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## Morning Session -Managing Compliance Risk

- **Emerging Compliance Risk – What’s New/What’s Changing**
- **Compliance Management Systems (CMS) – Structure, Purpose and Benefits of a Robust CMS**
- **The Role of Internal Audit**

Financial institutions have a myriad of risks to consider each day. Among the most challenging is compliance with consumer protection laws and regulations. The landscape for managing compliance risk looks much different today than ever before. Expectations for a robust compliance management system have expanded and organizations are looking for new ways to monitor and mitigate compliance risk.

This seminar will focus on emerging compliance risks which financial institutions are facing, from compliant websites to complaint management, and how to build a strong and effective compliance management system. We will take a high-level look at the challenges institutions face relating to complex lending regulations such as TRID, ECOA, Fair Lending and UDAAP. We will also explore how the internal audit function is a critical, and often overlooked, component of a robust CMS.

### Speakers:

**Michael Holley, CRCM** is a Financial Services Risk Senior Manager in Crowe Horwath LLP's Fort Lauderdale office with over 30 years combined financial institutions industry and consumer compliance and risk management experience. At Crowe, Michael focuses on consumer regulatory compliance and Bank Secrecy Act / Anti-money laundering auditing and consulting, assisting clients with developing effective compliance management systems, consumer complaint programs, as well as compliance, UDAAP, and Fair Lending risk assessments. In addition, he has co-authored articles on HMDA and overdraft protection program compliance for the American Bankers Association's Bank Compliance magazine. Prior to joining Crowe, Michael served as a regional vice president/operations and compliance coordinator for a South Florida community bank.

**Tom Gentile, CFIRS** is a Financial Services Risk Senior Manager in Crowe Horwath LLP's Cleveland office. For over 14 years, Tom has focused on consumer compliance and risk management within the financial institutions industry. At Crowe, Tom is responsible for managing engagements relating to regulatory compliance, including deposit, lending, operations, Fair Lending, UDAAP and Bank Secrecy Act regulations. He has also worked extensively with Trust Departments and Trust Companies in completing Reg 9 reviews and SSAE 16 (formerly SAS 70) audits of operating controls. His clients range from small, de novo institutions to complex regional organizations.

## Afternoon Session – Consumer Lending Regulations

- **Loan Origination Incentive Compensation**
- **RESPA Section 8**
- **Fair Lending**



**Speaker:**

**Loretta Salzano**  
**Founding Partner**  
**Franzen & Salzano, PC**

Loretta Salzano founded Franzén and Salzano in 1997 after serving as in-house counsel to financial institutions. Loretta is also a founder of ComplyShare, a quality control and compliance company.

Loretta advises banks, mortgage lenders, real estate brokers, title agents and other settlement service providers on how to increase their business while remaining within the confines of the laws of all 50 states and federal law including, but not limited to, TILA, RESPA, ECOA and HMDA. Loretta advises her clients regarding fair lending, compensation, marketing, licensure, fees, disclosures, reporting, and other matters related to their products and services. She drafts and negotiates contracts, including service agreements, compensation agreements, loan purchase and sale agreements and warehouse documents. Loretta also assists clients in responding to regulatory examinations and actions.

Loretta was named a Top Compliance Lawyer by Mortgage Compliance Magazine, is a Fellow of the American College of Consumer Financial Services Attorneys and serves as Legal Counsel to the Mortgage Bankers Association of Georgia and to Rainbow Village, a transitional housing program. She is active in many industry, professional and civic associations and frequently speaks on mortgage issues. Loretta's firm serves as the Georgia editor to Houselaw. Loretta received her B.A. with High Distinction from the University of Michigan and her J.D. from the University of Michigan Law School.



**South Florida Compliance Association**

**Registration Form**

Topic: **Managing Compliance Risk & Lending Regulation**

Date: **August 8, 2017**

Location: **Miami Airport Marriott**  
1201 NW LeJeune Road  
Miami, FL 33126  
(305) 649-5000

Time: **8:00 a.m. – 9:00 a.m.** Registration  
**9:00 a.m. – 4:00 p.m.** Program  
**12:00 p.m. – 1:00 p.m.** Lunch

(check applicable box below)

- Cost:  \$225.00 per person for SFCA member institution
- \$225.00 per person for FIBA member institution
- \$250.00 per person for non-member institution

Reservations must be made by July 31, 2017

**CPE Credits: (6)**

- All reservations must be paid regardless of attendance unless canceled by July 31, 2017
- Please make check payable to: **South Florida Compliance Association**

The following person(s) will attend, representing:

Institution: \_\_\_\_\_

Number attending: \_\_\_\_ Please type name/title of attendees below:

Name/Title: \_\_\_\_\_  
Name/Title: \_\_\_\_\_



South Florida Compliance Association is going green. Please help us save paper by saving this registration form on your computer, typing in the applicable information, saving it, and emailing the form to:

**Henry Cancel - [hcancel@banescousa.com](mailto:hcancel@banescousa.com)**

Amount of check submitted: \_\_\_\_\_

Please mail check to:

**Henry Cancel | VP, Consumer Compliance Officer | Banesco USA**  
**Address: 150 Alhambra Circle Coral Gables, FL 33134**  
**Phone: 786-552-0584**

