



Maintaining Data Privacy Through Your Financial Institution's Digital Journey

By Tim Dively and Randall Romes, CLA

One of financial institutions' biggest concerns when considering digital tools such as artificial intelligence, automation, or data platforms is verifying your institution and customer data remain secure. The trust needed with your vendors and platforms require much more diligence, awareness, and monitoring than when you favored an on-premises infrastructure where your team managed the controls, patching, user access, provisioning, and configuration.

Understanding your digital tools

If you don't fully understand automation, AI, data flow, and processes, can you effectively monitor and provide safety, or are you blindly trusting your third

How I Work Michael Hoehn

Michael Hoehn is the Assistant Compliance Officer and CRA Officer at First Metro Bank in Muscle Shoals, Alabama. Hoehn explains how he navigates banking regulations and ensures compliance using his expertise and certifications, including Certified Community Bank Compliance Officer (CCBCO) and Certified BSA/AML Professional (CBAP).

Q. Share your background and how you got here.

A. I developed an interest in banking through my brother, who also has a career in the field, and began my journey in 2012 while studying at the University of North Alabama. A

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and fourth-party vendors to do it? It's crucial to have a clear understanding of how these technologies work and where your data is being processed, stored, and accessed.

Learning from incidents

Often when we hear about an incident at a financial institution there are lessons to learn. These incidents can serve as a call to action to verify your institution wouldn't have been impacted by the same attack or identify a gap to address.



While human error will always be high root cause risk, you can control how high that risk is by enhancing your controls and tools. Essential measures include:

- Complex passwords
- Multi-factor authentication
- Data segregation
- Network segmentation
- Regular backups
- Endpoint protection
- Email security
- Intrusion detection and prevention systems
- Patch management, and
- User training

Assessing your IT team's skills

Inventory your IT team's skills and measure them against your infrastructure, cybersecurity, and risk management needs. If you have a managed service provider, assess their skills and how they stay ahead of ever-increasing effectiveness of cyber threats. The harsh reality in today's financial services ecosystem is the skills required to maintain your hardware and software are different from those needed to effectively stay ahead of cyber threats for your institution and your customers.

Actionable steps

Here are some steps you can take now to enhance your data privacy:

Update your vendor management program. Ask your vendors if they are leveraging AI or automation as part of your vendor review process. Start with critical and high-risk vendors first.

Identify fourth-party vendors. These are vendors your third-party vendors use. Understanding this extended network is crucial for comprehensive security.

professor there recommended I apply to First Metro Bank, offering to be a reference. Coincidentally, the HR director was a close friend of his, which led to my first banking job. Over the years, I've held various positions at First Metro Bank and currently act as Assistant Compliance Officer and CRA Officer.

Q. Describe how you construct your day for optimal productivity.

A. I thrive on checklists, and the satisfaction of crossing off tasks energizes me for the next. I also rely on my colleagues. We're a close-knit team, and I can always count on them for support, brainstorming, and problem-solving.

Q. Take us through a typical workday.

A. My day varies based on the most urgent task. Some days it's tackling check fraud, others it's preparing reports for the board, or handling unexpected matters. On an average day, I start by checking emails, reviewing unresolved tasks, and prioritizing them accordingly.

Q. What tools/software/resources can you not live without?

A. I use several tools daily, including FIS for our core system, Verafin for alert management and reporting,

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Update your infrastructure topology map. Include on-premises devices, remote connection configurations (outside of WAN), data flow, data classification, user access control, vendor connections, internet connectivity, redundancy/backup, and network/cybersecurity management tools.

Create an AI and automation policy. Whether you are ready to integrate AI, automation, or other digital tools at your institution or not, starting with an AI and automation policy will help regulators know you have identified the risks presented through your vendors and through the availability of publicly facing AI and digital tools available to your employees.

By taking these steps, you can better manage the complexities of data privacy in a digital world and verify your institution and customer data remain secure throughout your digital journey and maturity.

For more information on cybersecurity, contact Tim Dively at tim.dively@CLAconnect.com or 704-816-575, or contact Randall Romes at randy.romes@CLAconnect.com or 612-397-3114.

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Excel for various tasks, and Word and Adobe for creating procedures and policies.

Q. Can you share a challenge you are currently trying to solve?

A. Check fraud is a major challenge for many bankers and has impacted many of our customers. At our bank, we're constantly brainstorming ways to better protect our customers' funds. While it's a challenge, we've seen a decline in check fraud and hope this trend continues.

Q. What is the best advice you have for others in your role?

A. Always hunger for learning and never settle for "just enough." Strive for excellence, do the right thing, embrace humility, and surround yourself with positive influences. As C.S. Lewis said, "The next best thing to being wise oneself, is to live in a circle of those who are."

Q. How does your bank use training to solve for succession planning?

A. I wish we could insert a USB drive into our leaders' minds and transfer the knowledge they have directly, but we're not quite that advanced yet. As Assistant Compliance Officer, I'm fortunate to have our Compliance Officer as my mentor. She answers my questions, offers suggestions, includes me in meetings, and shares her valuable experience. As they say, experience is



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Current Issues
Certification Conference**

**Join us in Bloomington, MN
September 22–25, 2025**

Unable to join us in person?
Attend the livestreamed conference,
October 20–23, 2025.

