iowa Bankers Association  
8901 Northpark Drive  
Johnston, Iowa 50131-6200  
or register and pay online at  
[www.iowabankers.com](http://www.iowabankers.com)

## Wednesday, November 19

8:30am - 9:00am Registration & Continental Breakfast

9:00am - 9:15am Welcome & Introductions

9:15am - 10:15am **The Risks & Rewards of AI in Banking**  
**Kaye Lynch-Sparks, American Bankers Association**  
 Artificial intelligence (AI) continues to reshape the banking landscape, presenting both exciting opportunities and complex challenges. This session will provide a foundational understanding of AI, highlight potential use cases for banks, and examine policy-maker responses.

10:15am - 10:30am Break

10:30am - 11:45am **Clocking Fraud: Timely Tactics from your Peers**  
**Banker Panel Discussion**  
 Fraud threats continue to evolve, and staying ahead requires vigilance, collaboration, and clear procedures. Our panel will explore current fraud trends, detection strategies, and what financial institutions are seeing across the state. Panelists will share practical insights on how they handle fraud information once it's discovered, including reporting procedures and communication protocols.

11:45am - 12:45pm Networking Lunch

12:45pm - 1:45pm Breakout Sessions

1) **BSA in Practice: Avoiding Pitfalls and Using Time Wisely**  
**Kristin Harville, Performance Solutions, Inc.**  
 Staying current with BSA requirements means more than just checking boxes—it requires smart strategy, effective training, and knowing what not to do. This session will cover key program changes, evolving regulatory expectations, and how those shifts should inform your audits and staff education.

2) **Compliance in the Fine Print: Promotions Done Right**  
**Dawn Kincaid, Brode Consulting Services, Inc.**  
 Bank promotions may start in marketing, but compliance carries them across the finish line. This session explores the full lifecycle of promotional campaigns—from managing disclosures and regulatory requirements for both lending and deposit products to tracking changes and monitoring exceptions. Learn how effective internal processes and change management systems can reduce risk, improve response time, and ensure your next promotion is both successful and compliant.

3) **When It Rains, It Regs: Navigating the Complexities of Flood Compliance**  
**Kathy Enbom, Wipfli**  
 Flood compliance continues to challenge even the most seasoned compliance professionals, especially when real-world complexities don't fit neatly into the rulebook. This session will cover critical topics including force placement rules, responding to map changes, and calculating maximum coverage requirements. You'll gain insight into high-risk scenarios and walk away with strategies for saving time while staying compliant in one of banking's most complicated regulatory areas.

1:45pm - 2:00pm Break

## Wednesday (continued)

2:00pm - 3:00pm Breakout Sessions Repeat

3:00pm - 3:15pm Break

3:15pm - 3:45pm **IBA Legislative Update**  
 Join us as we discuss legislative issues that the IBA is watching on a local and national level.

3:45pm - 5:00pm **Making the Most of our TIME**  
**Susan Parker**

This session will equip attendees with actionable strategies to optimize productivity by aligning big-picture goals with day-to-day priorities across all areas of responsibility. Through individual reflection and table activities, participants will leave with ready-to-use tools to enhance their time management immediately.

5:00pm - 6:00pm **Reception**  
 Join us for great food and beverages while networking with your compliance peers.

## Thursday, November 20

7:30am - 8:00am Continental Breakfast

8:00am - 9:30am **Complaint Control: Aligning People, Process, and Policy**  
**Complaint Management Panel Discussion**

**David Dickinson, Bankers Compliance Consulting**  
 Complaint management is more than customer service—it's a critical compliance function that touches fraud, UDAAP, AVM, and error resolution. We will explore how banks can build efficient, effective programs that deliver the right resolution to the right people—while meeting regulatory expectations. Our panel will discuss how institutions are refining their processes, managing risk across complaint and fraud channels, and what regulators are watching most closely.

9:30am - 9:45am Break

9:45am - 10:45am **Regulatory Panel Discussion**  
**Jonathan March, Office of the Comptroller of the Currency**  
**Jared Bahnsen, Federal Reserve**  
**Adam Baumhover, FDIC**

Gain direct insights from those who set the tone for compliance expectations. In this panel regulators will share the most common issues they're seeing in banks today, highlight key emerging risks, and discuss anticipated changes in examination procedures. This is a unique opportunity to hear firsthand what's top of mind for examiners and how your institution can proactively prepare—making your next exam a more efficient and successful experience.

10:45am - 11:00am Break

11:00am - 12:15pm **IBA Regulatory Update**  
**Julie Gliha & Ronette Schlatter, Iowa Bankers Association**  
 Ronette and Julie will provide an overview of regulatory changes and guidance for 2025 – highlighting topics not already discussed in the conference – and give a preview of what lies ahead.

12:15pm Adjourn