



ALABAMA BANKERS ASSOCIATION

**Understanding the Regulatory Framework:
Marketing Compliance for Print and Digital Advertising
May 2, 2024**

Birmingham 280 Marriott

3590 Grandview Parkway

Birmingham, AL 35243

Registration starts: 8:15am

Business Session: 8:30am-3:00pm

Lunch on your own 11:30am-12:30pm

Member Fee: \$395

Non-Member Fee: \$595

Whether your marketing promotions are digital, print or televised, multiple compliance regulations strictly prescribe what can be said. This includes how the elements should be displayed. As banks continue to take the leap into digital marketing, many questions remain: What can we post? What disclosures must be provided? What should be considered if we would like to target our marketing campaign?

In this session we will discuss the answers to these questions and more, as well as provide you with tools to help craft a social media policy. We will review the compliance considerations for both lending and deposit products and look at sample ads to test our skills. We are also going to take a look today at the upcoming changes that will be required to be made by January 1, 2025, as a result of the FDIC's *Final Rule on Official Signs and Advertising Requirements* issued late last year.

Session Highlights:

- Reviewing technical requirements of TIL and TISA, including examples of the Do's and Don'ts
- Defining social media to assess which platforms best fit your goals
- Using posts for more than just advertising your products
- Assessing the risks and incorporating into your risk management program
- Detailed review of the compliance regulations to consider when advertising through traditional channels or digitally
- Best practices for responding to consumer complaints
- Recommended policies for employee use of social media sites
- Tips when utilizing third parties to manage your marketing program
- Auditing your program for compliance and effectiveness

Takeaways:

- Deposit Advertising Checklist
- Loan Advertising Checklist
- Sample Social Media Policy
- Marketing Log
- FDIC Signage Checklist

Who Should Attend?

This informative session is designed for Marketing Officers, Compliance Officers and anyone responsible for managing your bank's social media activities.

Speaker: Dawn Kincaid, Brode Consulting Inc.

For more information, contact Elizabeth Bailey, vice president of professional development at (251) 510-3593 or email ebailey@alabama.bank
For information on important policies please visit our website at <https://www.alabama.bank/policies>