

FMA's 2025 Securities Compliance Webinar — Faculty Biographies - FINAL

Welcome & Opening Remarks

Mark T. Carberry – Moderator

Mark T. Carberry is an Executive Director in the compliance department of J.P. Morgan, based in Chicago. Before joining J.P. Morgan in 2015, Mark rejoined the Chicago law firm Neal, Gerber & Eisenberg LLP as a partner in its Securities & Commodities Litigation practice group after a ten-year tenure with UBS Wealth Management Americas, Legal & Compliance US. Mark spent more than a decade with UBS as Deputy General Counsel in a series of senior legal roles, most recently as Counsel to its Private Wealth Management business group. Mark also served as Division Counsel, as well as the initial Head and Manager of the Central Legal Wealth Management Advisor Group US. Mark also served as a member of the Policy Review Committee, charged with the review, design, and implementation of workable compliance policies and procedures for UBS Wealth Management Americas. Mark was also head of the Conduct Review Committee, and held a FINRA Series 7 license. Mark is a former Board member of the National Society of Compliance Professionals, and is a member of the Editorial Board of the Journal of Financial Compliance.

1. Key 2025 (and Beyond) Legislative and Regulatory Initiatives

Mark T. Carberry – Moderator

See above.

Mitchell Atkins

Mitchell Atkins is Founder & Principal of FirstMark Regulatory Solutions, Inc., a compliance consulting firm based in Boca Raton, Florida. Since he founded FirstMark in 2013, he has been a consultant to FINRA-registered broker dealers and to registered investment advisers. His recent client focuses include: Regulation Best Interest compliance, supervisory controls, anti-money laundering independent testing, FINRA membership applications, complex product supervision and sales practices. Mr. Atkins has over 30 years of experience in the industry, 20 of which was in various roles at FINRA (previously NASD). When he left FINRA he was Senior Vice President and Regional Director with overall responsibility for four districts comprising FINRA's South Region (which was home to 850 brokerage firms). He oversaw the region's examination programs, sales practice special investigations, financial surveillance, and membership application programs. He is a Certified Regulatory and Compliance Professional through the FINRA Institute at Wharton. He is a graduate of Louisiana State University and a member of the Florida Securities Dealer's Association.

Carl Fornaris

Carl A. Fornaris is Co-Chair of the firm's Financial Regulatory and Compliance Practice. With 25 years of legal experience, Carl advises banks and their holding companies, investment advisers, securities broker dealers, gaming firms, money services businesses and other financial institutions on all aspects of their business, including licensing, capital-raising transactions, acquisitions and divestitures, USA PATRIOT Act/BSA/AML compliance and OFAC sanctions programs (including permissible financial activities in Cuba), critical examination reports and enforcement proceedings, Dodd-Frank Act compliance (including Volcker Rule implementation), new products and FATCA. Throughout his career, Carl has counseled clients in their dealings with the Federal Reserve, OCC, FDIC, FinCEN, SEC, FINRA, Florida Office of Financial Regulation, New York Department of Financial Services and other state supervisory authorities. Carl is also active representing lenders and credit parties in financing transactions of all types, particularly credits to non-U.S. loan parties, asset-based credits, acquisition financing and stand-by letters of credit.

Christina Nagy

Christina Nagy is currently a VP & Compliance Program Manager Sr. for PNC Capital Markets LLC. She started with PNC Capital Markets LLC in September 2021 focusing on corporate debt underwriting. Since that time her role has expanded to also include Fixed Income Sales and Trading, Public Finance, and Registrations. Christina has over 23 years of Compliance experience in the securities industry. She started her compliance career in 2001 with Commerce Capital Markets, Inc. and then worked for Janney Montgomery Scott LLC for 15 years focusing on Capital Markets rising to the level of Director of Fixed Income. She currently holds the following licenses: Series 7 (General Securities Representative); Series 52 (Municipal Securities Representative); Series 24 (General Securities Principal); Series 53 (Municipal Securities Principal); Series 66 (Uniform combined State Law Exam); Series 79 (Investment Banking Representative); and Series 57 (Securities Trader).

Yvette Q. Panetta

Yvette Quinteros Panetta is based out of FINRA's Boca Raton, Florida Office and is a Vice President in Member Supervision, heading the Firm Cause Investigations team within the National Cause Program. In her role, she is primarily responsible for leading the teams investigating regulatory events and managing the day-to-day operations. Most recently, Ms. Panetta led Member Supervision's Office of Regulatory Liaison (ORL), an office she established in 2020. In that capacity, closely partnering with other FINRA departments, Ms. Panetta managed Member Supervision's relationship with the Securities & Exchange Commission (SEC), other federal agencies and securities regulators including the States, and provided strategic advice to Member Supervision and other staff in their regulatory interactions. Prior to her role with ORL, Ms. Panetta was the District Director of FINRA's Florida District Office overseeing the Risk Monitoring, Firm Exam and Cause Exam Programs. In her capacity as District Director, she helped establish and launch FINRA's Securities Helpline for Seniors. Prior to joining FINRA in 2014, she worked as a manager in the SEC's Office of Compliance Inspections and Examinations, Broker-Dealer Program out of the New York Regional Office. Ms. Panetta earned her undergraduate and graduate degrees from Baruch College and also holds the title of Certified Public Accountant.

