



ATTENTION: CEO and MANAGERS

*** REGULATORY COMPLIANCE HOT TOPICS ***

Over the past year, it has been tougher than most to predict upcoming regulatory changes and examiner areas of focus. Credit Unions can anticipate some changes and emphasis in areas such as Overdraft Programs, Bank Secrecy Act, Fair Lending, Regulation E, and UDAAP.

Join Lindsey Becker and Rachel Backus from Doeren Mayhew as they explore “Compliance Hot Topics” within the Credit Union industry. The focus will be on NCUA’s Supervisory Priorities related to compliance as well as common compliance deficiencies reported during audits and regulatory exams along with internal control suggestions that can be put in place to strengthen the process.

LEARNING OBJECTIVES

- Understand areas of examiner focus and regulatory changes and how they will impact your Credit Union.
- Recently released 2024 NCUA Supervisory Guidance with focus on Overdraft Programs, Fair Lending, Auto Lending, including indirect auto loans, and Flood Insurance rules.
- Identify ways to prioritize regulatory compliance risks.
- Recognize best practices for developing an ongoing regulatory compliance strategy and internal controls.
- Prepare management to address regulatory concerns that may arise in the next examination.

Wednesday, May 8, 2024

On-Site – Includes Lunch & Networking: 11:30 a.m.

Virtual: 12:45 p.m.

Speakers: 1:00 p.m.

Christian Financial Credit Union

35100 Van Dyke Avenue, Sterling Heights, MI 48312
(586) 772-6330

In-Person Cost (Includes Lunch): \$25 per person

Virtual Cost (LIVE Streaming): \$25 per person

Please RSVP no later than May 1, 2024

Lindsey Becker

CRCM

SENIOR INTERNAL AUDIT AND COMPLIANCE MANAGER | FINANCIAL INSTITUTIONS GROUP

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With more than 20 years' experience, Lindsey helps compliance and internal audit clients identify risks and find solutions to related concerns.

A seasoned internal audit and compliance pro, Lindsey focuses on collaborating with clients to understand their risk profile and management, to best tailor solutions to fit their unique needs. Whether the audit focus is on deposits, lending or operations, she has the skill set to develop an all-encompassing plan to manage controls, mitigate risks and remain compliant with applicable regulations. In addition, Lindsey has a deep understanding of Bank Secrecy Act (BSA), conducting and supervising over 50 BSA audits annually.

Throughout the course of engagements, Lindsey oversees fieldwork, communicates with management, facilitates exit meetings and reports on engagement findings.

Leveraging her extensive industry experience, Lindsey is known for offering corrective and proactive recommendations to clients helping them navigate regulatory complexities, and moving toward achieving successful risk management.

Education

Michigan State University

- B.A., Finance

Certifications

Certified Regulatory Compliance Manager (CRCM)

Affiliations

Institute of Internal Auditors

Michigan Bankers Association

Industry Specializations

Credit Unions

Community Banks

Credit Union Service Organizations

Mortgage Companies

Rachel Backus

BSACS

INTERNAL AUDIT MANAGER | FINANCIAL INSTITUTIONS GROUP

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Rachel is a seasoned professional with nearly 25 years of experience, making her a go-to for all things internal audit, catering to financial institutions of all shapes and sizes.

Rachel isn't just about ticking boxes; she's your compliance compass, helping clients navigate the regulatory landscape, while mitigating risks along the way. From identifying internal controls weaknesses to spotting suspicious activity, she is dedicated to helping her clients stay at the forefront of risk resilience. Whether she's orchestrating fieldwork or crafting insightful reports on engagement findings, Rachel is a proactive partner, offering corrective and game-changing recommendations that set the stage for success. Due to her extensive hands-on experience, she is also frequently called on to provide training on compliance issues to staff and the Board of Directors.

Rachel's in-depth industry knowledge of internal audit best practices and regulations preceding over financial institutions allows her to instill confidence in her clients that they are positioned to overcome potential risks impacting operational and financial integrity of their institution.

Education

Western Michigan University
• B.B.A., Accounting

Industry Specializations

Banks
Credit Unions

Certifications

CUNA Certified BSA Compliance
Specialist (BSACS)

Affiliations

Western Michigan University Delta
Zeta Alumni



I am passionate about promoting a culture of trust while maintaining a commitment to thorough verification.