2018 USLAW NETWORK
BANKING & FINANCIAL SERVICES IN-HOUSE COUNSEL FORUM

COACH AIRFARE AND (1) NIGHT LODGING PAID BY USLAW NETWORK

Register Online at http://web.uslaw.org/2018-banking-forum/

Marquette Hotel, Curio Collection by Hilton
Minneapolis, Minnesota
Wednesday, October 3, 2018
12:00 P.M. - 6:00 P.M.
The 2018 USLAW NETWORK Banking & Financial Services In-House Counsel Forum is a half-day, highly interactive educational program that focuses on the areas of concern for banks and financial institutions. This Forum will bring together in-house counsel from financial institutions and USLAW NETWORK member attorneys in a highly interactive and engaging forum. Program discussions will have an emphasis on regulatory issues, mortgage servicer litigation, technology, and the CFP fiduciary standard. The exchange will promote discussion among participants and will be helpful for all banking attorneys. Please join us Wednesday, October 3 in Minneapolis.

12:00 P.M. – 1:00 P.M.  
Arrival, Registration, and Lunch for All Attendees

1:00 P.M. – 2:00 P.M.  
2018 Regulatory Update: Priorities Change and Uncertainties Remain  
Joseph A. Smith, Jr., former North Carolina Commissioner of Banks, past chairman of the Conference of State Bank Supervisors and Monitor of the National Mortgage Settlement, and financial regulatory compliance attorney Martha Svoboda will join other panelists in an interactive discussion of what may be changing and what may remain the same in this unpredictable financial regulatory environment. Anticipated topics include the possible impacts that may result from the changes at the top of various agencies; what a change in the composition of the U.S. Supreme Court may mean for Chevron deference as well as the constitutionality of the CFPB; regulatory developments regarding the Bank Secrecy Act/Anti-Money Laundering, small-dollar lending, and modernization of the Community Reinvestment Act; corporate culture and the responsibility of bank boards of directors, particularly given early remarks by the new president of the New York Federal Reserve Bank and still-pending guidance from the Fed regarding appropriate oversight by bank boards; and other late-breaking developments. Joseph Witt, CEO of the Minnesota Bankers Association, will also participate.

2:00 P.M. – 3:00 P.M.  
Mortgage Servicing and Consumer Banking Enforcement and Class Action Trends  
A panel of State Attorneys General, in-house counsel and experienced litigators will review and discuss the latest government enforcement actions and private sector class action lawsuits against mortgage servicers, as well as recent local enforcement actions involving KleinBank and TCF Bank.

3:00 P.M. – 3:15 P.M.  
Mid-Afternoon Break

3:15 P.M. – 4:15 P.M.  
Focus on FinTech, Blockchain and other Game-Changing Technologies  
The introduction of new technology in the provision of financial products and services (FinTech) and for use in regulatory compliance (RegTech) is transforming the ways financial institutions do business. While these new technologies are testing traditional notions of banking and how to regulate it, their promise for improving efficiency, privacy, security and access is undeniable. This panel of industry experts will look behind the latest FinTech trends, examine how current regulations apply or fall short, and review state and federal initiatives to modernize and level the playing field.

4:15 P.M. – 5:15 P.M.  
The New CFP Fiduciary Standard and the Implications for Wealth Management Operations  
New CFP Board standards require advisors to act as fiduciaries at all times when providing financial advice. While the goal of the change was to eliminate confusion as to when a fiduciary duty applies, questions remain regarding what the duty entails and when it applies, particularly in the context of integrated wealth management operations. This panel will tackle the definitional issues surrounding the new rules, their place within the broader regulatory landscape, and what additional obligations they impose on individual advisors and the companies that employ them.

5:15 P.M. – 6:00 P.M.  
Closing Reception
Welcome to The Marquette Hotel, Curio Collection by Hilton, a chic and luxurious hotel in downtown Minneapolis. Located on Nicollet Mall and connected to Crystal Court in the IDS Center, this elegant hotel is walkable to US Bank Stadium, the Target Center and Hennepin Theatre District. The hotel is also linked to the Minneapolis Skyway for easy access to prominent offices, restaurants, shops and nightlife. Take the Light Rail just 2 blocks away to MSP Airport and the Mall of America.

