

(Program Agenda as of May 3, 2021. Please note all times are Eastern.)

MONDAY, MAY 10

- **2:00 PM – 2:10 PM Opening Remarks**

- Speaker: *Michael Day, Policy Director, Online Lenders Alliance*

- **2:15 PM – 3:00 PM Breakout Sessions**

- **Topic 1: Aggregating Traditional and Alternative Data to Improve Profitability Without Giving Your Compliance Officer a Heart Attack**

Description: Data is key to your company's success. But leveraging all that information while dealing with cumbersome and complex data protection standards can be a challenge. This panel will share best practices to help you build an intelligent approach to data and protecting customers while expanding your market opportunities.

Panelists: *David N. Anthony, Partner, Troutman Pepper Hamilton Sanders LLP
Jesse Berger, Chief Operating Officer, ValidiFi, LLC
Rachel Olchowka, Assistant General Counsel, TransUnion
Doug Sperry, Vice President of Legal, Equifax*

- **Topic 2: Onboarding and Monitoring: Keys to Successful Vendor Management**

Description: Navigating a new vendor relationship can be complex. A clear onboarding and monitoring system makes developing the synergy needed for a successful working relationship much easier. This panel will review requirements for vendor management under GLBA, with a focus on tips for vendor risk assessment, onboarding, and ongoing due diligence.

Panelists: *Chris Datskos, Assistant General Counsel, Braviant
Ross McLinden, Chief Compliance Officer, Island Mountain Development Group
James W. Stevens, Partner, Troutman Pepper Hamilton Sanders LLP*

- **3:05 PM – 3:45 PM A Checklist for Small Dollar Rule Payments Compliance**

Description: The Small Dollar Rule's payments provisions will soon take effect. Learn what your company needs to know in order to comply and get an early look at what related compliance and operational issues could be on the horizon.

Speakers: *James Celli, Founder and CEO, LoanPaymentPro
Jennifer Galloway, Counsel, Bradley Arant Boult Cummings LLP*

- **3:50 PM – 4:35 PM Breakout Sessions**

- **Topic 1: Serving Limited English Proficiency (LEP) Customers: What CFPB's New LEP Guidelines Mean for Your Company**

Description: New Limited English Proficiency (LEP) guidelines issued by the CFPB provide compliance principles and procedures to help companies serve consumers not fully proficient in English. This panel will share strategies and tips to help you serve this important market effectively without running into Equal Credit Opportunity Act (ECOA) issues or a potential UDAAP violation.

- Panelists: Erica Kramer, Partner, Hudson Cook, LLP
Dailey Wilson, Associate, Hudson Cook, LLP

- **Topic 2: A Small-Dollar Lender's Guide to a Compliant Cybersecurity Program**

Description: With greater focus on data privacy, having a cybersecurity program specifically tailored to the unique nature of online lending is no longer optional. Don't run the risk of endangering your customers' data from malicious outsiders. This panel will examine the components of a successful, compliant program and review current changes including updates to the GLBA Safeguards rule.

Panelists: Rocio Baeza, CEO & Founder, CyberSecurityBase
Steven T. Snyder, Senior Attorney, Bradley Arant Boult Cummings LLP

- **4:40 PM – 4:45 PM Recap and Preview of Tomorrow**

- Speaker: Michael Day, Policy Director, Online Lenders Alliance

TUESDAY, MAY 11

- **2:00 PM – 2:10 PM Opening Remarks**

- Speaker: Jennifer Galloway, Counsel, Bradley Arant Boult Cummings LLP

- **2:15 PM – 3:00 PM Breakout Sessions**

- **Topic 1: Racial Equity and Fair Lending Standards: What You Need to Know**

Description: How will new emphasis on racial equity impact fair lending standards as regulators increasingly focus on this area? This panel will review how heightened importance on fair lending impacts your company's compliance efforts.

Panelists: David N. Anthony, Partner, Troutman Pepper Hamilton Sanders LLP
Troy K. Jenkins, Associate, Troutman Pepper Hamilton Sanders LLP
Angelo A. Stio III, Partner, Troutman Pepper Hamilton Sanders LLP

- **Topic 2: NACHA Update**

Description: 2021 will see significant changes for the ACH network and its users. This panel will explore recommendations and solutions for navigating the ACH network, providing analysis of upcoming NACHA rules, and helping your company make the most of the changes.