2. Off-Channel Communications – Present and Future

Greta Trotman ■ Moderator

Greta E. M. Trotman is a Partner in the Miami office of Shutts & Bowen LLP, where she is a member of the Financial Services Practice Group. Greta's practice focuses on a variety of financial services matters, including business and financing transactions and regulatory issues. She also provides support to other practice groups on issues related to servicing the firm's Portuguese-speaking clients. Prior to joining the firm, Greta worked on capital markets and cross border financings for an international law firm, where she gained significant exposure to the Brazilian market. Greta is a graduate of Harvard Law School, where she was the coordinating editor of the *Harvard Law Review*. **Practice Areas**—Corporate; Financial Services; Industry Focus; and Financial Services. **Education**—Harvard Law School, 2009; Coordinating Editor, *Harvard Law Review*. Barry University, History and English Literature, *summa cum laude*, 2006; 2006 NCAA Woman of the Year Finalist.

Nilo J. Barredo

Nilo Barredo is the Head of Legal for Citi Wealth's Banking and Lending businesses in the Americas. In this role, Nilo supports Wealth's diverse banking and lending products in North America and Latin America and leads a team focused on providing product structuring and transactional-level guidance, strategic advice on global and regional matters and business initiatives, and counsel on escalations. Immediately prior to his current role, Nilo was the Head of Legal for Citi Wealth's Lending business in North America, covering its Structured Lending, Securities-Based Lending and Mortgage offerings. Prior to that, Nilo served as Director of Legal Affairs for Citi Latin America, where he worked closely with the General Counsel to Latin America on franchise escalations and was responsible for providing strategic level advice and support in management decisions and assisting with the oversight of, and coordination with, the Legal team in LatAm on franchise priorities. Nilo has advised on cross-border transactions involving LatAm and served on senior committees, partnering with senior management in LatAm and other functions on potential reputational and franchise risk issues arising from, or related to, business operations in the region. He also supported the Agency and Trust business for LatAm and oversaw regional investigations. On joining Citi in 2015, Nilo was responsible for providing all-round legal coverage to the Citi's Wealth Management business, including the Citi Private Bank business, in Latin America, where he oversaw Citi Private Bank's numerous domestic and cross-border product and service offerings that includes banking, investments, brokerage, lending, wealth structuring, and capital markets, providing litigation and regulatory oversight for the businesses, and ongoing guidance to the Citi Private Bank leadership team on complex matters and regulatory interaction. Before joining Citi, Nilo's New York-based practice focused on domestic and international capital markets and finance with an emphasis on Latin America, most recently at Linklaters LLP. He was named a "Rising Star" in Debt Capital Markets, Equity Capital Markets and High-Yield Debt in the 2014 and 2015 editions of IFLR1000. Nilo has represented registered domestic and foreign companies in a wide variety of capital markets transactions and complex lending transactions involving various types of credit support and structures, including project and structured finance, and in connection with the public offering and private placement of securities. Nilo is an active member of Citi Global Legal Diversity Council. Originally from the Northeast, Nilo currently lives in South Florida. He is a member of the New York State and New Jersey State bars and is qualified in-house counsel in the State of Florida. Nilo earned his J.D. at the University of Pennsylvania, where he also received a Certificate of Business from the Wharton School, and B.A.'s in Economics, Latin American Studies and Spanish from Rutgers College. Nilo has a native fluency in English and Spanish and has a working knowledge of Portuguese.

Carlos González-Stawinski

Carlos Gonzalez-Stawinski is the President of CIMA Financial Regulation Consultants where he assists banks, broker-dealer and investment advisors navigate cross border business. With over 20 years of experience in financial services laws and regulations, Carlos is an attorney with a Masters of Laws (LL.M.) in Financial Services Law from Kent College of Law. Carlos began his career as a Legal Counsel for the Puerto Rico Office of the Commissioner of Financial Institutions, where he led enforcement cases against registered representatives and broker-dealers; he also developed securities and capital markets regulation for the Commonwealth. Since that time, he has held senior leadership positions at leading global financial institutions where he has been instrumental in promoting a safe and sound business environment that has enabled growth. During his 13 years at Citi, Carlos served in various executive roles in the firm's international and wealth management businesses, including Chief Compliance Officer and Head of Investments Supervision.