For more information,
visit icba.org/seminars or email
julie.woida@icba.org.

New Certification Programs for Community Bankers!

ICBA Education is excited to introduce two new certification programs designed to equip community bankers with essential skills in today's evolving financial services industry. As data-driven decision-making and strategic marketing become increasingly critical, these programs provide the expertise needed to stay competitive. The ICBA Data & Analytics Institute empowers bankers to analyze large datasets, automate processes, and enhance efficiency using Microsoft Excel tools. The ICBA Marketing Institute prepares professionals to execute impactful marketing strategies, optimize digital channels, and ensure compliance. These certifications offer valuable opportunities to strengthen your institution's operations and drive success. For more information visit, icba.org/seminars.

ICBA Data & Analytics InstituteSM

Earners of the Certified Community Bank Data Analyst (CCBDA) designation specialize in analyzing large datasets using Microsoft Excel tools like pivot tables, Power Query, and Power Pivot. They create data strategies, conduct detailed analyses, and automate tasks such as loan evaluations and expense reviews.

June 10–12

Bloomington, MN

Who Should Attend: Anyone with data responsibilities at the bank.

Continuing Professional Education (CPE) credit hours: 18.5

Fees (subject to change):

\$1,699	ICBA Member (\$2,199 with testing fee)
\$2,199	Nonmember (\$2,699 with testing fee)
N/A	Nonbanker
\$500	Certification Testing Fee

ICBA Marketing InstituteSM

Certified Community Bank Marketing Specialists (CCBMS) excel in executing marketing strategies, managing brands and content, optimizing digital channels, analyzing data for customer acquisition and retention, ensuring marketing compliance, and more. With expertise in banking fundamentals, marketing techniques, and data-driven decision-making, they enhance their institution's marketing impact.

Oct. 6–9

Dallas, TX

Who Should Attend: Chief Marketing Officers, all marketing and operations titles and roles.

Continuing Professional Education (CPE) credits hours: 27

Fees (subject to change):

\$1,699	ICBA Member (\$2,199 with testing fee)
\$2,199	Nonmember (\$2,699 with testing fee)
\$2,699	Nonmember (\$3,199 with testing fee)
\$500	Certification Testing Fee

the best teacher—preferably someone else's. I'm grateful for her leadership and wisdom.

Q. What is your favorite thing about ICBA Compliance Institute or our other conferences you may have attended?

A. One of the most valuable aspects of ICBA institutes and conferences is the networking opportunities. Banking is challenging, and connecting with fellow professionals offers new perspectives and potential solutions. The top-notch educators at ICBA events have also helped expand my knowledge and clarify various subjects.

Q. How has your designation affected your career/role at the bank?

A. Through ICBA, I earned the (Certified Community Bank Internal Auditor) CCBIA, CBAP, and CCBCO designations, each enhancing my role at different stages of my career. The CCBIA helped me understand the fundamentals of auditing, the CBAP clarified areas like currency transaction reporting and CIP, and the CCBCO focused on major regulations for community banks. Each designation provided valuable resources and insights that improved my expertise in these areas.



Certification Calendar

Stay current, earn CPE to maintain your certification, or earn a new certification!

Certification Institutes			ICBA Member	Non-Member	Non-Banker
Audit Institute	May 4–9	Bloomington, MN	\$3,299	\$4,199	\$4,799
	Sept. 9–11 and 16–18*	Livestream			
Bank Security Institute	April 22–24	Livestream	\$1,699	\$2,199	\$2,699
	Aug. 12–14	Bloomington, MN			
BSA/AML Institute	April 15–17	Livestream	\$1,699	\$2,199	\$2,699
	Aug. 5–7	Dallas, TX			
	Nov. 4–6	Livestream			
Commercial Lending Institute	June 1–6	Dallas, TX	\$2,299	\$2,999	\$3,999
Compliance Lending Institute	June 3–5 and 10–12*	Livestream	\$2,999	\$3,899	\$4,799
	Sept. 14–19	Bloomington, MN			
Consumer Lending Institute	May 20–22	Livestream	\$1,699	\$2,199	\$2,699
Credit Analyst Institute	May 19–22	Bloomington, MN	\$1,699	\$2,199	\$2,699
	Aug. 12–14	Livestream			
New! Data & Analytics Institute	June 10–12	Bloomington, MN	\$1,699	\$2,199	\$2,699
Enterprise Risk Management Institute	Sept. 29–Oct. 1	Bloomington, MN	\$1,699	\$2,199	NA
New! Marketing Institute	Oct. 6–9	Dallas, TX	\$1,699	\$2,199	\$2,699
IT Institute	Nov. 3–6	Atlanta, GA	\$2,699	\$3,599	\$4,499

*Indicates an Institute is split over two weeks.

If you wish to test for certification, the testing fee is \$500 in addition to the registration fee.