CLE ACCREDITATION

USLAW NETWORK will be offering national CLE credit for attorneys. All states are currently pending and all hours are approved or denied at the discretion of the state boards. We have partnered with CEU Institute as our CLE provider to manage all credits: www.ceuinstitute.net. Should you have questions, please contact accreditation@ceuinstitutenet.
In today’s global marketplace, legal needs often transcend geographic boundaries. To operate globally, you need to have an edge locally. This requires an in-depth understanding of local cultures, economies, laws, governments, trends and business climates. This kind of edge not only enhances your competitive position, but also allows you to anticipate – and even influence – changes in the market, and to react quickly and effectively.

Clients with these types of complex needs turn to USLAW NETWORK (USLAW) member firms to represent them in the courtroom and the boardroom, next door, across the United States and around the world. USLAW member firms are some of the most highly respected law firms in their respective jurisdictions. Each member firm is admitted only after substantial due diligence and is rigorously reviewed to ensure they meet USLAW quality service standards.

The collective expertise of USLAW member firms is impressive. National and international law firms, while they may have scores of offices, do not have access to the depth of the legal resources available through USLAW. As well, our lawyers know and respect each other. Through friendship, networking and resource-sharing, USLAW attorneys develop the type of cooperation and client-focused service that corporations demand of their legal counsel.
Why Choose USLAW Banking & Financial Services Law Firms?

The USLAW Banking & Financial Services Community offers clients a one-stop network of attorneys who thoroughly understand financial services and banking laws on a nationwide basis — and in some cases our group’s attorneys may have played a major role in helping to shape them. Our member attorneys stay current on general banking, financial services and regulatory matters, trends and laws in order to deliver relevant information to clients who use the NETWORK.

Our network of USLAW Banking & Financial Services attorneys assists banks and other financial institutions including traditional banks, insurance companies, and non-bank lenders through all phases of the credit life cycle as well as applicable regulatory compliance issues. The scope and quality of our work reflects a high level of familiarity with the credit structures and the issues confronting the finance industry. We assist financial institutions and borrowers in a wide variety of credit transactions, including corporate lending, secured and unsecured lending, equipment leasing, tax-exempt transactions, project financing, and letter-of-credit transactions.

Should the need arise, we offer banks and other financial institutions skilled, practical, and efficient representation to enforce their rights and remedies in state or federal court, regularly representing secured and unsecured creditors including banks, factors, insurance companies, manufacturers and other business clients in bankruptcy and workout matters. We provide for our lender-clients’ needs on all levels, from defending lender liability actions, to enforcing rights against borrowers in state courts and before the federal (including bankruptcy) courts.

Our group of USLAW Banking & Financial Services attorneys maintains working relationships with both state and federal regulators so we can effectively assist clients with services ranging from mergers and acquisitions to regulatory compliance and restructuring. Whether a client is a local community bank or a financial institution with assets ranging from several million to many billions of dollars, an insurance company or an online banking organization, clients can rely on the USLAW Banking & Financial Services attorneys for resources and guidance with their transactional and compliance needs.

Member firms are experienced in working with clients in a variety of matters, including:

- Bankruptcy
- Broker-dealer formation, registration, operation, compliance
- Commercial lending
- Dodd-Frank
- Federal and state securities regulation
- Foreclosures and asset liquidation
- Formations and capital raising alternatives
- International joint ventures with foreign brokers
- Management buyouts
- Mergers, acquisitions and divestitures
- Operations and Payments
- Public finance
- Public policy
- Regulatory compliance
- SEC compliance and reporting
- Venture capital finance
- Workouts
**REGISTRATION**

Marquette Hotel, Curio Collection by Hilton  
October 3, 2018 • 12:00 P.M. - 6:00 P.M.

<table>
<thead>
<tr>
<th>FULL NAME (E.G., JOSEPH A. SMITH)</th>
<th>NICKNAME ON BADGE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TITLE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CITY, STATE, COUNTRY, ZIP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PHONE</th>
<th>FAX</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

CONTINUING LEGAL EDUCATION (CLE) LIST YOUR STATE AND BAR NUMBER

Mail registration form to:  
Jennifer Randall  
USLAW NETWORK  
BANKING FORUM  
3111 N University Drive  
Suite 400  
Coral Springs, FL 33065

Fax registration form to:  
(800) 231-9110

Email registration information to:  
jennifer@uslaw.org

Register online at:  
http://web.uslaw.org/2018-banking-forum/