M. Carolina Rivas

M. Carolina Rivas is the Chief Compliance Officer at Bci Securities Inc. Bci Securities is the USA-based wealth management arm of the BCI Group, which includes one of the largest banks in Chile. Ms. Rivas joined the Bci group of companies as the Chief Compliance Officer in 2015. During her tenure, Ms. Rivas has developed and led the Compliance Program for the dual-registrant broker-dealer and registered investment adviser since its inception and through its continued expansion in the US. Ms. Rivas has practiced in the securities and banking industries since January of 1995, when she joined Bank of America (formerly NationsBank). At BOA, she started in commercial banking and then moved into both business and compliance roles in various areas including Corporate Compliance, Private Bank, International Private Bank, Wealth and Investment Management, and Asset Management Group. In 2004, Ms. Rivas became a Certified Anti-Money Laundering Specialist. From September of 2005 through April 2009, Ms. Rivas took a sabbatical while keeping up to date with industry developments and continuing education requirements for her Anti-Money Laundering Specialist Certification. In May of 2009, Ms. Rivas launched her own consulting firm, Engaged AML Solutions Inc., of which she was the sole owner and President. As a consultant, she provided her expertise to clients in areas such as risk assessment, process implementation, regulatory exam/audit support, and training programs in the areas of Global Anti-Money Laundering and Regulatory Compliance to financial institutions, law firms, as well as other consulting firms. In 2015, Ms. Rivas attended the FINRA Institute at Wharton and became a Certified Regulatory Compliance Professional. Most recently, Ms. Rivas was appointed as a member of the Small Firm Advisory Committee (SFAC) by the Financial Industry Regulatory Authority (FINRA) Board of Governors. As of January 2024, Ms. Rivas is serving a three-year term as a member of SFAC.

3. Cash Sweep Programs

Gary Klein – Program Planning Committee Member and Moderator

Gary Klein is a currently a Vice President and Assistant General Counsel for Fifth Third Bank. Mr. Klein has been a prominent financial services professional for more than 37 years. Mr. Klein has twice served as a Branch Chief with the United States Securities and Exchange Commission, held positions as General Counsel, Deputy General Counsel, and Chief Regulatory Officer for national brokerage/investment advisory firms, created high profile regulatory, government affairs and divisions dedicated to senior investors for such organizations, for both their Legal and Compliance Departments. Mr. Klein has previously held management positions with Raymond James & Associates, LPL Financial and NEXT Financial Group. Mr. Klein speaks nationally on the topic of Senior Investors and Incapacity, has spoken with FINRA on multiple panels on this topic and trained state examiners from throughout the United States on multiple senior issues at the request of the North American Securities Administrators Association.

Jarrett Jacobs

Jarrett Jacobs has been the CCO of Fifth Third Securities' registered investment advisor since June 2006, and the CCO of Fifth third Securities' broker-dealer since October 2012. Fifth Third Securities, Inc. is a broker-dealer, registered investment advisor, and municipal advisor engaged in retail brokerage/advisory and investment banking activities (e.g., institutional sales, corporate and municipal underwriting, M&A, etc.). As CCO, he is responsible for the overall compliance program for Fifth Third Securities including, but is not limited to, regulatory exams, policies and procedures, surveillance and testing, registrations, complaints, and potential financial abuse cases. Jarrett been in securities compliance since 1998 and has supervised over a dozen regulatory exams and hundreds of regulatory inquiries. Jarrett previously served on the U.S. Department of Treasury's Bank Secrecy Act Advisory Group - Securities and Futures subcommittee. He earned his BBA from University of Wisconsin-Whitewater double majoring in Finance and Political Science, he holds FINRA Series 4, 7, 24, 53, and NASAA 66 securities registrations, and holds the Certified Regulatory and Compliance Professional (CRCP®) designation.

Michael B. Koffler

Michael Koffler is a Partner on the Investment Services at Eversheds Sutherland. He guides investment advisers, broker-dealers and investment funds in their compliance with federal/state securities laws and regulations and SRO rules. Michael advises clients on the full spectrum of business operations, including advertising, portfolio management, trading, internal controls, compliance programs, mergers and acquisitions and other management issues. He also counsels other financial institutions—banks and insurance companies—on securities issues associated with the management and distribution of investment products. Michael began his legal career with a regulatory agency. He served two years on the staff of the U.S. Securities and Exchange Commission (SEC) in the Division of Investment Management, where he reviewed registration statements, no-action requests, exemptive applications and proxy statements. Michael also helped promulgate SEC rules and answer interpretive questions from financial institutions. He graduated from Binghamton University with a BA in Law and Society and received his JD from the University of Pennsylvania Carey Law School.

Dan Newman

Dan Newman is a partner with Nelson Mullins. He began his career with the United States Securities and Exchange Commission's Division of Enforcement. He is an experienced litigator of complex commercial and securities matters in federal and state courts and before various arbitration forums. He also regularly represents individuals and entities in government investigations and related litigation.

4. AML Converging Requirements

Louis Dempsey, CRCP, CSCP, CAMS – Program Planning Committee Member and Moderator

Louis Dempsey is the founder and President of Renaissance Regulatory Services, Inc. a full service-consulting firm that offers a wide range of regulatory compliance consulting services to broker-dealers and registered investment advisers. Louis has over thirty years of public/private sector regulatory compliance and operations experience, which includes a unique combination of experience in advising and examining broker-dealers, investment advisers and bank holding companies relative to federal, state, and self-regulatory rules and regulations. He has served as an expert witness and independent consultant on numerous regulatory matters that include SEC, DOJ, FINRA, and State enforcement proceedings. He began his career in the industry with the Florida Office of Financial Regulation, Division of Securities and served twice on the staff of the SEC as a Staff Accountant and Branch Chief.

