

GENERAL INFORMATION

Register at www.minncle.org

LIVE IN PERSON

Friday, March 31, 2023
Minnesota CLE Conference Center
600 Nicollet Mall, Suite 370
Third Floor City Center, Minneapolis

ONLINE REPLAY

Wednesday, April 19, 2023
View online at www.minncle.org
The online replay will include all plenary and breakout sessions. A moderator will be available to answer questions by e-mail.

HOW TO REGISTER

Register online at www.minncle.org.
Email customerservice@minncle.org or call 800-759-8840 for assistance.

COURSE MATERIALS

In-Person Attendees
Course materials will be provided to in-person attendees in hard copy. In-person attendees will also have electronic access to the course materials via their Minnesota CLE website account.

Online Replay Attendees
Online replay attendees will have electronic access to the course materials via their Minnesota CLE website account.

CREDITS

Minnesota CLE will apply to the State Board of Continuing Legal Education for **6.5 CLE credits, including 1.0 elimination of bias credit**. The maximum number of credits attendees may report for this course is 6.5

SCHOLARSHIPS AVAILABLE

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

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 Minnesota CLE 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 customerservice@minncle.org or 800-759-8840.

QUESTIONS?

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

The 2023 Banking Law Institute

Friday, March 31, 2023 – Attend In Person

Minnesota CLE Conference Center
600 Nicollet Mall, Suite 370, Minneapolis

Can't attend the live seminar?
View the online replay Wednesday, April 19, 2023
www.minncle.org

Register online at www.minncle.org
Email customerservice@minncle.org or call 800-759-8840 for assistance.

TUITION:

\$345 MSBA member
\$345 paralegal
\$395 standard rate

SEASON PASSHOLDERS:

- **Super Passholders** may attend the in-person seminar or the online replay at no charge.
- **In-Person Passholders** may attend the in-person seminar at no charge or the online replay for 50% off.
- **Online Passholders** may attend the in-person seminar for 50% off or the online replay 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

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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.

CAN'T ATTEND?
GET THE
MATERIALS!

You can purchase the materials for \$75 (plus tax and handling) by calling Minnesota CLE at 800-759-8840. Orders will be filled after the seminar.

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DATED MATERIAL – PLEASE EXPEDITE!



View on your mobile device
or register online



The 2023 Banking Law Institute

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

FRIDAY, MARCH 31, 2023
ATTEND IN PERSON



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

The 2023 Banking Law Institute

*In-Depth, Up-to-the-Minute News 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

TWO SPECIAL INSTITUTE PRESENTATIONS



Jelena McWilliams
Former Chairman of the Federal Deposit Insurance Corporation (FDIC)



Keith A. Noreika
Former Acting Comptroller of the Currency

FRIDAY, MARCH 31, 2023 – ATTEND IN PERSON

Minnesota CLE Conference Center
600 Nicollet Mall, Suite 370, Minneapolis

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The Preeminent Banking Law Conference in the Midwest!

FACULTY & PLANNERS

8:30 – 9:00 a.m. CHECK-IN & CONTINENTAL BREAKFAST

9:00 – 9:05 a.m.

Welcome & Introduction
Institute Planning Committee

9:05 – 9:55 a.m.

MORNING KEYNOTE ADDRESS



The State of U.S. Banking Regulation

A conversation with Keith Noreika, former Acting Comptroller of the Currency. Mr. Noreika will address recent changes and trends in bank compliance and regulatory requirements at all levels, both domestically and internationally.

Keith A. Noreika

Joseph T. Green (moderator)

9:55 – 10:35 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.

Joseph J. Witt

10:35 – 10:50 a.m.

BREAK

10:50 – 11:30 a.m.

The Annual Banking Law Case Update

This session will provide the traditional annual update on consumer and commercial case law developments over the past year.

Michael A. Cavallaro

Charles E. Nelson

11:30 a.m. – 12:30 p.m.

Elimination of Bias: The Inclusive Leader – Taking Intentional Action for Justice & Equity

1.0 elimination of bias credit applied for

Dr. Artika Tyner, author, community advocate and professor at the University of St. Thomas School of Law, focuses her research on diversity/inclusion, community development, and civil rights. With guidance on how to reconsider and reframe our perspectives, Dr. Tyner will address how leadership is being redefined. Where it was once a position on an organizational chart, leadership is increasingly about influence, character, and authenticity. Dr. Tyner is committed to empowering others to lead within their respective spheres of influence, and she will demonstrate how you can create and sustain a strong and inclusive workplace culture by celebrating differences, unveiling the limitless potential in everyone and by fostering multicultural teams.

Dr. Artika R. Tyner



12:30 – 1:30 p.m.

