

FEATURES

4 Lessons Learned From Redlining Examinations and the Initiative to Combating Redlining

BY ANDREA K. MITCHELL, ESQ., AND OLIVIA KELMAN

Discover more about the current state of redlining enforcement, recent examples of practices indicating redlining, and suggestions for mitigating redlining risk and improving minority market lending performance.

12 Empower Your Board, Empower Your Bank: The Art of Effective Board Reporting

BY LYNN WOOSLEY, CRCM, AND GRACE BRASINGTON

Gain insights into the accountability and responsibilities of bank directors in ensuring safe operations and compliance, as well as best practices for effective board reporting to support informed decision-making and robust governance.

22 Building Resilient Foundations: Cultivating and Assessing Enduring Risk Cultures

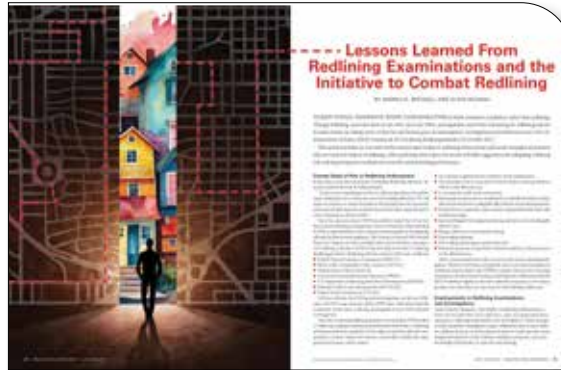
BY BILL TUCKER, CERP, CRCM, CAFP, CIA

Learn about cultivating a strong risk culture, developing and maintaining a robust risk framework, and strategies for navigating risks effectively while upholding strong moral standards.

32 The Anatomy of a Compliance Management System with Three Lines of Defense

BY ANDREA K. MITCHELL, ESQ., AND TINA SHAVER, CRCM, CAMS

Reviewing the three lines of defense ensures the effective implementation of best practices to safeguard the institution's risk management framework.



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