American Bar Association – Banking Law Committee

Annual Meeting

Washington, D.C. | January 10-12, 2019

The Ritz-Carlton Hotel, 22nd and M Streets, N.W., Washington, D.C.

THURSDAY, JANUARY 10, 2019

5:00 – 8:00pm  Registration
                    Plaza Ballroom Foyer

4:30 – 6:00pm  New Members Committee Panel Discussion – “Careers in Banking Law”
                    Roosevelt Room

- This panel will focus on the varied paths and opportunities offered by a
career in banking law. Leading practitioners will speak candidly about their
careers. Panelists also will provide advice on how to get into the rewarding
field of banking law.
- **Moderator:**
  - Martha Clarke, Operational Risk Analyst, Office of the Comptroller
    of the Currency (OCC) – Washington, DC
- **Panelists:**
  - Richard Daingerfield, Professor, Boston University School of Law –
    Boston, MA
  - Joseph Silvia, Senior Counsel, Chapman & Cutler LLP – Chicago, IL
  - Thomas Pinder, Deputy General Counsel, American Bankers
    Association – Washington, DC
  - Stephanie Webster, General Counsel, Institute of International
    Bankers – New York, NY

6:00 – 8:00pm  Welcome Reception
                    Plaza Ballroom
FRIDAY, JANUARY 11, 2019

7:30am – 5:30pm  Registration
Salon Foyer

7:30 – 8:00am  Breakfast
Salon Foyer

8:00 – 8:30am  Welcome
Salon I & II

- Jonice Gray Tucker, Partner, Buckley Sandler LLP and Chair of the ABA Banking Law Committee – Washington, DC
- Introduction of Legislative and Regulatory Subcommittee Leadership:
  o John Court, SVP & Dep. General Counsel, Bank Policy Institute (BPI) – Washington, DC
  o Mark Chorazak, Partner, Cadwalader – New York, NY
  o Carter McDowell, Managing Director & Assoc. Gen. Counsel, SIFMA – Washington, DC
  o Anna Harrington, U.S. Head of Bank Regulatory Policy, Barclays – Washington, DC
  o Beth Zorc, SVP and Head of Public Policy, Wells Fargo – Washington, DC
  o Sam Ozeck, Supervisory Counsel, Federal Deposit Insurance Corporation (FDIC) – Washington, DC

8:30 – 9:30am  Opening Address
Salon I & II

- Keynote: Andrew Olmem
  Deputy Director, National Economic Council, Executive Office of the President – Washington, DC

9:30 – 10:45am  Agency General Counsels’ Discussion
Salon I & II

- The general counsels of the Federal Reserve Board (FRB), OCC, FDIC and Consumer Financial Protection Bureau (CFPB) will share thoughts on their current priorities and what’s ahead for 2019. This panel is an annual highlight of our meeting and is not to be missed!
- Moderators:
  o John Court, SVP & Deputy General Counsel, BPI – Washington, DC
  o Mark Chorazak, Partner, Cadwalader – New York, NY
- Panelists:
  o Mark Van Der Weide, General Counsel, FRB – Washington, DC
  o Charles Yi, General Counsel, FDIC – Washington, DC
Jonathan Gould, Senior Deputy Comptroller and Chief Counsel, OCC – Washington, DC
Mary McLeod, General Counsel, CFPB – Washington, DC

10:45 – 11:00am Refreshment Break
Salon Foyer

11:00am – 12:15pm Perspectives from In-House General Counsels
Salon I & II

- General counsels with banks of varying sizes and profiles will share observations on a range of challenges posed by the current regulatory environment.
- **Moderators:**
  o John Court, SVP & Deputy General Counsel, BPI – Washington, DC
  o Mark Chorazak, Partner, Cadwalader – New York, NY
- **Panelists:**
  o Emma Bailey, Americas General Counsel, Barclays – New York, NY
  o Ellen Glässner, General Counsel, TD Bank – Cherry Hill, NJ
  o John Douglas, SVP, Chief Oversight and Advocacy Officer, TIAA – New York, NY
  o Cristina Diaz, General Counsel, UBS Bank USA – New York, NY

