

Mary-Lou Heighes, **President of Compliance Plus, Incorporated** has been involved in the credit union movement since 1989. She has worked in all areas of credit union operations: general operations, marketing, collections, lending, and compliance. She is President of Compliance Plus, Incorporated, providing training and compliance / consulting services to credit unions.

Ms. Heighes was the Senior Research and Information Consultant for the California/Nevada Credit Union League for seven years, providing compliance information to over 600 credit unions by telephone and through operational bulletins and training. She also worked heavily with the leagues' state and federal governmental affairs departments crafting legislation and commenting on proposed regulatory changes. Her contributions to the credit union movement can be seen in the League's comments on NCUA's standard bylaw revisions, California's groundbreaking privacy and elder abuse legislation, and her testimony before a Federal Reserve Board committee on proposed changes to Regulation CC helped to effectuate Check 21 legislation.

Prior to her tenure at the League she spent five years in the credit union trenches, as a loan officer, marketing coordinator, and taking on all tasks associated with credit union operations, including data processing functions, ACH, share draft processing, credit union financials, organizing the transition between ATM and share draft processors, filing bond claims, creating credit union policies and procedures and implementing new products and services.

Today she provides training for credit unions and leagues across the nation. As a speaker, she has been asked to present at many league conferences around the country, as well as credit union-related conferences for companies such as Credit Union Direct Lending and Financial Service Centers Cooperative. She has presented the California Credit Union League's Regulatory Update and Account Administration Seminars for over 12 years, as well as various other seminars on topics such as Mortgage Lending Compliance and created the Bank Secrecy Act Compliance Officer curriculum presented to California Indiana Credit Union Leagues, as well as the League of Southeastern Credit Unions and the Mountain West Credit Union Association.

For a period of 10 years Ms. Heighes instructed at many CUNA conferences including Regulatory Compliance School, Mortgage Lending Institute, and the CUNA/NASCUS BSA Conference as well as producing and presenting many webinars. She has also presented for the California Department of Financial Institutions (Now the Department of Business Oversight) on Mortgage Lending Compliance, and has written articles for Credit Union Magazine and CU Executive.

She is the author of *Understanding Regulations*, part of CUNA's Volunteer Achievement Program series, and has edited CUNA publications such as the Board of Director's and Supervisory Committee handbooks. Credit union leagues and associations throughout the country regularly engage her for conferences and seminars.

She presents well over 50 webinars and audio conferences per year to community banks and credit unions on regulatory topics ranging from account administration issues to the recent changes to the Real Estate Settlement Procedures Act, and Regulation Z changes. She has created the content of course material for NCUA's consumer compliance and consumer lending sessions for examiners.