



CBA LIVE 2025

Preferred Topics for Speaker Proposals

CBA LIVE 2025 will take place March 17-19, in Orlando, FL. CBA's committees have requested preferred topics for CBA LIVE 2025. The list of topics by focus can be found below.

Auto Finance

- FTC Cars Act developments and implications
- Regulatory focus on fees
- Credit furnishing and regulatory developments
- Use of AI and technology
- General auto lending and industry trends

Branch Banking & Operations

- Best Practices/Controls to combat fraud
- Branch audits & internal controls
- Industry insights on workforce management
- Industry trends related to branch deposits & money movement
- Best practices to ensuring customer/consumer/employee safety and managing interactions

CFPB/Compliance

- CFPB Section 1071 implementation and developments
- FCRA regulatory developments
- Mortgage servicing/RESPA
- Overdraft-related developments
- CFPB Section 1034(c)



Community Reinvestment

CRA Modernization implementation

CRA Modernization policy developments

Default Management

Fed rates and impact on industry

Mortgage servicing rules and impact on default management

Trends in delinquencies and impact

General credit and default-related trends

Industry developments related to debt settlement

Deposits & Payments

CFPB Overdraft Rulemaking and implications

Fed / Reg II Rulemaking and implications

Deposits outlook (rates, regulations and monetary policy implications on liquidity needs / costs)

CFPB Section 1034(c)

1033 implementation costs, along with implications on security and customer controls

Digital/Innovation

CFPB Section 1033 - implementation, impact, and implications for industry

Developments and issues surrounding the FDIC's Signage Rule

Open AI and Gen AI – Opportunities, challenges, and use cases

Sales, Personalization, Targeting

Privacy concerns (spec. 1033)



Fair & Responsible Banking

Use of AI and modeling related to fair lending

Developments related to redlining

Latest on UDAAP issues and developments

Fees: “junk” fees from deposits through servicing including regulatory expectations, how to justify and document fees, etc.

Developments related to redlining

CFPB Section 1071 implementation

Intersection of FRB and fraud

Fraud Management

Traditional fraud vectors (Check, AO, ATO) – Trends and developments

Emerging regulatory impacts (Reg II, FCRA, Reg E, Expectations)

Emerging technology to both combat fraud and protect against

Developments and issues related to scams

Home Equity Lending

Home Equity market analyses

Regulatory-related Developments

Impact of unsecured lending

Home Equity servicing

Consumer insights related to Home Equity

New market entrants and impact

Home Equity and marketing

Internal Audit

- Fair lending
- UDAAP analysis
- Complaints analysis
- Fraud
- AI & Leveraging tech in auditing

Risk

- Fraud
- Cybersecurity
- 3rd/4th Party Vendor Oversight
- Fair Lending
- Evolving regulatory expectations and impact on industry

Small Business Banking

- Economic Impact, Fed rates and impact on banks and small businesses
- CFPB Section 1071 developments, litigation and implementation
- Fraud related to small business
- Small business deposits, trends
- Emerging trends, innovation, and disruption in industry (SB related)
- Special Purpose Credit Programs (SB-focused)
- Small Business Fair Lending
- CRA and Section 1071 developments

Talent Management

Process improvement and use of AI internally at banks for talent-related purposes

Employee Development (Journey mapping, career mobility)

Preparing for knowledge transfer with retiring population and next generation of workers

Retention