Panelists: Leah Campbell, Senior Attorney, Bradley Arant Boult Cummings LLP
Marsha Jones, President, Third Party Payment Processors Association (TPPPA)
John O'Shea, President, Viking Payment Services

- **3:05 PM – 3:25 PM Compliance Readiness: Understanding the Compliance Expectations of a Banking Partner**

- Speakers: James D. Siegel, Financial Services Regulatory Compliance Manager, Plante Moran
Brad Birkholz, Senior Manager Risk and Accounting Advisory Services, Plante Moran

- **3:30 PM – 4:15 PM Breakout Sessions**

- **Topic 1: Managing the Chargeback Process While Staying in Compliance with Card Brand Rules**

Description: One of the many fallouts from the pandemic is a spike in customer chargebacks. For online lending companies, the consequences of chargeback ratios exceeding the monthly one-percent level include account cancellation and losing the ability to access the credit card system. This panel will discuss the rules governing chargebacks and how, with just a few smart strategies, companies can reduce or even prevent chargebacks.

Panelist: Keith Barnett, Partner, Troutman Pepper Hamilton Sanders LLP
John A. Kimble, Associate, Manatt, Phelps & Phillips, LLP

- **Topic 2: Know Your Data/Cyber Security Requirements When Participating in a Bank Fintech Partnership Agreement**

- Description: Learn how to successfully navigate security due diligence for a bank-fintech partnership. Understand how to avoid costly mistakes that can jeopardize a bank partnership agreement. This panel will show you strategies for addressing your bank partner's questions during initial due diligence conversations, practical techniques for addressing concerns from a risk-adverse bank management team, and the security roadmap for post-pilot launch compliance.

Panelists: Rocio Baeza, CEO & Founder, CyberSecurityBase
Preston H. Neel, Partner, Bradley Arant Boult Cummings LLP
Joseph S. Schwertz, Jr., Executive Vice President, Hancock Whitney Corporation

- **4:15 PM – 4:30 PM Recap and Preview of Tomorrow**

- Speaker: Michael Day, Policy Director, Online Lenders Alliance

- **4:30 PM – 5:30 PM Networking Hour with Trivia Competition**

WEDNESDAY, MAY 12

- **2:00 PM – 2:10 PM Opening Remarks**
 - *Speaker:* Jason Romrell, General Counsel, LeadsMarket.com LLC

- **2:15 PM – 3:00 PM Breakout Sessions**
 - **Topic 1: Navigating the Shifting Federal and State Privacy Standards Landscape**

Description: Changes at the federal and state levels have resulted in an explosion of data privacy and consumer protection regulations. Companies need an effective strategy that evolves with this complex and ever-changing landscape. This panel will explore approaches you can take to implement appropriate data policies and programs that enhance protections while minimizing negative impacts.

Panelists: Erin Illman, Partner, Bradley Arant Boult Cummings LLP
Brandon P. Reilly, Partner, Manatt, Phelps & Phillips, LLP

 - **Topic 2: Collection Compliance Strategies and New Practices**

Description: The collections marketplace is a major component of the credit ecosystem. How will new CFPB regulations impact collections? Get the latest updates and learn how to prepare your company for the changes.

Panelists: Anastasia Caton, Partner, Hudson Cook, LLP
Brett J. Natarelli, Partner, Manatt, Phelps & Phillips, LLP
Jonathan L. Pompan, Partner, Venable LLP

- **3:05 PM – 3:25 PM Keynote Address**
 - *Speaker:* Helen M. Clark, Attorney, Federal Trade Commission

- **3:30 PM – 4:15 PM Breakout Sessions**
 - **Topic 1: Don't Be "That Guy": Lessons Learned from the Lead Gen Space**

Description: Lead generation is a vital tool for online lenders but running afoul of the rules will make the process a nightmare. Hear from a panel of experts about the latest litigation and enforcement actions and how to avoid the landmines with the right compliance protocols in place.