David Byrne

David is a Director on the AML Special Investigations Unit at FINRA. David began his career in the brokerage industry at Merrill Lynch where he obtained his Series 7 and 66 licenses. He then worked at FINRA for seven years as an investigator then manager within the AML Investigative Unit. David left FINRA in 2017 to start a consulting company to protect pro athletes from fraud. In 2021, David worked for a FinTech clearing firm, DriveWealth, helping to build its AML Program and AML systems while obtaining his Series 24 license. He rejoined FINRA in September 2024.

Kerry Finegan

Kerry Finegan is the Director of the Florida Office of Financial Regulation ("OFR") Securities Division with regulatory oversight over sales of securities, state registered investment advisers, broker-dealers and associated persons. She joined OFR in May 2021 and served as the Securities Division's Chief of Enforcement for approximately 4 years before being named as the Director. Kerry also spent over four years in private practice specializing in securities industry compliance and enforcement, over 13 years at a major financial institution where she held various roles including regulatory counsel and head financial crime compliance attorney, and over four years at the U.S. Securities and Exchange Commission as an enforcement attorney and then trial counsel. Kerry is a graduate of the University of Michigan and the University Miami School of Law.

Issa Hanna

Issa is a Partner at Eversheds Sutherland and has been with the firm for over 15 years. He assists his broker-dealer, investment adviser, investment fund, insurance company, and insurance distributor clients in navigating applicable regulatory requirements while also achieving their key business objectives. Issa has extensive experience guiding clients through registration and compliance issues, representing them before federal and state regulators and self-regulatory organizations. He has particularly deep expertise relating to the advertising and marketing regulatory regimes for his investment adviser, broker-dealer and insurance distributor clients, as well as the standard of conduct regimes for such clients (including the Advisers Act fiduciary duty, Regulation Best Interest and state insurance annuity suitability/best interest regulations). He frequently helps clients develop and update policies, procedures, agreements, and disclosures to comply with applicable regulatory requirements, and counsels clients on regulatory issues related to transactions and new product and service offerings, including obtaining regulatory approvals and assessing risks. At Eversheds Sutherland, Issa is actively involved in the firm's Pro Bono, Diversity Equity & Inclusion, and Professional Development Committees. He is a frequent speaker and published author on many regulatory issues of interest to his clients. Issa earned his Juris Doctor (JD), with honors, from the University of Florida, Fredric G. Levin College of Law and holds a bachelor's degree in political science and history from Duke University.

5. Cybersecurity: Top Trends, Tactics, and Threats

Matt White, CIPP/US, CIPP/E, CIPT, CIPM, PCIP – Program Planning Committee Member, Moderator and Speaker

Matt White is co-chair of the Firm's Financial Services Cybersecurity and Data Privacy Team, and a member of the firm's Incident Response Team, which has been named an Authorized Breach Coach® by NetDiligence. He regularly advises clients on a wide range of cybersecurity and data privacy matters, including compliance, policies and procedures, training, incident response, regulatory investigations, and litigation. He is a Certified Information Privacy Professional (CIPP/US, CIPP/E), a Certified Information Privacy Technologist (CIPT), and a Certified Information Privacy Manager (CIPM). Matt is also a Payment Card Industry Professional (PCIP). His practice focuses on representing financial institutions, including banks, credit unions, lenders, Fintechs, insurance companies, InsurTechs, investment advisory firms, and broker-dealer firms, as well as other highly regulated businesses. He counsels clients on all aspects of privacy and cybersecurity, including litigation and breach response, privacy compliance, transactional diligence, and the defense of regulatory actions. Matt particularly focuses on helping businesses implement policies, procedures, and best practices concerning data privacy and security, and assisting clients in strategically navigating through cyber incidents and litigation. Matt also provides strategic advice to his clients concerning artificial intelligence (AI), blockchain technology, smart contracts, cryptocurrencies, and other digital assets including non-fungible tokens (NFTs). He provides sophisticated and knowledgeable counsel on the novel issues clients encounter in this rapidly evolving space. He assists clients with implementing and managing issues related to AI applications, services, and solutions, including deep learning, machine learning, and natural language processing. He has also advised clients on relevant regulations including federal and state money transmitter laws, AML/KYC, privacy and cybersecurity, as well as whether tokens are considered securities. Matt has deep experience in financial services regulation, securities, commodities, and broker-dealer regulation, cybersecurity and data privacy, and in litigation, and draws on that experience to anticipate, recognize, and address the legal, regulatory, and compliance issues his clients face relating to blockchain and digital assets. As the decentralized finance (DeFi) ecosystem continues to evolve, Matt can advise clients ranging from platforms, exchanges, issuers, application developers, startups, and other innovators who are operating in this cutting edge environment, to investors, hedge funds, and established financial firms that are interested in exploring the legal implications of and strategically increasing their exposure to the DeFi markets. He has also represented victims of DeFi fraud in assessing their recovery and litigation options. Matt also has extensive experience representing financial institutions, broker-dealers, investment advisors, and other companies in litigation, arbitration, regulatory and compliance matters, and in investigations and enforcement proceedings.

