

FACULTY & PLANNERS

***KAREN L. GRANDSTRAND**
INSTITUTE CO-CHAIR
 Shareholder and Chair,
 Bank & Finance Group
 Fredrikson & Byron, P.A.
 Minneapolis

***SHERI A. AHL**
INSTITUTE CO-CHAIR
 Executive Vice President/Deputy
 General Counsel, Wholesale
 Banking
 TCF National Bank
 Minnetonka

***JOSEPH T. GREEN**
 General Counsel
 TCF Financial Corporation
 Minnetonka

CHASE L. ANDERSEN
 Case Manager
 Lawyers Concerned for Lawyers
 Saint Paul

KRISTEN E. LARSON
 Senior Vice President, Chief
 Legal Counsel—Regional
 Banking
 TCF Bank
 Plymouth

JOHN J. SCHROEDER
 Regional Director – Midwest
 Region
 Supervision, Enforcement and
 Fair Lending
 Bureau of Consumer Financial
 Protection
 Chicago, IL

FELICIA J. BOYD
 Norton Rose Fulbright LLP
 Minneapolis

MATTHEW A. MARTEL
 Jones Day
 Boston, MA

REBECCA G. SLUSS
 Senior Legal Counsel,
 Commercial Banking
 Wells Fargo Bank
 Minneapolis

MICHAEL A. CAVALLARO
 Barnes & Thornburg LLP
 Minneapolis

ANDREW MOSS
 Director for Minority Outreach
 Office of the Comptroller of the
 Currency
 Chicago, IL

JONATHAN R. SPIVEY
 Polsinelli PC
 Houston, TX

PROFESSOR
PRENTISS E. COX
 University of Minnesota
 Law School
 Minneapolis

JAMES M. PFAU
 Faegre Drinker Biddle &
 Reath LLP
 Minneapolis

SARA N. STENBERG
 Senior Vice President, Deputy
 General Counsel
 U.S. Bank
 Minneapolis

ATTORNEY GENERAL
KEITH M. ELLISON
 Minnesota Attorney General
 Saint Paul

TERESA E. RICE
 General Counsel and Director of
 Government Relations
 Minnesota Bankers Association
 Eden Prairie

JAMES W. STEVENS
 Troutman Pepper Hamilton
 Sanders LLP
 Atlanta, GA

MICHAEL F. FLEMING
 Senior Associate General
 Counsel
 United HealthCare Services, Inc.
 Minnetonka

JUDITH M. RUSH
 Director of Mentor Externship
 University of St. Thomas
 School of Law
 Minneapolis

THE HON. PAT TOOMEY
 U.S. Senator
 Pennsylvania

DULCE J. FOSTER
 Fredrikson & Byron, P.A.
 Minneapolis

JERRY SAVOY
 District Counsel, Central District
 Office of the Comptroller of the
 Currency
 Chicago, IL

NIEL D. WILLARDSON
 Senior Vice President and
 General Counsel
 Federal Reserve Bank of
 Minneapolis
 Minneapolis

DOUGLASS B. HIATT
 EVP, Deputy General Counsel –
 Regional Banking, Regulatory
 and Governmental Affairs
 TCF National Bank
 Minnetonka

TRUMAN W. SCHABILION
 Senior Corporate Counsel
 U.S. Bank
 Minneapolis

JOSEPH J. WITT
 President/CEO
 Minnesota Bankers Association
 Eden Prairie

MARC A. HORWITZ
 DLA Piper LLP
 Chicago, IL

LEAH C. JANUS
 Fredrikson & Byron, P.A.
 Minneapolis

*INSTITUTE PLANNER

Nonprofit Org.
 U.S. Postage
 PAID
 Minnesota Continuing
 Legal Education

Minnesota Continuing
 Legal Education
 2550 UNIVERSITY AVE W #160-S, SAINT PAUL MN 55114



DATED MATERIAL – PLEASE EXPEDITE!



View on your mobile device
 or register online



Co-Sponsored by Minnesota CLE and the
 MSBA Banking Law Committee

The 2021

Banking Law Institute

*In-Depth, Up-to-the-Minute Reports to Keep
 Your Advice Current and Accurate!*

- Comprehensive, Essential Updates
- The Latest Regulatory Efforts and Laws
- Real-World Practical Advice from National and Minnesota Experts

FRIDAY, APRIL 16, 2021
 LIVE ONLINE ONLY –
 NO IN-PERSON ATTENDANCE

In-Person Passholders: You may use your Pass to register for this online program at no charge.

