2026 FALL COMPLIANCE WORKSHOP



The New Hampshire Bankers Association, in partnership with the Vermont Bankers Association, Inc., will host our annual Fall Compliance Conference in the NH Bankers Training Room on November 18, 2026.

NH Bankers ASSOCIATION

VBA Vermont Bankers Association, Inc.

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2026 FALL COMPLIANCE WORKSHOP

NOVEMBER 18, 2026 | NH BANKERS TRAINING ROOM, CONCORD, NH

AGENDA

WEDNESDAY	NOVEMBER 18
8:30 AM –9:00 AM	**REGISTRATION**
9:00 AM – 10:00 AM	**Developing and Using Compliance Risk Assessments** **Alena Weiss, CRCM, CAMS,** *SVP, Compliance / Senior Compliance Consultant* M&M Consulting, LLC An effective compliance risk assessment serves as the foundation of a strong compliance management program. This session will explore the key regulatory areas that should be assessed, the data sources and risk indicators that should be considered, and practical methodologies for evaluating, documenting, and maintaining compliance risk ratings. Participants will also learn how to leverage risk assessment results to design a risk-based audit plan, focus internal monitoring activities, and develop targeted training programs that address the institution's highest compliance risks.
10:00 AM – 11:00 AM	**Third-Party Risk Management: Navigating Evolving Regulatory Expectations** **Mallory Conway, CIA, CRCM,** *Partner* The Bonadio Group This training provides a practical overview of Model Risk Management, particularly for third parties and the revised interagency guidance, helping financial institutions understand what qualifies as a model and the key expectations for governance, validation, monitoring, and documentation. Using banking-specific and real-world examples, the session focuses on how institutions can build a right-sized, risk-based approach to identifying and managing model risk without creating an unnecessarily complex program.
11:00 AM – 12:00 PM	**E-SIGN- Compliance Requirements** **Jordan Lehtonen,** *Senior Manager* Wolf & Company, P.C. Advances in technology continue to significantly alter the banking system with the facilitation of virtual options for employees and customers. To manage the impact of such advances and reduced in- person interactions, many financial institutions have expanded their use of electronic communication with their customers. These electronic operations are subject to regulatory scrutiny under the Electronic Signatures in Global and National Commerce Act (ESIGN Act). During this session, we'll discuss the specific requirements of the E-Sign Act, how to implement a compliant ESIGN program or identify gaps in your current program, and how to maintain compliance in an ever-changing environment.

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12:00 PM – 12:45 PM	**LUNCH**
12:45 PM – 1:45 PM	**'Regulation O': Back to Basics** **Mark Baldi**, *Senior Manager* Wolf & Company, P.C. "Regulation O" remains one of the more complex lending regulations due to the challenges associated with identifying insiders, related interests, lending restrictions, approval requirements, and overdraft prohibitions. This session will provide a practical review of key "Regulation O" requirements, common misconceptions, and compliance pitfalls identified during examinations and compliance reviews. We will also discuss recent proposed regulatory changes and considerations for maintaining an effective insider lending compliance program.
1:45 PM – 2:45 PM	**AI, Cybersecurity, and Compliance: Managing Emerging Risk in Today's Bank** **Chuck Salvo,** *VP of Sales* CollabPoint This session will explore the evolving AI and cybersecurity risks facing financial institutions, including AI-enabled threats, privacy concerns, third-party risk, and regulatory considerations. We will discuss practical approaches to AI governance, oversight, and risk management, with a focus on helping compliance professionals prepare for emerging risks and evolving regulatory expectations.
2:45 PM – 3:45 PM	**New NACHA Operating Rules Changes for 2026** **Sean Carter,** *President & CEO* NEACH Nacha's latest rules have already brought new fraud monitoring requirements, return code updates, and funds availability exceptions, and the rule changes aren't slowing down as 2027 approaches. This session gives your ACH team a clear roadmap for what's already in effect and what's coming next.
3:45 PM	**ADJOURNMENT**

Short breaks may be given between sessions. It is the responsibility of the registrant to monitor the program as these are only suggested times, and as everyone knows, a meeting can run early or late.