

## Compliance Legal Update Seminar

Tuesday, May 14, 2024

9:00 – 9:10 a.m. (PT)  
10:00 – 10:10 a.m. (MT)

### Welcome & Introduction

Paige Beffort • Manager, CU Development • GoWest

9:10 – 10:05 a.m. (PT)  
10:10 – 11:05 a.m. (MT)

### Session 1

- NY AG suit against Citibank over Reg. E and wire transfers
- NCUA Supervisory Priorities 2024
- CFPB Proposed Rule on NSF Fees
- CFPB Proposed Rule on Overdrafts for Very Large Financial Institutions

Hal Scoggins, Kelley Hodney & Justin Whitesides • Farleigh Wada Witt

10:05 – 10:10 a.m. (PT)  
11:05 – 11:10 a.m. (MT)

### 5 Minute Break

10:10 – 11:05 a.m. (PT)  
11:10 a.m. – 12:05 p.m. (MT)

### Session 2

- CFPB Final Rule on Credit Card Penalty Fees
- CFPB Proposed Personal Financial Data Rights Rule
- FTC Non-Compete Rule + Incentive Based Compensation rule
- NCUA Proposed Share Insurance Rule (Trust Accounts and Pass-Through Coverage)
- Update on CFPB Beneficial Ownership rulemaking and cases challenging rule
- Update on CFPB 1071 challenges and impact on implementation

Hal Scoggins, Kelley Hodney & Justin Whitesides • Farleigh Wada Witt

11:05 – 11:35 a.m. (PT)  
12:05 – 12:35 p.m. (MT)

### 30 Minute Break

11:35 a.m. – 12:30 p.m. (PT)  
12:35 – 1:30 p.m. (MT)

### Session 3

- CECL Compliance - Counting Crumpled Loans and Cracked Up Cars

Roger A. Jones • Founding Partner • Hauser Jones & Sas

## Compliance Legal Update Seminar

12:30 – 12:35 p.m. (PT)  
1:30 – 1:35 p.m. (MT)

### 5 Minute Break

12:35 – 1:30 p.m. (PT)  
1:35 – 2:30 p.m. (MT)

### Session 4

- Joint Agency Statement on Fair Lending and Noncitizen Borrowers; DACA litigation update
- The growing reach of AI and CU interaction with it: Where are we?
- CFPB Supervisory Highlights: consumer reporting companies and furnishers
- Remediation questions – how to know what to do when the CU has discovered errors

Hal Scoggins, Kelley Hodney & Justin Whitesides • Farleigh Wada Witt

1:30 – 1:45 p.m. (PT)  
2:30 – 2:45 p.m. (MT)

### Q&A

David Curtis • Director, Compliance Services • GoWest

1:45 – 2:00 p.m. (PT)  
2:45 – 3:00 p.m. (MT)

### Closing Remarks

Paige Beffort • Manager, CU Development • GoWest