SPECIAL INSTITUTE PRESENTATIONS



The Honorable Pat Toomey
 U.S. Senator, Pennsylvania
 Ranking Member of the
 Senate Banking, Housing,
 and Urban Affairs
 Committee



Attorney General Keith M. Ellison

The 2021
**Banking
 Law
 Institute**

*In-Depth, Up-to-the-Minute
 Reports to Keep Your Advice
 Current and Accurate!*

FRIDAY, APRIL 16, 2021
 LIVE ONLINE ONLY –
 NO IN-PERSON ATTENDANCE

The Preeminent Banking Law Conference in the Midwest

GENERAL INFORMATION

Register at www.minncle.org

The 2021

Banking Law Institute

Attend Online

3415-21
smk | PALmw

**ONLINE PROGRAM:
FRIDAY, APRIL 16, 2021**

Registration must be made online at www.minncle.org

TUITION:

\$295 MSBA member

\$295 paralegal

\$355 standard rate

Passholders attend at no charge.

In-Person Passholders –

You also may use your Pass to register for this online program at no charge.

NEW LAWYER DISCOUNT!

New lawyers who have been admitted to the bar fewer than 3 years receive a 50% discount.

SCHOLARSHIPS AVAILABLE

Minnesota CLE maintains a scholarship program for those individuals with a financial need. To obtain a scholarship application, contact Grant at gdavies@minncle.org.

JOIN THE MSBA AND PAY LESS FOR MINNESOTA CLE SEMINARS!

To join, go to www.mnbar.org

Or for more membership advantages call 1-800-882-6722.

INSTITUTE MATERIALS



Can't attend? You can purchase the materials for \$65 (plus tax and handling) by calling Minnesota CLE at 800-759-8840 or 651-227-8266. Orders will be fulfilled after May 4.

8:15 – 8:45 a.m. JOIN ONLINE

8:45 – 9:00 a.m.

Welcome & Introduction

Institute Co-Chairs: Karen L. Grandstrand & Sheri A. Ahl

9:00 – 9:45 a.m.

MORNING KEYNOTE ADDRESS

A Conversation with U.S. Senator Pat Toomey

A discussion of the prospects for federal banking legislation in 2021 and beyond.

U.S. Senator Pat Toomey

Joseph T. Green (moderator)

9:45 – 9:50 a.m.

BREAK

9:50 – 10:50 a.m.

Perspectives on the Fed's Liquidity Programs in Response to the Pandemic

Niel Willardson, Senior Vice President and General Counsel, Federal Reserve Bank of Minneapolis, will discuss the Federal Reserve's broad-based response to the pandemic, with a particular focus on the Fed's liquidity programs. The presentation will include comparisons to programs from the 2008 financial crisis, along with new programs implemented to respond to the economic challenges faced by businesses and their employees and others.

Niel D. Willardson

10:50 – 11:00 a.m.

BREAK

11:00 – 11:45 a.m.

An Industry Perspective: Key Trends and Developments in Minnesota Banking

An update on important legislative and regulatory developments in Minnesota banking and what to expect going forward.

Teresa E. Rice & Joseph J. Witt

11:45 a.m. – 12:15 p.m.

LUNCH BREAK

12:15 – 1:00 p.m.

AFTERNOON KEYNOTE ADDRESS

Critical Consumer Protection Issues in 2021

Join our esteemed panel as they identify the key consumer protection issues for 2021 from both a federal and Minnesota perspective. This session will provide a regulatory overview of the enforcement actions that state and federal regulators bring most frequently. This session will also address the impact of the COVID-19 pandemic on consumer protection laws as well as new federal and state legislation on the horizon.

Attorney General Keith M. Ellison, Professor Prentiss E. Cox & John J. Schroeder

1:00 – 1:10 p.m.

BREAK

1:10 – 2:10 p.m.

SMALL GROUP SESSION A

101 Transitioning from LIBOR – 2021 Update

A panel of in-house and outside banking lawyers will continue their discussion of the transition away from LIBOR, including transition timeline, remediation strategies, legislative developments, ISDA Protocol and SOFR and other replacement rate options.

Sheri A. Ahl, Marc A. Horwitz, Matthew A. Martel, James M. Pfau, Rebecca G. Sluss & Sara N. Stenberg

102 eSignatures and Banking: Laws and Tools of the Trade

The changes arising from the pandemic have accelerated the adoption and acceptance of electronic signature tools, even in the field of banking that is traditionally cautious. Our panel will provide a review of the law of electronic signatures and the history that underlies it, and then review the adoption and concerns of some of the primary tools used in financial settings.