Panelists: Jared Conway, General Counsel, Trend Capital Holdings, Inc.
Allen Denson, Partner, Venable LLP
Katherine Fisher, Partner, Hudson Cook, LLP

 - **Topic 2: Avoiding Costly Mistakes that Could Impact Your PCI-DSS Compliance**

Description: Are you a Legal or Compliance professional who wants a better understanding of your company's IT security needs to enable greater collaboration with your colleagues? Panelists will walk you through the most recognized industry standard (the PCI-DSS), share the top three costly mistakes online lenders make, and offer strategies for achieving and maintaining compliance.

 - *Panelists:* Rocio Baeza, CEO & Founder, CyberSecurityBase
Emily Brooks, Attorney, The Brooks Plumb Law Firm

- **4:15 PM – 4:30 PM Recap and Preview of Tomorrow**
 - Speaker: *Michael Day, Policy Director, Online Lenders Alliance*

THURSDAY, MAY 13

- **2:00 PM – 2:10 PM Opening Remarks**
 - Speaker: *Anastasia Caton, Partner, Hudson Cook, LLP*

- **2:15 PM – 3:00 PM Breakout Sessions**

- **Topic 1: Leveraging Customer Complaints to Improve Compliance**

Description: Gaining and maintaining customers' trust has never been more important, especially as more people than ever conduct transactions online during the pandemic. An often-overlooked tool for improving compliance and avoiding supervisory issues are customer complaints. Panelists will share how monitoring consumer complaints as part of your compliance program helps companies spot compliance issues before they become compliance problems.

Panelists: *Brain Epling, Associate, Bradley Arant Boult Cummings LLP*
Gayla Huber, President, IntegriShield
Kurt M. Lewis, Esq., Associate General Counsel, Corporate Compliance, AWL Inc.

- **Topic 2: After the Pandemic: Loan Servicing in a Post-COVID World**

Description: The COVID-19 pandemic and the ensuing economic crisis triggered a range of implications for managing and mitigating credit risk. As the country begins to look to a post-COVID landscape, this panel will discuss the shifting dynamics of credit risk and share potential new approaches to help you remain compliant in loan servicing.

Panelists: *R. Andrew Arculin, Partner, Venable LLP*
Lucy Bartholomew, Associate, Covington & Burling LLP
Sejal Patel, Vice President of Compliance, CURO Financial Technologies Corp.
Joseph Reilly, Counsel, Manatt, Phelps & Phillips, LLP

- **3:10 PM – 4:00 PM Tabletop Exercise**

- Description: Industry lawyers and compliance professionals hear plenty about recent cases, legal updates, and legislative activities. Rarely do they have an opportunity to brainstorm legal challenges and solve problems in a group setting. This “tabletop exercise” is a way to put legal principles and theories into practice.

Speakers: *Jason Romrell, General Counsel, LeadsMarket.com LLC*
Donald Ung, Vice President of Compliance, LeadsMarket.com LLC

- **4:10 PM – 4:55 PM Breakout Sessions**

- **Topic 1: Regulatory Exam Readiness: What to Expect and How to Maximize Its Value**

Description: For direct lenders, regulatory exams are an opportunity to strengthen relationships with regulators, building rapport while enhancing your operational and compliance mechanisms. For vendors, it is important to be ready for the questions regulators have the authority to ask. Hear what to expect from your regulatory exam and learn best practices for managing the process.

Panelists: *Diana M. Martinez, Corporate Counsel, KMD Partners, LLC*
Robert S. Niemi, Senior Advisor, Bradley Arant Boult Cummings LLP

- **Topic 2: Are Your Advertising and Marketing Practices Putting You at Risk for a UDAAP Violation?**

- Description: Unfair, deceptive, or abusive acts and practices (UDAAP) standards protect customers from fraud. Preventing UDAAP issues, especially in marketing and advertising programs, is essential. Panelists will examine and share best practices in marketing and advertising to help you avoid UDAAP pitfalls, including assessing what impacts recent CFPB changes to UDAAP standards will have on your company.

Panelists: *Michael Goodman, Partner, Hudson Cook, LLP*
Kurt M. Lewis, Associate General Counsel, Corporate Compliance, AWL Inc.

- **5:00 PM – 5:10 PM Closing Remarks & Event Recap**

- Speaker: *Michael Day, Policy Director, Online Lenders Alliance*