12:15 – 1:45pm Committee Luncheon (Ticketed Event)
Salon III

- **Keynote:** Jelena McWilliams, Chairman, Federal Deposit Insurance Corporation – Washington, DC

2:00 – 3:00pm The Age of “Tailoring”: Prudential Regulation Revisited
Salon I & II

- This panel will focus on the Federal Reserve Board’s recent proposal, consistent with the Regulatory Relief Act (S. 2155), to tailor the enhanced prudential standards on the basis of risk for banking firms with total consolidated assets of $100 billion or more, but less than $250 billion and also banking organizations with assets of $250 billion or more that are not designated G-SIBs.
- **Moderators:**
  o Anna Harrington, U.S. Head of Bank Regulatory Policy, Barclays – Washington, DC
  o Carter McDowell, Managing Director & Associate General Counsel, SIFMA – Washington, DC
- **Panelists:**
  o Kieran Fallon, Senior Deputy General Counsel, PNC – Washington, DC
  o Keith Noreika, Partner, Simpson Thacher – Washington, DC
  o Nic Podsiadly, Deputy General Counsel, Fifth Third – Washington, DC
Mark Oesterle, Deputy General Counsel, SunTrust – Washington, DC
Betty Whelchel, Head of Public Policy and Regulatory Affairs, BNPP – New York, NY

3:00 – 3:15pm  
**Refreshment Break**  
*Salon Foyer*

3:15 – 4:15pm  
**Trends in Regulatory Enforcement**  
*Salon I & II*

- The heads of the banking agency enforcement programs will discuss the enforcement programs at their agencies. In particular, they will discuss enforcement actions and trends from the past year. The panelists will discuss actions both against banks/firms and institution affiliated parties.

  - **Moderators:**
    - Jonice Gray Tucker, Partner, Buckley Sandler LLP and Chair, ABA Banking Law Committee – Washington, DC

  - **Panelists:**
    - Patrick Bryan, Assistant General Counsel, Enforcement, FRB – Washington, DC
    - Tim Dill, Assistant General Counsel, Enforcement, FDIC – Washington, DC
    - Monica Freas, Director, Enforcement, OCC – Washington, DC
    - Malini Mithal, Acting Associate Director, Division of Financial Practices, FTC – Washington, DC

4:15 – 5:15pm  
**Hot Topics/What to Watch in 2019**  
*Salon I & II*

- This panel will address the latest regulatory developments impacting financial institutions. Panelists also will discuss emerging developments on the radar for 2019.

  - **Moderators:**
    - Beth Zorc, SVP & Head of Public Policy, Wells Fargo – Washington, DC
    - John Court, SVP & Deputy General Counsel, BPI – Washington, DC

  - **Panelists:**
    - Derek Bush, Partner, Cleary Gottlieb – Washington, DC
    - Benjamin K. Olson, Partner, Buckley Sandler – Washington, DC
    - Camille Orme, Partner, Sullivan & Cromwell – New York, NY
    - Grovetta Gardineer, Senior Deputy Comptroller, OCC – Washington, DC
5:15 – 5:45pm  Meeting of Banking Law Committee/Subcommittee Chairs and Vice Chairs  
*Salon I & II*

- Jonice Gray Tucker, Partner, Buckley Sandler LLP and Chair, ABA Banking Law Committee – Washington, DC

7:00 – 10:00pm  Reception and Dinner (Ticketed Event)

- Cosmos Club, 2121 Massachusetts Avenue, NW, Washington, DC

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**SATURDAY, JANUARY 12, 2019**

8:00am – 12:30pm  Registration  
*Salon Foyer*

8:00 – 8:30am  Breakfast  
*Plaza Ballroom Foyer*

8:30 – 9:30am  Charters, Consolidation and Challenges from Fintech  
*Salon I & II*

- A group of government and private sector experts will discuss the latest developments surrounding charter selection, consolidation in the banking industry, and challenges to Fintech partnerships and investments.

