

2026 FALL COMPLIANCE WORKSHOP

November 18, 2026
NH Bankers Training Room
Concord, NH



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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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

Third-party relationships continue to receive heightened scrutiny from regulators as banks increasingly rely on vendors, fintechs, and other external service providers to support operations and deliver products and services. This session will provide a practical overview of current third-party risk management expectations and help institutions assess whether their programs are keeping pace with evolving regulatory guidance.

Attendees will learn how to implement a risk-based approach to vendor oversight, strengthen due diligence and ongoing monitoring practices, identify common control gaps, and effectively manage relationships throughout the vendor lifecycle. The session will also discuss emerging risks, documentation expectations, and practical strategies for demonstrating effective third-party risk management to examiners. Participants will leave with actionable tools and best practices that can be applied immediately to enhance their institution's 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

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	compliant ESIGN program or identify gaps in your current program, and how to maintain compliance in an ever-changing environment.
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.