Sanjay Deo

Sanjay Deo is the founder and has a combined experience of over 25 years in IT Security and Compliance. At 24By7Security, the corporate mission is to assist clients with building a “defensible platform” in the face of rising direct and indirect Cybersecurity and Privacy incidents due to increased Cybercrime, Regulations and Legal Action. Company clients include national healthcare, financial services, media & entertainment, travel and cruise and industrial companies. Sanjay has been a cybersecurity evangelist educating business leaders on the risks of Cyber Security and how to build a layered cybersecurity platform. Sanjay conducts Executive briefings for the C-Suite and Board Members and speaks extensively on topics of phishing, ransomware and other cyber security topics. He has assisted multiple clients with ransomware negotiations and remediation. Sanjay currently serves on the Board of the South Florida Chief Information Officer (CIO) Council; Co-Chairs the South Florida Chief Information Security Officer (CISO) Forum; South Florida FBI-InfraGard Alliance Board and is the current Sector Chief for the Information Technology Sector; and Board and Executive Committee member, TechLauderdale (South Florida Technology Association).

Cherice Douglas

Cherice Douglas is the Supervisory Special Agent for a Criminal Cyber squad in the Miami Division of the Federal Bureau of Investigation (FBI).

Aldo M. Leiva

[Aldo M. Leiva | Baker Donelson](#) is a Shareholder in Baker Donelson's Government Enforcement and Investigations Group, assisting clients with investigations, compliance, and regulatory matters relating to critical infrastructure, cybersecurity, and supply chain security. He also serves on the Data Protection, Privacy and Cybersecurity Team, advising clients on compliance, transactions, and complex litigation involving rapidly evolving federal, state, and international cybersecurity and data privacy laws. Mr. Leiva provides strategic legal counsel to clients facing cybersecurity incidents, data privacy issues, and compliance or litigation involving complex cybersecurity and privacy laws and regulations, including federal laws (CFIUS, TCPA, HIPAA, HITECH, GLB, COPPA, CAN-SPAM, FCRA/FACTA), state laws (data breach notification laws, FIPA, FSCA, CCPA, CPRA) and EU/Latin America data protection laws (GDPR). He has served as privacy compliance counsel, cybersecurity risk mitigation counsel, and general counsel for numerous companies. He also advises clients on business practices that comply with laws governing security of their supply

chains as well as digital operations, including social media, digital media, mobile app and website marketing, and cloud computing. Mr. Leiva has also completed extensive critical infrastructure training programs of the U.S. Department of Homeland Security (DHS) Industrial Control Systems Cyber Emergency Response Team in Cybersecurity for Industrial Control Systems and Operational Security for Control Systems, and has similarly received comprehensive training via DHS and FEMA-authorized programs in the areas of cyber incident analysis and response, disaster recovery for information systems, physical and cybersecurity for critical infrastructure, information risk management and critical asset risk management. Mr. Leiva serves on the board of directors of the South Florida Chapter of InfraGard, a leading public-private partnership between U.S. businesses and the Federal Bureau of Investigations (FBI) that focuses on critical infrastructure protection. He has developed educational programming on cybersecurity laws and regulations for the members of InfraGard. In 2017, Mr. Leiva was recognized by the FBI for exceptional service in connection with his InfraGard service. Mr. Leiva's pro bono efforts have focused on advocacy for the Rule of Law in Cuba, serving as counsel for Cuban political prisoners and pro-democracy activists before the Inter-American Commission on Human Rights, resulting in a ruling against the Cuban government by an international committee for human rights violations. As a Cuba law/policy analyst, Mr. Leiva has briefed the U.S. State Department, Representatives and Senators, and Presidential candidates on Cuba law and policy. He has also analyzed Cuba trends for trade and media organizations and academic institutions, including the Foundation for Advanced Education in the Sciences, American University, University of Miami, Indiana University, and St. Thomas University. Mr. Leiva was honored to receive the 2020 Human Rights Award from the Cuban American Bar Association in recognition of his activism and advocacy for human rights in Cuba.

6. Regulation BI: Recent Developments and What's Coming Next

Michael Wheatley –Moderator

Michael Wheatley is Of Counsel in the Investigations and White Collar Defense practice at Paul Hastings LLP and is based in the firm's Washington, DC office. Mr. Wheatley's practice focuses on representing companies and individuals in litigation and regulatory matters. He has experience representing clients in enforcement matters involving the DOJ, SEC, and FINRA, and in litigation in federal and state courts. Before joining Paul Hastings, Mr. Wheatley was Counsel at another law firm. Before that he served as Regulatory Counsel for Lincoln Financial Group and Chief Counsel of its wholesale broker-dealer business, Lincoln Financial Distributors. He also worked as an attorney in the legal department of Towers Watson & Co. (now known as Willis Towers Watson). Earlier in his career, Mr. Wheatley was an associate at another law firm and also served as a law clerk to the Honorable Ira DeMent of the United States District Court for the Middle District of Alabama (2010-2011) and the Honorable Michael H. Schneider of the United States District Court for the Eastern District of Texas 2011-2013). **Practice Areas**—Investigations and White Collar Defense. **Admissions**—District of Columbia Bar and Virginia Bar. **Education**—George Mason University School of Law, J.D. (2009); Brigham Young University, B.A. (2006).

