



School of Law

Center for Banking
and Finance

Foundations of Bank Compliance

October 7-8 & October 21-22, 2026

UNC Kenan-Flagler Business School Uptown Charlotte, 620 S. Tryon St.

<https://cle.law.unc.edu/foundations-of-bank-compliance/>

Agenda

2 Virtual Sessions:

Wednesday, September 30

12:00-1:00 Lunch and Learn: The Business of Banking, VIRTUAL

This virtual session will explore the sources of earnings for banks and their holding companies, the structure of the industry, and new competitive challenges. This is an opportunity to look at the big picture, as well as reflect on your institution's place in it.

Thursday, October 1

12:00-1:00 Lunch and Learn: The ABCs of Banking Law, VIRTUAL

The second virtual session will explore the history of banking law by examining the timeline of the major banking laws, so participants understand how economic events have shaped bank regulation over time and led to the creation of the various bank regulators. The session will also discuss the sources of guidance from the agencies, including the hierarchy of statutes, regulations, agency pronouncements, examination manuals, and speeches.

- Lissa Broome, Burton Craige Distinguished Professor; Director, Center for Banking and Finance, UNC School of Law
- Phillip Wertz, Associate General Counsel, Bank of America Corporation

4 In-Person Sessions:

Day 1: Wednesday, October 7

1:00-2:20 Fundamental Concepts of Bank Compliance

This module introduces participants to the foundational legal, regulatory, and institutional framework governing bank compliance in the United States. Participants will examine the structure of the federal banking regulatory system, the organizational accountability model

known as the Three Lines of Defense (3LOD), the core components of the regulatory Compliance Management System (CMS), and the fundamental framework of a compliance program. The session proceeds from regulatory architecture, including drafting policies and procedures, devising monitoring and surveillance, and institutional governance, culminating in applied analysis of real-world enforcement actions. This session establishes the conceptual vocabulary—CMS, Three Lines of Defense, and key regulators—that will underpin subsequent modules in the course.

- Bill Walsh, former Chief Compliance Officer, First Citizens Bank (coordinator)
- Debra Cho, SVP, Head of Compliance Strategy and Transformation and former Interim Chief Compliance Officer, First Citizens

2:20-2:35 Break

2:35-3:55 Fundamental Concepts of Bank Compliance (cont.)

3:55-4:10 Break

4:10-5:30 Financial Crimes Compliance: Regulatory Enforcements, AML/BSA, and Modern Safeguards

This module explores the complex ecosystem of financial crimes compliance and the multi-agency regulatory frameworks that govern it. Covering the foundational pillars of Anti-Money Laundering (AML) and the Bank Secrecy Act (BSA), the session examines the operational mechanics of sanctions screening, transaction monitoring, and rigorous Know Your Customer (KYC) / Customer Due Diligence (CDD) protocols—including ongoing validation and recordkeeping.

Students will analyze the distinct enforcement roles of the OCC, FinCEN, and the DOJ. The module culminates in a critical case discussion of a major recent regulatory action, the TD Bank AML Consent Order. The module will unpack how systemic compliance failures occur, their massive financial and reputational consequences, and the mechanics of regulatory remediation.

- Mani Sulur, former Chief Risk Officer & Chief Compliance Officer (coordinator)
- William J. Fox, former Managing Director and Global Head of Financial Crimes Risk, Bank of America; former Director, FinCEN
- Michael Hall, SVP, Director of AML and Sanctions and BSA Officer, Fifth Third Bank

5:30-6:30 Opening Reception

Join participants, speakers, and members of the Advisory Board for the Foundations of Bank Compliance Program for an opportunity to meet compliance professionals from other Charlotte banks and begin to build and develop your professional network. Thanks to TIAA for sponsoring this reception.

Day 2: Thursday, October 8

1:00-2:20 Advanced Risk Assessment: Frameworks, Methodologies, and Practical Controls

This module provides a deep dive into how financial institutions systematically identify, measure, and manage risk. Students will move beyond theory to understand the operational realities of risk inventory management and the critical distinction between inherent and residual risk. The session will contrast Risk and Control Self-Assessments (RCSAs) with specialized Compliance Risk Assessments, demonstrating how both feed into corporate governance. The module concludes with a hands-on, interactive case study in which students will act as risk executives to identify live risks, evaluate existing controls, and determine whether the remaining exposure aligns with an institution's risk appetite.

- Mani Sular, former Chief Risk Officer & Chief Compliance Officer, USAA (coordinator)
- Titi Cole, member of the board of directors, Citigroup Inc.
- Nishant Desai, SVP, Chief Compliance and Operational Risk Officer, USAA

2:20-2:35 Break

2:35-3:55 Advanced Risk Assessment (cont.)

3:55-4:10 Break

4:10-5:30 Supervisory Examinations and Remediation Expectations for Compliance Management Systems

This training module provides an overview of how federal banking regulators—including the Federal Reserve, OCC, FDIC, and the CFPB—evaluate Compliance Management Systems (CMS) during supervisory examinations. It focuses on core expectations for effective issue identification, emphasizing the importance of proactive, self-detected weaknesses as a hallmark of a strong compliance program. The session also explores supervisory expectations for root cause remediation and highlights the critical requirement to identify, quantify, and remediate customer harm when errors or omissions occur. Drawing on recent regulatory publications and real-world supervisory examples, the training reinforces the importance of transparency, governance, and sustainable corrective action. Participants should leave with a practical framework for evaluating and strengthening CMS effectiveness in a manner consistent with regulatory expectations.