  - **Moderators:**
    - Mark Chorazak, Partner, Cadwalader – New York, NY
    - Sam Ozeck, Supervisory Counsel, FDIC – Washington, DC

  - **Panelists:**
    - Stephen Lybarger, Deputy Comptroller of Licensing, OCC – Washington, DC
    - James C. Watkins, Senior Deputy Director – Risk Management Supervision, FDIC – Washington, DC
    - B.J. Sanford, Managing Director, Promontory – Washington, DC
    - Suresh Ramamurthi, Chairman, CBW Bank – Weir, Kansas

9:30 – 10:30am  Volcker 2.0: Proposals and Perspectives  
*Salon I & II*

- This panel will address the operational and strategic issues facing banking organizations as the Volcker Rule evolves. In particular, this panel will address recent legislative and regulatory efforts to simplify and tailor compliance requirements.

  - **Moderator:**
    - Carter McDowell, Managing Director & Associate General Counsel, SIFMA – Washington, DC

  - **Panelists:**
    - Anna Harrington, U.S. Head of Bank Regulatory Policy, Barclays – Washington, DC
    - Randy Guynn, Partner, Davis Polk – New York, NY
10:30 – 11:30am  
**Cybersecurity, Privacy and Data Security: What You Need to Know for 2019**  
*Salon I & II*

- The regulatory and legislative landscape relating to cybersecurity continues to evolve, and data privacy standards are rapidly increasing. Panelists will discuss how banking organizations are grappling with the EU General Data Protection Regulation and the California Consumer Privacy Act, among other standards. Panelists also will explore heightened compliance burdens and supervisory expectations facing banking organizations and their boards of directors.  
  
  **Moderators:**  
  - Beth Zorc, SVP & Head of Public Policy, Wells Fargo – Washington, DC  
  - Mark Chorazak, Partner, Cadwalader – New York, NY  

  **Panelists:**  
  - Nathan Taylor, Partner, Morrison & Foerster – Washington, DC  
  - Jared Sawyer, Principal, Rich Feuer & Anderson – Washington, DC  
  - Joseph Moreno, Partner, Cadwalader – Washington, DC

11:30am – 12:30pm  
**The View from the Hill: A Legislative Outlook**  
*Salon I & II*

- Panelists will review the past legislative year and discuss legislative action and committee oversight plans for the financial services industry in 2019.  
  
  **Moderators:**  
  - Beth Zorc, SVP & Head of Public Policy, Wells Fargo  
  - Carter McDowell, Managing Director & Associate General Counsel, SIFMA  

  **Panelists:**  
  - Joseph Carapiet, Chief Counsel, Senate Banking Committee (Maj.) – Washington, DC  
  - Matt Mulder, Deputy Staff Director, House Financial Services Committee (Min.) – Washington, DC  
  - Ernie Jolly, Legislative Director, Office of Rep. Gregory W. Meeks (D-NY 5th) – Washington, DC

12:30 – 12:45pm  
**Banking Law Committee Business and Concluding Remarks**  
*Salon I & II*

- Jonice Gray Tucker, Partner, Buckley Sandler LLP and Chair, ABA Banking Law Committee – Washington, DC
CLE INFORMATION
The ABA directly applies for and ordinarily receives CLE credit for ABA programs in AK, AL, AR, AZ, CA, CO, CT, DE, GA, GU, HI, IA, IL, IN, KS, KY, LA, ME, MN, MS, MO, MP, MT, NH, NJ, NM, NV, NY, NC, ND, OH, OK, OR, PA, SC, TN, TX, UT, VT, VA, VI, WA, WI, and WV. These states sometimes do not approve a program for credit before the program occurs. This transitional program is approved for both newly admitted and experienced attorneys in NY. Attorneys may be eligible to receive CLE credit through reciprocity or attorney self-submission in other states. For more information about CLE accreditation in your state, visit www.americanbar.org/cle/mandatory_cle.html or contact Quiana Nesbit at Quiana.Nesbit@americanbar.org or 312-988-5588.

SCHOLARSHIP INFORMATION
Applications are available for a limited number of scholarships to defray the registration fee. Preference will be given to practitioners with limited means and to unemployed attorneys.

For registration fees over the amount of $500, attorneys who qualify will receive at least a 50% reduction in the registration fee. Please note, this does not include any reduction in meals, lodging, or travel costs associated with the course. For more information, please contact Quiana Nesbit at quiana.nesbit@americanbar.org