Michael Gilliland

Michael Gilliland is the Head of Advisor Platform Solutions Compliance with MML Investment Services, Inc (MassMutual), a dually registered firm with 7500+ financial professionals. Mike leads an internal compliance consultant team supporting MMLIS. Prior to joining MMLIS, Mike was deputy CCO for Lincoln Financial Network, CCO - WS Griffith and CCO - Shawmut Brokerage, Inc. Mike received a BS in Chemical Engineering and an MBA from Washington University in St Louis, Mo.

Jason Minard

Jason Minard is Director of Product Supervision and Regulatory Review at Wells Fargo Advisors. In his role, Jason provides leadership to team of control specialists that design controls to enable compliance with regulatory requirements, perform quality assurance reviews to confirm adherence and validates remediation of any exam findings on supervisory controls within Wells Fargo's retail brokerage business. He also leads a team of data analysts who provide reporting and metrics on the firm's supervisory processes. Jason also leads a team of licensed supervisors responsible for monitoring client best interest for annuities and complex products. Jason has over 25 years of experience within the securities industry and audit. During his time in internal audit, he performed and managed audits in areas such as investment sales, regulatory compliance, securities operations, investment banking, asset management, trust administration and finance. He previously worked for three years in public accounting at a Big 4 firm. Jason has a bachelor's degree in business administration from St. Louis University. He is a Certified Public Accountant (Inactive), Certified Internal Auditor, Certified Information Systems Auditor, and holds general securities representative and general sales supervisor licenses.

Shawn O'Neill

Shawn O'Neill joined FINRA in March of 1998 and is currently an Examination Director. In this regard, Shawn manages a team of Examination Managers and Examiners responsible for the execution of the Capital Markets firm group examination program. Prior to joining FINRA, Shawn served in various capacities in the banking industry including working as a registered investment representative for a bank broker dealer. Shawn received his MBA from Loyola University of Chicago and his BA from Saint Xavier University.

7. Elder and Vulnerable Adult Financial Exploitation

Gary Klein – Program Planning Committee Member, Moderator and Speaker

See earlier.

Louis Dempsey, CRCP, CSCP, CAMS

See earlier.

Anna Dennis

Anna Dennis is the Bureau Chief with the Florida Office of Financial Regulation, Division of Securities, Bureau of Enforcement since February 2025. She joined the Bureau of Enforcement in June 2018. The Division of Securities administers and enforces compliance with the Florida Securities and Investor Protection Act, designed to protect the investing public and promote economic growth. The Bureau of Enforcement is responsible for conducting examinations of registered entities, processing complaints, and receiving notification of disbursement or transaction delays from an account of a specified adult. Her areas of responsibility include the supervision of examinations, complaints, and surveillance.

Miriam Lefkowitz

Miriam Lefkowitz is the principal of Miriam Lefkowitz, LLC and Coda Advisory Group LLC. She serves as consulting and testifying subject matter expert on securities compliance issues in broker dealer and investment adviser regulatory and civil matters in court cases, arbitrations, administrative law forums and in connection with settled actions. She also advises broker dealers and RIAs on their retail compliance programs, often as a compliance consultant for firms seeking cooperation credit in settlements with the SEC and/or as an independent compliance consultant in connection with such settlements. She served as the General Counsel and/or Chief Compliance Officer of three dually-registered BD/RIAs. One was an independent contractor BD/IA specializing in financial planning and model portfolio asset management. The second provided discretionary fee- and commission-based asset management in individually managed equity accounts to retail clients. The third firm was full service with an emphasis in municipal bonds. Before going in-house, Miriam served as Senior Counsel in the Enforcement Division of the Securities & Exchange Commission and practiced law at a firm in Miami. Miriam graduated from Columbia Law School and Columbia College. She is a regular speaker and author on securities and compliance topics and industry conferences and law schools. She was on the Board of Directors of the National Society of Compliance Professionals (NSCP) from 2014-2019, serving as its Chair in 2018. She served as the Chair of the Financial Services Committee of the Association of Corporate Counsel (ACC) in 2016 and as a member of the FINRA's District 9 and North Region Committees from 2017-2019.

8. Internal Audit – Adding Strategic Value to Your Organization

Luis Castillo – Moderator

Luis Castillo is a Director at Kaufman Rossin in the Risk Advisory Services practice. He provides compliance and risk guidance to clients in the financial services industry. Luis is an accomplished risk professional with a track record of leading high-functioning teams in the execution of internal audit and enterprise risk management objectives. Prior to joining Kaufman Rossin, he held executive level roles in financial institutions where he established risk management programs and conducted due diligence for mergers/acquisitions.

