

# **Joint Compliance & Operations Forum**

***November 20, 2025***



***Location:***  
**Hotel 24 South**  
**24 S. Market St.**  
**Staunton, VA 24401**  
**540-885-4848**

# Program Agenda

## Thursday, November 20

9:00 a.m. – 9:30 a.m.	Coffee & Registration
9:30 a.m. – 12:00 noon	Program
12:00 noon – 1:00 p.m.	Lunch ( <i>provided</i> )
1:00 p.m. – 5:00 p.m.	Program

### Registration Fees Include:

Registration fees include lunch and breaks as well as the program materials both printed and electronic for use back at the bank.

### Room Reservations

VACB has reserved a limited number of rooms for the night of November 19. The rate is \$129 for a single or double room. Reservations **MUST** be made directly with Hotel 24 South by calling the hotel directly at (540) 885-4848 and referencing the Virginia Association of Community Banks room block. **This block of rooms will only be held until Friday, October 24, 2025.** Check-in time is 4:00 p.m. and check-out time is 12:00 noon.

### Cancellation Policy for the Hotel:

All reservations must be accompanied by a first night room deposit or guarantee with a major credit card. In the event you must cancel your hotel reservation, the deposit is refundable if notice is received **48 HOURS** prior to the day of arrival and a cancellation number is obtained.

## Program Fees

<b>VACB Compliance Forum Member Bank Attendee</b> ( <i>This includes Compliance &amp; Operations Staff</i> )	<b>\$295</b>
<b>VACB Member Bank Attendee</b> ( <i>This includes Compliance &amp; Operations Staff</i> )	<b>\$310</b>
<b>VACB *NonMember Bank Attendee</b> ( <i>This includes Compliance &amp; Operations Staff</i> )	<b>\$620</b>

*\*Eligible NonMember banks may apply their registration fees toward their membership dues.*

Written or faxed program cancellations received seven (7) days prior to the program will receive a full refund. Cancellations received six (6) days or less prior to the program are subject to a \$75 cancellation fee. Cancellations received the day of a program will forfeit registration fees entirely. Substitutions are welcomed and encouraged up to and including the day of the program. If you have questions about your registration, please contact Katharine Garner at kgarner@vacb.org.

**Seminar Date**  
November 20

**Cancellation By**  
November 13

### Who Should Attend??

This session is a must for your **executive risk management team**, and **regulatory compliance officers & support staff** at the organization as well as Bank Operations Staff involved in EFT and Regulation E activities at their banks.

### CREDIT HOURS

The Compliance-Operations Forum Seminar has been submitted to ABA Professional Certifications for CE. The program carries six (6) CRCM credits. (submitted for approval - final hours TBD)

### ADA Requirements

Please complete the appropriate section provided on the Registration Form to alert us to your needs and be sure to include any FOOD allergies as well.

# VACB Compliance - Operations Forum Agenda

## Electronic Funds Transfer Act and Regulation E Disputes

Join us for a lively solution session on the complexity of today's electronic fund transfer (EFT) ecosystem. We've got lots to talk about from an Operations and a Compliance perspective. We will dive deep into mandatory requirements and best practices to survive the ever increasing volume of disputed EFTs. Come prepared to discuss what's working and what's throwing kinks in your processes!

### Program Topics:

1. Coverage and Definitions
2. Ecosystem Parties
  - A. Depository Financial Institutions
  - B. Reg E Payment Provider Financial Institutions
  - C. Reg E Service Providers
  - D. Visa, Mastercard, Discover and Amex
  - E. NACHA
3. Reg E Disclosures and Risk Management
4. Reg E EFT Errors and Merchant Disputes
  - A. Fraud - Unauthorized Transactions
  - B. Scams - Authorized Transactions
  - C. Chargebacks
5. Investigations and Resolution
6. Critical Fraud Trends



### Questions We Will Tackle as a Group:

- Is this unauthorized or authorized????
- How do we properly investigate disputes?
- Are we documenting our efforts sufficiently to prove our thorough efforts?
- How do we effectively get our customers' money back from merchants and payment networks?

### About Our Presenter - Patti Joyner, Financial Solutions, Inc.



**Patti Joyner** is a dynamic speaker and leader with strong, intuitive management skills, and a deep conviction that "excellence is not optional." She has extensive experience in working with financial institutions, bank data processors and governmental agencies. Patti has more than 35 years of experience in the financial industry as an entrepreneur and financial institution executive. She is a Certified Regulatory Compliance Manager (CRCM), skilled regulatory compliance consultant, bank operations specialist, system automation designer and an enthusiastic regulatory compliance instructor who believes in providing real-world solutions ready for immediate implementation.

# ATTENDEE REGISTRATION FORM

## VACB Compliance - Operations Forum *November 20 | In Person*

Hotel 24 South | Staunton, Virginia | 540-885-4848

Bank Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

**Emergency Contact Ph #** \_\_\_\_\_

Name \_\_\_\_\_

Badge \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Badge \_\_\_\_\_

Email \_\_\_\_\_

ADA Needs *(inc. food allergies)* \_\_\_\_\_

Name \_\_\_\_\_

### Payment Information

*(Please select your registration type below)*

- ☐ Compliance Member Bank \_\_\_\_\_ \$295
- ☐ VACB Member Bank \_\_\_\_\_ \$310
- ☐ VACB NonMember Bank \_\_\_\_\_ \$620

**Charge my:     VISA     MasterCard     Discover**

Card Number \_\_\_\_\_

Name on Card \_\_\_\_\_

Address where CC bill is mailed \_\_\_\_\_

Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

Signature \_\_\_\_\_

**Return to VACB by November 17, 2025**

VACB 7204 Glen Forest Dr., Ste. 101, Richmond, VA 23226  
(804) 673-8250 Phone ■ (804) 673-8251 Fax ■ [www.vacb.org](http://www.vacb.org)

