

## Regulatory Compliance News



**MOUNTAIN WEST**  
Credit Union Association

August 18, 2017

### Your Credit Union's Regulatory Compliance Support Staff

As your credit union's Regulatory Compliance Support Staff, we are available to provide one-on-one compliance support and assistance through telephone and email, and send weekly compliance newsletters containing information about final and proposed rules, comment deadlines, latest interpretations, rulemaking agendas, agency actions, state-specific compliance topics and upcoming training events. As needed memos and alerts to keep credit union regulatory compliance staff up to date are sent to members and subscribers of the weekly newsletter.

Also available to you as a registered member on our website are Incompliance Regulatory Guidance and Implementation Materials for new and revised rules. These materials include high-level summary, detailed analysis, implementation checklists, sample policies, sample forms (as appropriate), Q & A (as appropriate) and links to additional resources.

Email forums for compliance professionals are available to exchange ideas and information and to access the wealth of knowledge and experience of your colleagues with over 150 subscribers. The forums are monitored by Regulatory Affairs staff.

Other opportunities for compliance training and networking include Compliance Council meetings which provide opportunities for compliance professionals to meet "face-to-face" to discuss regulatory compliance issues of importance and share "best practices" and other valuable information.

Compliance Lunch-and-Learns are offered as brief trainings by experienced attorneys (usually on state-specific topics of interest) followed by an open forum for discussion and exchange of ideas all for the cost of lunch.

Some of the resources available to members are CU PolicyPro, Compliance InfoSight and Compliance Solutions-AffirmX Compliance Reviews. We offer a full and complete suite of credit union compliance solutions that fit the needs of the entire marketplace. This includes the full AffirmX platform (now including small credit union pricing) and AffirmX Lite. There is an AffirmX solution for every credit union's size, budget and complexity – for more information on AffirmX contact Melia Heimback – [mheimback@mwcu.com](mailto:mheimback@mwcu.com).

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### InCompliance Implementation Materials

The Association's InCompliance Materials are provided to help your credit union meet the challenges of implementing new and changing regulations. InCompliance publications provide you with a brief summary of the rule to quickly assess its impact, a detailed analysis for compliance staff charged with implementation, sample policies, implementation checklists and, as appropriate, sample forms. In addition, these materials are updated with Q&As (InResponse), and other materials such as charts and matrices as questions are raised and issues are identified.

Visit [mwcu.com](http://mwcu.com) to register

### **Association Compliance Forums**

Click on one of the below links to subscribe

[Compliance Forum](#)

[BSA Compliance Officer Forum](#)

Please provide the subscriber's name, credit union,



**Mark Robey, SVP and General Counsel**

- 34 years financial industry experience
- 18 years regulatory compliance experience
- Authored several compliance articles for Credit Union Magazine
- Appointed by Colorado Governor to serve on the Council of Advisors on Consumer Credit
- Testified successfully before Colorado Financial Services Board and the Colorado Secretary of State on rulemakings



**Melia Heimbeck, Director of Compliance Operations**

- Credit Union Compliance Expert, with honors (CUCE), Bank Secrecy Act Compliance Specialist (BSACS), CU Enterprise Risk Management Expert (CUERME)
- 23 years financial industry experience with emphasis on lending and regulatory compliance
- Speaker for CUNA Compliance School, and various regional and local events
- Helped develop and nationally rollout AffirmX (near-real time compliance reviews)



**Julie Kappenman, Director of Association Compliance**

**Services**

- Bank Secrecy Act Specialist (BSAS) and Credit Union Compliance Expert (CUCE), Credit Union Development Educator (CUDE), ACAMS
- Strong emphasis on regulatory compliance issues for the last 6 years
- Speaker at regional and national credit union events
- NCUA – Examiner 9 years, Economic Development Specialist 6 years
- Authored NCUA’s Supervisory Committee Interim Audit Workbook
- Assisted in starting 5 new credit unions

title and email address. The subscriber will receive a welcome e-mail that details how to access the forum.



**Put a CCRS at Your Fingertips!**

Easily apply [Consumer Compliance Rating System](#) (CCRS) expectations with AffirmX. CCRS is a supervisory policy for evaluating a financial institution’s adherence to consumer compliance requirements. By adding AffirmX to your team of experts, a credit union can meet examiner expectations to proactively prevent, self-identify, and correct compliance issues. AffirmX is the leading cloud-based compliance solution that delivers a near-real time risk-based dashboard of your compliance operations. AffirmX provides document review for all areas of regulatory compliance, including ACH, Advertising, BSA, Deposits, Loans, and Operations, as well as helps you create and manage your Cybersecurity Risk Assessment.

For more information about our compliance services, please contact Melia Heimbeck at: [mheimbeck@mwcu.com](mailto:mheimbeck@mwcu.com) or (720) 479-3325 or 1 (800) 477-1697 ext. 3325

**Sept. 13 & 14 – Denver  
Now Open for Registration**

Credit union compliance professionals face a complex regulatory environment and challenging compliance issues. For those needing a refresher course or a solid understanding of the regulations and laws affecting their regulatory compliance responsibilities, plan to attend the Mountain West Regulatory Compliance School taught by compliance experts, Bruce Jolly and David Reed. This 2-day program will provide you with the latest information regarding operational compliance issues, and update you on current areas of concern expressed by regulators and examiners. Plan to attend this important program so you can stay up-to-date with the latest compliance regulations and ensure your credit union is operating within the current laws.

**Registration deadline is August 30, 2017.** To register for the **Sept. 13-14** Regulatory Compliance School in **Denver**, click [here](#).

**Compliance Lunch & Learn**



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Training & Events Calendar

## September 21 - Grand Junction, CO

Plan to join your compliance peers in Grand Junction, CO on September 21, 2017 for the next Compliance Lunch & Learn. This two-hour program includes a presentation, networking time, lunch and an open-forum discussion on Power of Attorney, Trusts & UDAAP. Mark Robey will provide an overview of opening, maintaining and closing accounts for trusts, and will discuss various power of attorney issues. Julie Kappenman will review recent regulatory activity. Mark and Julie will also lead a discussion about the Unfair Deceptive and Abusive Acts and Practices Act (UDAAP). Cost is \$35; registration **deadline is September 15**. To register, email Jodi Weiser at [jweiser@mwcua.com](mailto:jweiser@mwcua.com).

Please respond to [Mark Robey](#) with any questions or concerns regarding content of this newsletter.

Sign up to receive Regulatory Compliance News by sending an email to [Donna Gibbs](#).

Archived Regulatory Compliance Newsletters can be accessed [here](#) or on our website [www.mwcua.com](http://www.mwcua.com) – Compliance News.

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