- Ed Noonan, Chief Compliance Officer, Truist (coordinator)
- Mandy Roszner, Director of Compliance, Truist

Day 3: Wednesday, October 21

1:00-2:20 Judgment & Escalation

This module equips professionals with the ability to exercise sound judgment, escalate appropriately, communicate defensibly, and maintain credibility under business, compliance, internal audit and assurance, and regulatory scrutiny and pressure.

This session will explore the types of real-world triggers (ethical concerns or misconduct, potential violations of law, among others) that can lead to escalation scenarios, establishing a defensible and objective position, navigating tension across stakeholders through scenario framing, aligning on shared goals, understanding incentives and risk tolerances, and influencing while remaining independent. Students will also hear firsthand from a Board member on the practical approaches of using sound judgment, escalation, and the importance of these core elements in establishing a sound risk and compliance culture.

- Nishant Desai, SVP, Chief Compliance and Operational Risk Officer, USAA (coordinator)
- Malcolm Griggs, member of the board of directors, USAA
- Brandon Moen, Director of Ethics, USAA
- Bayo Oyewole, VP, Chief Conduct and Ethics Officer, USAA

2:20-2:35 Break

2:35-3:55 Conduct Risk, Ethics, and Culture: Managing Misconduct in Financial Institutions

This module examines how financial institutions identify, assess, and manage conduct risk while fostering a culture of integrity and accountability. Participants will explore the relationship between corporate culture, ethical decision-making, and prudential regulatory expectations, including the roles of boards, senior management, and the Three Lines of Defense in influencing conduct outcomes.

Drawing on real-world misconduct events, regulatory enforcement actions, and a case study, the session will examine how institutions investigate and remediate misconduct, address incentive-driven behavioral risks, manage employee accountability, and strengthen speak-up and escalation frameworks. Students will gain a practical understanding of how conduct and culture programs are designed, measured, and governed, and how organizations respond when failures in judgment, ethics, or oversight create regulatory, reputational, and operational risk.

- Stefan Hayek, Chief Ethics Officer and Senior Director, Commercial & Capital Markets Compliance, Fifth Third (coordinator)

3:55-4:10 Break

4:10-5:30 Consumer Compliance Overview

The first Consumer Compliance module will cover the regulatory framework for testing compliance with consumer protection laws and regulations, including discussion of oversight by Federal and State banking regulators and the CFPB, as well as the regulatory examination process. The session will also begin exploring the background and requirements of the major consumer protection laws and implementing regulations, beginning with standards prohibiting Unfair, Deceptive or Abusive Acts or Practices (UDAAP).

- Brian Soja, Senior Associate General Counsel, Truist Bank (coordinator)
- Jeff Shue, Managing Director for Global Payment Solutions Compliance, Bank of America
- John Stoker, Member, Financial Regulatory Advice & Response Team, Moore & Van Allen

Day 4: Thursday, October 22

1:00-2:20 Consumer Compliance – Regulatory Framework and Case Studies

The focus of the second Consumer Compliance module will be to continue providing an overview of consumer protection laws and regulations, including the Truth in Lending Act (TILA), Equal Credit Opportunity Act (ECOA), Fair Credit Reporting (FCRA), Electronic Fund Transfer Act (EFTA/Reg E), Truth in Savings Act (TISA), and Fair Housing Act (FHA). This session will also include a discussion of emerging risks regarding consumer protection and case studies of fictional compliance issues.

- Brian Soja, Senior Associate General Counsel, Truist Bank (coordinator)
- Jeff Shue, Managing Director for Global Payment Solutions Compliance, Bank of America
- John Stoker, Member, Financial Regulatory Advice & Response Team, Moore & Van Allen

2:20-2:35 Break

2:35-3:55 Beyond the Algorithm: Technology and AI Compliance in Financial Services

This module explores the regulatory frameworks, governance structures, and day-to-day compliance practices that financial services professionals must understand to effectively manage technology and AI risk. From model risk governance and data integrity to emerging technologies and translating technical risk for leadership, students will leave with a practical foundation for navigating one of the most dynamic and consequential areas of modern financial services compliance.

- Jeremy Intihar, Managing Director – Head of RIA and Trust Compliance, TIAA (coordinator)
- Elaine Edson, Director, Quantitative Risk Management – AI Risk, USAA
- Matt Lembcke, Senior Director, Quantitative Risk Management Officer, TIAA

3:55-4:10 Break

4:10-5:30 Compliance Catalyst: Career Conversations with Industry Professionals

This career panel is designed to inspire, educate, and empower the future leaders of compliance by connecting them with experienced professionals from across the banking compliance profession. The session provides a unique opportunity for participants to gain firsthand insights into the diverse career paths available within compliance, understand the evolving regulatory landscape, and learn the skills and experiences that contribute to long-term success.

- Ashley Pauling, Compliance Manager, Ally Financial (coordinator)
- Nicolas Khouri, AML/BSA Officer, Ally Financial
- Georgia Latsis-Stephenson, Chief of Staff to the CEO, Ally Financial
- Hope Mehlman, Chief Legal and Corporate Affairs Officer, Ally Financial
- Dan Soto, Chief Compliance Officer, Ally Financial

5:30-6:30 Closing Reception

Join the closing reception to celebrate the conclusion of the program and the presentation of a certificate of completion for the Foundations of Bank Compliance program to each student. Speakers and members of the Advisory Board for the Foundations of Bank Compliance Program will be invited to join. Each student is also encouraged to invite a colleague to join them for this reception. Thanks to Moore & Van Allen for sponsoring the reception and this segment's break refreshments.