Michael F. Fleming, Douglass B. Hiatt & Kristen E. Larson

103 Ethics: Managing Ethics, Negativity and Stress in the Legal Profession

1.0 ethics credit applied for

Our duties as lawyers and zealous advocates can put us in the line of fire of difficult parties and opposing counsel, while requiring us to maintain the integrity of the profession and respect the rights of others. Lawyers frequently deal with contentious litigation, looming deadlines, and ever-increasing workloads. We find ourselves surrounded by negativity and stress yet are held to high ethical standards. These factors may negatively affect how we conduct ourselves, both personally and professionally. The pandemic, social unrest, and trauma and uncertainty in the face of institutional racism, economic downturn, and a hostile political climate multiplies the impact on our health. This CLE will focus on how stress, negativity and ethical duties can all affect each other and how we, as attorneys, can better manage those areas of our practice and in our lives.

Chase L. Andersen & Judith M. Rush

2:10 – 2:25 p.m.

BREAK

2:25 – 3:25 p.m.

SMALL GROUP SESSION B

201 PPP Loans: Forgiveness, the Evolving Regulatory Landscape and Enforcement Risks

This presentation will focus on the constantly changing legal landscape surrounding PPP loans under the Cares Act. The presenters will discuss the PPP program rules, loan forgiveness, SBA audits and necessity questionnaires. The discussion will also include a focus on Department of Justice enforcement strategies and actions, including criminal prosecutions and civil False Claims and FIRREA liability risks for lenders and borrowers.

Dulce J. Foster & Truman W. Schabillon

202 Patent Litigation Risks and Trends in the Financial Services Industry

As financial services companies and banks develop and implement new technologies to make transactions easier and more efficient for their customers there is a growing risk of patent litigation. Recently, financial institutions have faced numerous patent infringement lawsuits focusing on critical day-to-day operations. The targeted technologies relate to transaction and data processing as well as remote and mobile banking systems. As the financial services sector continues to use and adopt novel and mobile technologies, this litigation trend is likely to continue. Join two patent litigation experts as they discuss recent cases and developments as well as their predictions for what lies ahead in this area.

Felicia J. Boyd & Jonathan R. Spivey

203 Elimination of Bias: Removing Barriers to Financial Inclusion

1.0 elimination of bias credit applied for

Representatives from the Office of the Comptroller of the Currency (OCC) will discuss the OCC's Project REACh initiative to promote financial inclusion through greater access to credit and capital. This session will also feature James Stevens, an attorney with Troutman Pepper, who has represented several clients who have formed de novo banks and other non-bank financial service providers to close the gap on access to credit. Learn how the OCC and other private banks and financial institutions are confronting economic injustice and reducing barriers that prevent full, equal and fair participation in the nation's economy.

Andrew Moss, Jerry Savoy & James W. Stevens

3:25 – 3:35 p.m.

BREAK

3:35 – 4:20 p.m.

The Annual Banking Law Case Update

One more time! The traditional update on consumer and commercial case law developments in the past year.

Michael A. Cavallaro & Leah C. Janus

ONLINE PROGRAM

Friday, April 16, 2021

View online at www.minncle.org

Registration for live webcast must be made online at www.minncle.org.

IN-PERSON PASSHOLDERS

You may use your pass to register for the online program at no charge.

COURSE MATERIALS

All course materials will be provided electronically.

CREDITS

Minnesota CLE is applying to the State Board of CLE for **6.0 CLE credits, including 1.0 ethics credit for session #103 and 1.0 elimination of bias credit for session #203.** In no case can you claim more than **6.0 credits** for this seminar.

SCHOLARSHIPS AVAILABLE

Minnesota CLE maintains a scholarship program for those individuals with a financial need. To obtain a scholarship application, contact Grant at gdavies@minncle.org for details.

CANCELLATION / NO-SHOW POLICY

Paid registrants who cancel before the program will receive a full credit on their account, or refund upon request. Paid registrants who do not cancel and are unable to attend will retain access to the seminar materials through their website account. Passholders may purchase materials at 50% of the full retail price.

ACCOMMODATION

If you have a disability and need an accommodation in order to attend, please contact us as soon as possible at Minnesota CLE, 2550 University Avenue West, Suite 160-S, Saint Paul, MN 55114 or call 651-227-8266 or 800-759-8840.

QUESTIONS?

customerservice@minncle.org
www.minncle.org
800-759-8840

SPECIAL BENEFITS

- **FREE BONUS CLE** – The learning continues even when the Institute is over! Following the Institute on Thursday, May 6, 2021 all attendees may view a live webcast titled **Finance Against Slavery and Trafficking** and receive one additional CLE credit for free!
- **WATCH AGAIN FEATURE** – The ability to watch all Institute sessions for one year (not for CLE credit).