

Independent Bankers Association of NYS Presents:

REGULATORY COMPLIANCE UPDATE FOR COMMUNITY BANKS

Live Zoom Webinar

Tuesday, February 3, 2026

9:00 – 3:00 p.m.

Live Webinar – Via Zoom



Who Should Attend

- Auditors
- Compliance
- BSA Officers
- Risk/Fraud Officer
- Inside/Outside Council
- Operations Officers

Earn up to
6.0
CPE Credits

IBANYS has been authorized by the NYS Department of Education to award continuing professional education (CPE credits).

Please note: To obtain CPE credits, you must be registered to attend, signed into your own electronic device, complete an attestation form and evaluation form. Call-in participants and group viewers will not be awarded CPE credits.

AGENDA

9:00 – 9:10 a.m.	Opening Remark – John Witkowski, President & CEO, IBANYS
9:10 – 10:00 a.m.	<p>OCC Update <i>Ryan Portell, Outreach Program Manager/Office of Community Industry Relations, and Jesse Anderson, Assistant Deputy Comptroller for Syracuse</i></p> <p>Ryan will provide a high-level overview of agency priorities and specifically address some of the various actions the Comptroller has taken to reduce regulatory burden on community banks.</p> <p>Jesse will discuss the condition of OCC-supervised community banks in New York and address any emerging trends and/or risk areas and talk about what banks should expect on their upcoming exams.</p>
10:00 – 10:50 a.m.	<p>Safety Soundness and Fair Lending Update <i>Matt Fagan, New York State Department of Financial Services</i></p> <p>DFS: A review of safety and soundness. Regulatory update on state and federal agencies.</p>
10:50 – 11:00 a.m.	Refreshment Break
11:00 – 11:50 a.m.	<p>Title and Topic TBA <i>FDIC Risk Management Supervision, Supervisory Examiner James Ray</i></p>
11:50 – 12:40 p.m.	Lunch
12:40 – 1:15 p.m.	<p>Current Compliance Issues: How to Prepare and What You Should Know <i>Jenna Dean, Esq., NCCO Regulatory Compliance Counsel</i> <i>Stephanie Lyon, JD, NCCO, NCRM, NCBSO, CAMS, Director of Compliance, Ncontracts</i></p> <p>This presentation will address timely compliance challenges that financial institutions are facing and provide practical strategies for preparation and implementation. Given that you'll have speakers from the OCC and Department of Financial Services-NYS, along with potentially the FDIC and/or Federal Reserve, we believe this topic will complement the regulatory perspectives with actionable guidance that attendees can immediately apply within their institutions.</p>
1:15 – 2:05 p.m.	<p>Moving Forward with Intention: AI, Governance, and Examiner Readiness <i>Lisa Pent, Founder and CEO, PentEdge</i></p> <p>After hearing from regulators, many banks are focused on how to proceed responsibly with AI and innovation. This session offers a steady, practical perspective on how community banks are approaching governance, ownership, and monitoring—balancing regulatory expectations with the need to continue making progress. The emphasis is on clarity, structure, and intent. Regulatory Landscape</p>

2:05 – 2:55 p.m.

Bank–Fintech Partnerships in 2026: The Compliance Questions That Make or Break the Deal

Brian Shea, Principal—Compliance Group, Wolf & Company

Over the last 10 years, we’ve seen three different life stages in terms of how fintech startups were viewed by banks: the enemy, the frien-emy, and the current lifecycle: the opportunity.

Each stage demands its own distinctive approach – yet there seems to be a stagnation in how community banks are viewing fintech collaboration. Fintech innovation is often viewed as a technology play – but this is misguided. Fintech and/or innovation are strategic plays and must be managed as such. A Fintech and/or innovation strategy is not a side-project: it must be viewed and managed in parallel with your bank’s overall strategy.

This session is designed to highlight the significant opportunity that fintech presents, as well as some strategic insights and frameworks to view fintech collaboration. We’ll also identify key obstacles – and how to mitigate them – to help drive successful outcomes internally, but more importantly, create meaningful value for your customers.

Key takeaways:

- Are we rowing in the same direction? Alignment from the board to the blockers and tacklers
- Pains, gains, and jobs to be done: let’s break it down
- Where to play – and how to win: Avoiding “finteching” for fintech, sake
- Are we re-plumbing or are we re-inventing? Key differences and tactics for each
- What’s at stake? Re-calibrating and managing asymmetric risk
- We scored a touchdown! Now what? The importance of kicking the extra point



**Regulatory Compliance
REGISTRATION FORM**

Date: February 3, 2026	Registration Deadline: Thursday, January 29, 2026
Make checks payable & mail: IBANYS 194 Washington Avenue, Suite 420 Albany, NY 12210	Questions: Contact: Linda Gregware lindag@ibanys.net or (518) 436-4646

Registration Fees:

_____ Member: \$150 per person _____ Non-member: \$225 per person

Bank/Company: _____

Address: _____

City/State/Zip: _____ Phone: _____

Attendee Name _____ Title _____

Email (required) _____

Attendee Name _____ Title _____

Email (required) _____

Attendee Name _____ Title _____

Email (required) _____

Payment:

_____ Check is enclosed Charge _____ Invoice: _____

Visa/Mastercard/AMEX: _____

Card holder name: _____

Expiration Date: _____ CVV(3 digits on back/AMEX 4 digits on front) _____

Bill address of card if different than above: _____