Victor Espinosa

CPA (Mexico) with 30 years of experience in Banking and Brokerage. During my Citi & Ocean Bank career, I have audited and worked in many different areas of the bank including the Corporate, Consumer, Cards, Collection, BCP (COB), FINCON, Technology, Information Security, MCA, KYC/AML, Broker Dealer and Treasury areas. I have a thorough understanding of the dynamics of managing critical back office departments (e.g. Financial Control, Operations, Compliance and Business Risk Management) while maintaining alliance with front and middle office areas of the bank. I have excellent interpersonal, customer service, communication and analytical skills, as well as the ability to train, lead and motivate others in a sales driven atmosphere while maintaining a well-controlled compliance environment. I am well versed in banking and investment processes, including, but not limited to: Banking laws and regulations, Operational procedures, RDIP, Sarbanes Oxley, the Bank Secrecy Act, the US Patriot Act, Dodd Frank, FATCA, the Foreign Account Tax Compliance Act, Anti-Money Laundering, Know Your Customer, Insurance, Documentation Control, Hold All Mail, Continuity of Business, Information Security, Fraud Prevention, Record Management, FDICIA, Independent Risk and Control Testing. I have lead internal and interface with external audits, by the Federal Reserve, CNVB, Mexican Stock Exchange, OCC & FDIC, FINRA Examinations, in Florida, Houston, Switzerland, New York, Mexico, Brazil, Colombia, Guatemala, Honduras, Peru, Puerto Rico, Argentina and Mexico. **Ocean Bank – Chief Auditor** – January 2018 to Present – *Director*. Responsible to ensure that Ocean Bank, Ocean Financial Services and Ocean Financial Advisors are in full compliance with OB Policies and Procedures as well as FINRA regulation and requirements and adhere to the BSA/OFAC Policies and Regulations. During this period, the IA took a more active role into the group identifying process improvements as well as identify critical key controls to cover key risks. Under my leadership, Ocean Bank created the MSA – Management Self-Assessment to early identify problems or not adherence to regulations, policies or procedures and give the opportunity to the Business to assess and address their own corrective action plan to fix it. Also, was incorporated the model validation to ensure that all models in place contain the required information/ documentation to support the business and purpose of the model. I reduce from 20 to 10 internal auditors becoming more efficient, timely and effective. **Education**—CPA with emphasis in Audit and Taxes - Universidad Iberoamericana – Mexico – 1986; Audit Post Grad – Universidad Iberoamericana – Mexico – 1996.

Fabricio Macastropa

Fabricio Macastropa is the Executive Vice-President and CFO of Sunstate Bank and serves on its board of Directors. He's also Manager Director of Sunstate Wealth Management and Director of Sunstate BancShares Inc. Fabricio Macastropa joined Sunstate Bank in 2006 to oversee the bank and customers' investments securities portfolio and IT operations. Before joining Sunstate Bank, Fabricio Macastropa worked for Banco Sofisa in Sao Paulo, Brazil. He oversaw the Private Banking Backoffice operations. Fabricio Macastropa graduated in Business Administration from University of Sao Paulo in 2002. He earned his MBA in Marketing in 2005 and his Master in Finance focusing on Investment portfolio diversification from University of Sao Paulo in 2006. Fabricio Macastropa graduated from the Florida School of Banking in 2015 and completed the course of Competing in the Age of Digital Platforms from Harvard Business School in 2023.

Jay Matos

Jay Matos is the VP of Audit & Enterprise Risk Management at International Finance Bank (IFB). In this role, he oversees the Internal Audit and

ERM programs for the bank, ensuring strong governance and effective risk management. Jay has over 25 years of Internal Audit experience in the South Florida banking industry. Prior to joining IFB, he served as Audit Manager at Amerant Bank for over 15 years, where he collaborated with management to enhance controls across finance, operations, information technology, and regulatory compliance. He also worked closely with Enterprise Risk Management to identify and assess emerging risks. Jay holds a bachelor's in accounting and is a Certified Internal Auditor, Certified Information Systems Auditor, and Certified Fraud Examiner.

9. Enhancing Operational & Cybersecurity Resiliency Through Artificial Intelligence

Jorge Rey – Moderator

Jorge Rey is the Cybersecurity and Compliance Principal and past Chief Information Security Officer at Kaufman Rossin. He is responsible for managing and performing a variety of cyber security and compliance assessments, and SOC reports for companies in the financial services, healthcare, and technology industries. He is an adjunct faculty member in graduate business and healthcare programs, a frequent speaker and has been quoted and featured in several publications, including CIO, Compliance Week, ComputerWorld, Healthcare Fraud, The Miami Herald, and others. He earned a master's degree in Information Technology from Nova Southeastern University and a certificate in Administration of Information Security, recognized by the National Security Agency (NSA).

Paul Adie

Paul Adie is the owner of Cyber80, which is a Digital Forensics and Incident Response company, located in Pembroke Pines, Florida. He retired from the United States Secret Service in 2024 after spending 21 years as a Senior Special Agent and now performs digital forensics in the private sector. In addition to protecting the President, Vice-President and other high-ranking dignitaries in the US Secret Service, Paul spent a large amount of his time investigating financial crimes and specifically cyber-attacks. He focused primarily on major crimes such as Business Email Compromise (BEC), Ransomware, Point-of-Sale (POS) intrusions, Distributed Denial of Service (DDoS) attacks, crypto-currency theft and other intrusions involving data theft. Paul has given over 100 presentations to the public and private sector on topics such as cyber best practices, trends in cyber-crime, and prevention strategies for Ransomware attacks and BEC. Paul has also taught digital forensics to police and military in numerous countries around the world. Prior to joining the US Secret Service, Paul was a uniformed police officer in the City of Chesapeake, Virginia and prior to that, he served in the United States Army.