LUNCH & LUNCHEON CONVERSATION

12:30 – 12:45 p.m.

LUNCH (provided to in-person attendees)

12:45 – 1:15 p.m.

Closing the Wealth Gap in Minnesota – Providing Hope and Financial Access to the Unbanked and Underbanked

In April 2022, First Independence Bank opened its doors in Minneapolis as the first ever Black-owned bank in Minnesota, vowing to address the state's income and wealth disparities. Join us for a discussion on the impact the bank has had on the Twin Cities community and what lies ahead as organizations continue to work together to close the wealth gap in Minnesota and provide hope for Black and minority communities.

Damon E. Jenkins & Paul D. Williams

Anton J. Moch (moderator)

1:15 – 1:30 p.m.

BREAK

1:30 – 2:30 p.m.

SMALL GROUP SESSION A

101 Top 10 Compliance and Enforcement Priorities in Consumer Financial Services

This session will cover the current regulatory and enforcement priorities and trends in the consumer financial services sector and offer insight on what to expect in the coming year.

Andrea K. Mitchell

102 Cradle to Grave – The Life Cycle of a Commercial Loan

This session will cover the life of a commercial loan from initiation to workouts through potential bankruptcy. Learn how to assess and handle the various phases of a commercial loan, and how to advise your clients on various points along the way.

Steven W. Meyer & Ana Maria Correa

103 Hot Topics in Electronic Banking

This session will provide a fast-paced overview of the current hot topics and emerging trends in electronic banking including application program interface (APIs), blockchain, mobile payments, evolving privacy expectations, and the requirements found in the rules relating to Section 1033 of the Dodd-Frank Act.

Christopher C. Davis & Kathy J. Kirschbaum

2:30 – 2:45 p.m.

BREAK

2:45 – 3:35 p.m.

AFTERNOON KEYNOTE ADDRESS



A Conversation with Jelena McWilliams, Former Chairman of the Federal Deposit Insurance Corporation (FDIC)

A discussion on the nation's financial system and the challenges and opportunities in the years ahead.

Jelena McWilliams

Karen L. Grandstrand (moderator)

3:35 – 3:45 p.m.

BREAK

3:45 – 4:45 p.m.

SMALL GROUP SESSION B

201 Data Collection/Governance: Bank Prudential Requirements and Supervisory Expectations – Current Issues and Recent Developments

Banks are subject to increasingly more stringent requirements on collecting and reporting data to regulators. At the same time, they can learn a great deal about their customers by mining "Big Data" - massive amounts of collected information specially processed to reveal useful insights. This session will explore current issues and developments in this space, with a focus on prudential requirements, supervisory expectations and emerging trends driven by the Community Reinvestment Act modernization and environmental and social governance (ESG) initiatives.

Dominic A. Labitzky

202 Bank Supervision, the Role of Regulators, and Practical Tips

This session will explore how examinations and inspections work and are coordinated among various regulators, such as the Fed, the OCC, FDIC, the States, and the CFPB. Learn the practical considerations for financial institutions in managing overlapping regulatory oversight and the roles performed by the different agencies. Also, we will discuss some of the unique challenges and repercussions in working with a regulator when there is a proposed or current formal or informal enforcement action.

Joseph T. Green & Niel D. Willardson

203 The Impact of Rising Interest Rates on Banks

Banks are facing unique challenges given the rapid increase in interest rates. This session will address what rising interest rates mean for banks with regard to the Net Interest Margin/Earnings, Accumulated Other Comprehensive Income (AOCI), Liquidity, Federal Home Loan Bank borrowings (tangible equity capital), Debt-to-Equity ratio under the Small Banking Holding Company Policy Statement, SR 09-4 consultations, and more!

Mark Rauzi

4:45 – 5:15 p.m.

Institute Reception

Cheers! Join the speakers, your colleagues and friends for refreshments, great conversation and networking at the Annual Banking Law Institute Reception.



INSTITUTE BENEFITS!

Engage and Connect with the Banking Law Bar

The Institute is more than just an educational seminar; it's a chance to participate in your community, dialogue and discuss issues, and energize your practice by making connections.

A Complete Update on All New Developments

You'll leave updated on all new laws, cases, regulations, and practice developments.

Choose from 6 Breakout Sessions

You get to create your own curriculum. Choose from a selection of helpful sessions – those that will benefit you most.

“Watch Again” Feature

As an attendee, you can watch recordings of ALL Institute presentations for 1 year following the Institute. Additional viewing of sessions is for educational purposes only and is not eligible for additional credits.

Access to All Materials

As an attendee, you can access ALL the Course Materials from the Institute online for up to 2 years.

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