

  
  
**Enterprise Risk Management**  
Council

**Thursday, May 18, 2023**  
**9:00 AM – 11:30 AM EST**  
**Zoom Meeting**

9:00am – 10:00

**2023 Hot Topics in Regulatory Compliance**

There are so many important developments in regulatory compliance this year, on a variety of fronts, but the way in which those changes are occurring is much different than in recent years. We will soon have a significant new final rule and several important proposed rules coming in 2023. Beyond those, we have new requirements being set seemingly overnight with no advance notice, making it hard to follow, monitor and decipher compliance requirements. In this session, we discuss numerous pertinent regulatory compliance developments and changes that I am closely following, including BSA, Reg B, FCRA, mobile device disclosures, SCRA, account fees, UDAAP, fair lending and website compliance. We will also cover the regulatory environment in Washington DC and compliance areas examiners are most focused on. Instead of performing a deep dive in any one area, I will provide a broad perspective on compliance challenges facing credit unions in 2023.

10:00am – 10:15am

Questions/ Round table discussion

**John Zasada, JD, CAMS**



John Zasada is a Shareholder in the firm's Financial Institutions Group, where he helps manage, strategize and guide regulatory compliance for credit unions ranging in assets up to \$10 billion. With more than 30 years of experience, John assists credit unions across the nation remain compliant by conducting and leading a diverse range of compliance engagements including BSA, UDAAP, lending,

operations and website/social media/advertising compliance. He is regularly called on by credit unions to establish regulatory compliance programs and management systems, as well as educate staff on regulations. John is an author and speaker within the financial institutions industry, often invited to speak at national and state industry associations to cover an expansive range of regulatory compliance topics. Prior to joining the firm, John helped lead the regulatory compliance practices for CliftonLarsonAllen and RSM McGladery.

10:15am – 11:15am      **Regulation and Cryptocurrency**

In this session, David will be going in depth regarding the regulations and regulatory bodies that surround the cryptocurrency ecosystem. We will also be exploring how these regulations often fail leading to cryptocurrency exchanges collapsing. If you're curious about who actually regulates these firms, how they operate and what it all means to your credit union, this session is for you.

10:15am – 10:30      Questions / Roundtable discussion

**David Pace, *Manager or Regulatory Advocacy***



David Pace graduated from Georgia State University in 2020 with a Bachelor of Business Administration with a concentration in Finance. While in college he worked for Associated Credit Union as a Risk Management Assistant focusing on third-party due diligence. After graduating he got a job with the Nebraska Department of Banking and Finance as a FinTech Examiner who specialized Money Service Businesses and cryptocurrency companies. He is now the Manager of Regulatory Advocacy with LSCU.

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