



NORTH DAKOTA
BANKERS
ASSOCIATION

NDBA Compliance Peer Group Meeting Agenda

September 25, 2024

Meeting Room: State Room

Facilitators: Jennifer Lang, Banking Compliance Manager, Bank of North Dakota
Kelan Oster, VP Senior Compliance Officer, Western State Bank

Welcome and Introductions

Discussion Topics:

1. Beneficial Ownership – (Kelan)
2. AI – (Kelan)
3. Supervisory Highlights –
 - a. Emailing after hours (Jenni)
 - b. BBC article (Kelan)
4. Controllable Electronic Records (CERs) – (Jenni) effective August
5. 314b – (Jenni/Kelan)
 - a. FRAML Xchange (Kelan)
 - b. Annual registration (Jenni)
 - c. What can we ask other FIs? (Jenni)
6. FDIC – advertising changes comply by 1.1.2025 (Kelan)

BREAK

7. Exam hot topics, emerging risks and common errors – Ann Rockswold, Eide Bailly
8. HUD Breach Notifications – (Kelan)
9. International Organization for Standardization (ISO 20022) Federal Reserve Changes – (Jenni)
10. Cannabis Banking
 - a. Depart. Of Justice and marijuana scheduling (Jenni)
 - b. Considerations with marijuana (Kelan)
11. Mortgage Junk Fees – Kelan
12. Extending Reg E protections (Jenni)
13. Credit bureau fraud and active-duty alerts (Kelan)
14. 1071 Small Business Data Collection (Kelan)

Next meeting: Virtual in Spring 2025 – when? Who would like to facilitate?