



7TH ANNUAL

THRIFT INDUSTRY DAY

THURSDAY, AUGUST 14, 2014

12:30 – 1:00 Registration

1:00 – 1:15 Welcome Comments

Doug Foster, Commissioner Emeritus, TDSML

Caroline Jones, Commissioner, TDSML

1:15 – 2:00 A Washington Perspective from the Spokesperson for the States
Special Guest Speaker John Ryan, President & CEO, Conference of State Bank Supervisors

2:00 – 2:15 Legal Update – The State Perspective

Caroline Jones, Commissioner, TDSML

2:15 - 2:30 Asset/Liability Management – Regulatory Initiatives

Susanna Blevins, Supervisory Examiner, TDSML

Jonathan Finley, Chief Supervisory Analyst, TDSML

2:30 – 2:45 Federal Reserve Membership as a State Savings Bank

Sid Cauthorn, CEO, The Bank and Trust, SSB, Del Rio, Texas

2:45 – 3:00 State of the Industry

Jonathan Finley, Chief Supervisory Analyst, TDSML

3:00 – 3:20 Break

3:20 – 3:40 Consumer Compliance Update

Nathan McDonald, Associate General Counsel, TDSML

Justin Accola, Supervisory Compliance Examiner, TDSML

Bill Poe, Supervisory Compliance Examiner, TDSML

3:40 – 4:00 Community Banking in the 21st Century

Bart Caraway, President & CEO, Third Coast Bank, SSB, Humble, Texas

Caroline Jones, Commissioner, TDSML

4:00 – 4:15 Examination Update – Forward-Looking Supervision

Stephany Trotti, Senior Supervisory Examiner, TDSML

4:15 – 4:30 Compliance Alliance

Scott Daugherty, President & General Counsel, Compliance Alliance, Inc.

4:30 – 4:45 Hot Topics from the Regulators

Patsy Smith, Deputy Commissioner & Chief Examiner

4:45 – 5:00 Open Forum / Questions and Answers

TDSML Management & Staff