



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
10 Waterside Drive  
Farmington, CT 06032-3083  
(860) 677-5060  
FAX: (860) 677-5066

2019 – 058

August 1, 2019

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

**SENT TO:**

CEO, CEO+, CFO, CLO  
Legislative, Legal  
Mortgage, Compliance  
IT, Trust

RE: **2019 State and Federal Legislative Update**  
**\* NEW DATE!\* - Tuesday, September 10, 2019**

This year's Connecticut General Assembly session adjourned on June 5<sup>th</sup> and we are pleased to announce the **2019 State and Federal Legislative Update** will be held on Tuesday, September 10, 2019 at the Red Lion Hotel (formerly the Radisson Hotel) in Cromwell, CT. Registration for this program will begin at 8:30 a.m. with the seminar starting promptly at 9:00 a.m. Depending upon questions from the attendees, adjournment is anticipated at 11:30 a.m. Registration fees and details can be found on the attached registration form or [click here](#) to register online.

## SEMINAR OVERVIEW

The program will cover what happened during this year's state legislative session, including legislation that passed (and what it means for your institution) as well as legislation that did not pass (but may return next session, and why they were proposed). From a congressional perspective, bills and proposals important to the industry will be covered. The topics for the program will include but not be limited to the following:

### STATE TOPICS

#### Labor:

- Minimum Wage
- Paid Family Medical Leave
- Captive Audience
- Shift call scheduling
- Non-disclosure agreements

#### Banking:

- Increased penalties for cyber-crimes
- Credit Reporting
- State run and infrastructure banks
- Lead generator exemption
- Extension of the Foreclosure mediation program
- Mandatory acceptance of partial mortgage payments
- Supplemental collateral for public deposits

#### Crumbling Foundations:

- CHFA Loan Guarantee Program
- Property Condition Disclosure
- Quarry Testing
- Prohibition on Deficiency Judgements
- Expansion of Home Inspector responsibilities

#### Finance Revenue and Bonding:

- Gift and estate taxes
- Real time collection of sales tax
- Sales and income tax
- Reducing interest rates on delinquent property tax
- Tolls

#### Judiciary:

- Uniform Trust Code
- Homestead Exemption

- Judgement Debtor Executions
- Mandatory acceptance and conveyance defects of Power of Attorneys
- Consumer Privacy
- Uniform Commercial Receivership Act
- Increasing certain blight fines
- Mandating Attorneys be present in all real estate transactions
- Restricting the reopening of a strict foreclosure
- Release of Probate Court liens
- Recreational Cannabis

Loss mitigation:

- Municipal Land Banks
- Vacant Property Conservatorships
- Invasion of properties
- Prohibiting certain bundled REO sales

**FEDERAL TOPICS**

- BSA/AML modernization
- CECL delay and study
- Tailoring regulatory oversight and actions
- The SAFE Act on Cannabis Banking
- National data security and privacy standard

**SPEAKERS**

Presenting this program will be David Wiese, Partner, from Hinckley Allen and Thomas Mongellow, President, CEO & Treasurer of the Connecticut Bankers Association.

**WHO SHOULD ATTEND**

This is an important program for a broad cross-section of departments within your bank including CEOs, CFOs, CLOs, CROs, branch administration, compliance, legislative, and legal (both in-house and external). Anyone who has responsibilities for overseeing the implementation of new laws and regulations would strongly benefit from attending this seminar.

**REGISTRATION DETAILS**

The **2019 State and Federal Legislative Update** will be held on Tuesday, September 10, 2019 at the Red Lion Hotel (formerly the Radisson Hotel), Cromwell, CT from 9:00 a.m. to 11:30 a.m. The enclosed registration form should be completed and returned to the Association office no later than **Friday, September 6, 2019**. For CBA Members paying by credit card, please register [online](#). If you are not able to use our online portal for credit cards, you may complete this form and send it to our secure fax line (860) 677-5066. ***We cannot accept registrations with credit card payments via unsecure emails.***

The fee is outlined on the attached registration form and includes all program materials, refreshments and applicable state sales tax. Should you have any questions regarding the program, topics or registration procedures, please don't hesitate to contact me at the Association office.

Sincerely,

THOMAS S. MONGELLOW  
President, CEO & Treasurer

# CONNECTICUT BANKERS ASSOCIATION MEETING REGISTRATION FORM

10 Waterside Drive, Farmington, CT 06032-3083  
Telephone: (860) 677-5060 Fax: (860) 677-5066



**TITLE:** 2019 Federal and State Legislative/Regulatory Update  
**DATE:** Tuesday, September 10, 2019  
**REGISTRATION TIME:** 8:30 a.m.  
**PROGRAM TIME:** 9:00 a.m. – 12:00 p.m.  
**LOCATION:** Red Lion Hotel (formerly the Radisson Hotel), Cromwell, CT  
**REGISTRATION DEADLINE:** *Friday, September 6, 2019*

**REGISTER ONLINE >**

<u>NAME (please print)</u>	<u>TITLE</u>	<u>NICKNAME</u>	<u>EMAIL*</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Company: \_\_\_\_\_

Address: \_\_\_\_\_

Completed by: \_\_\_\_\_ E-mail: \_\_\_\_\_

### REGISTRATION FEES

**CBA Member:** \$125.00/person x \_\_\_\_\_ Person(s) = \$ \_\_\_\_\_ (*\$117.54 + 6.35% CT State Sales tax*)

**Non-Member:** \$250.00/person x \_\_\_\_\_ Person(s) = \$ \_\_\_\_\_ (*\$235.07 + 6.35% CT State Sales tax*)

### MEMBERSHIP

**CBA Member:** A banking institution who is a regular member of the Association. Also includes Associate Members (a corporation, association or individual not eligible for regular membership, who has applied and been accepted for Associate Membership.)

**Non Member:** A banking institution who is not a current regular member of the Association. Also includes a corporation, association or individual who is not a current Associate Member.

**\*Confirmation sent if Email address is provided above**

*The fee includes all program materials, refreshments, and Connecticut State sales tax.*

### PAYMENT METHOD

Please select method of payment:  Check  Visa  MasterCard  American Express [☐ ONLINE at ctbank.com](http://ctbank.com)

Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Amount: \$ \_\_\_\_\_

Billing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

~~ Please make checks payable to: Connecticut Bankers Association ~~

### REFUND/CANCELLATION POLICY

- Refunds:** No refunds will be made for cancellations received within two business days of the program.
- Cancellations:** A \$45.00 per person cancellation fee will be charged
- Substitutions:** Registrants may send a substitute to the program without loss of program fees. Please call in advance whenever possible.
- Non-Attendees:** Registrants who do not attend the scheduled program will not receive a refund of program fees, but may request program materials.

### DIRECTIONS TO THE RED LION HOTEL (formerly the Radisson Hotel), CROMWELL (860) 635-2000

- From Hartford:** I-91 South to Exit 21. Left at end of ramp. After first light, hotel located immediately on left.
- From New Haven:** I-91 North to Exit 21. Left at end of ramp. Hotel located immediately on left.
- From Waterbury/  
Danbury:** I-84 East to Route 691 East. Follow to I-91 North to Exit 21. Left at end of ramp. Hotel immediately on left.
- From New Britain:** Route 72 East/Route 9 South to Route 372 East (Berlin/Cromwell). Hotel located approximately 4 miles on left.