Eduardo Gross

Eduardo Gross is the owner and CEO of ICG (icgi.com), a best-in-class managed IT service provider based in Miami, Florida since 1977. Since joining ICG in 1997, Gross focused his efforts on transitioning exclusively into managed services for SMBs. ICG's services revenues have grown more than 900% during his tenure. Gross holds a bachelor's degree in mechanical engineering from Johns Hopkins University and a master's degree in business administration from the University of Texas at Austin. Gross is also a member of the Orange Bowl Committee, a not-for-profit volunteer organization focused on the South Florida community.

Cathy Miron

Cathy Miron is the CEO of eSilo, a data protection and cybersecurity company dedicated to helping businesses and family offices safeguard their critical data. With over 15 years of Fortune 500 experience in IT and audit—including four years as GE Capital's Global Head of IT Audit, with \$600 billion in assets and more than 30 international banking entities—Cathy brings deep expertise in risk management, compliance, and cybersecurity. She advises business owners, executives, and government advisors on mitigating cyber threats while leveraging modern technologies such as cloud computing, artificial intelligence (AI), and third-party IT solutions to strengthen resilience. Beyond her role at eSilo, Cathy is a speaker, trainer, and certified business mentor. She actively volunteers with SCORE and serves on multiple Boards and Advisory Committees dedicated to technology and education.

10. The Marketing Rule – Two + Years Later

Jennifer Selliers – Moderator & Speaker

Jennifer Selliers is a Director, Senior Consultant with Renaissance Regulatory Services, Inc. She brings over 20 years of successful experience, building and administering compliance programs of diverse financial initiatives within small, medium, and large organizations: boutique fixed-income, hybrid/dual registrants, public asset managers and more. Her areas of expertise include compliance program development, policies and procedures formation and risk and control assessments. Prior to joining the Renaissance Regulatory Services Team, Jennifer spearheaded the compliance initiatives for the State of Tennessee's Department of Treasury that managed over sixty billion dollars in public assets. Additionally, Jennifer facilitated the policies and procedures management lifecycle and prepared and filed the Department's securities regulatory filings (e.g., Form 13F, Form 13H, etc.). As a former chief compliance officer, Jennifer has overseen licensing and registration, advertising, internal surveillance, branch audits, and regulatory examinations. Jennifer is a current, contributing member of the National Society of Compliance Professionals (NSCP) and an adjunct professor at Fordham Law, Program on Corporate Ethics and Compliance (PCEC). She has earned several professional designations, holds a Bachelor of Science in Business Finance from the University of Phoenix and a Master of Public Service Management from Cumberland University.

Trish Flynn

Trish Flynn, VP Compliance, Prudential. Trish serves as the Chief Compliance Officer for Prudential Select Advisers and PGIM Multi Asset Solutions. Trish has broad knowledge of audit and financial oversight, global securities regulations, risk management principles and practices. She

has over 25 years of compliance and regulatory experience and spent over 11 years with the SEC, initially as a securities compliance examiner and later as a branch chief and Assistant Regional Director for the Miami Regional Office. Trish is a Certified Public Accountant with a bachelor's degree in accounting from the University of South Florida. Trish completed the FINRA Institute-Wharton Certificate Program in 2002 and is a Certified Regulatory and Compliance Professional. She is a former board member of the National Society of Compliance Professionals, holds the CSCP designation and was the 2018 recipient of NSCP's JH Compliance Excellence Award.

Christine Ayako Schleppegrell

Christine Ayako Schleppegrell counsels asset managers on legal, regulatory, and compliance matters, focusing on advisers to private funds (private equity, hedge, venture capital, infrastructure, real estate, credit) and separately managed accounts. She spent several years in private practice and more recently at the US Securities and Exchange Commission (SEC), including in leadership roles in the Division of Investment Management. While at the SEC, Christine led the Private Funds Branch during a time of landmark rulemaking impacting private fund advisers—she draws on this experience to advise on current and pending regulations and to guide clients through enforcement and examination proceedings. Christine's practice focuses on the interpretation and application of federal securities laws, primarily the Advisers Act, Investment Company Act, Exchange Act, and Securities Act. She serves as a resource for SEC-registered advisers, exempt reporting advisers, and unregistered advisers, ranging from global asset managers with diverse product offerings to startup advisers launching their first funds. Christine provides strategic advice on fund and adviser structuring and deal-related regulatory issues that arise in connection with corporate purchases and mergers and acquisitions. She also specializes in counseling on marketing rule compliance and performance advertising as well as extraterritorial matters, including participating affiliate arrangements. Prior to her time at the SEC, Christine worked in investment management practices of other US-based law firms, focusing primarily on regulatory and compliance issues. She represented asset managers of diverse types of investment vehicles, including private funds, foreign funds, business development companies, registered investment companies, collateralized loan obligations, and separately managed accounts. Christine is a frequent speaker on regulatory issues related to the asset management industry. She is an adjunct professor at Fordham University School of Law where she teaches courses on investment management, investment adviser regulation, and corporations. Christine also lectures in Fordham's Advanced Corporate Compliance Institute on topics including governance structures for business entities and the role of fiduciaries. She has served as a guest lecturer at USC Gould School of Law and Georgetown University Law Center. **Admissions**—District of Columbia and California. **Education**—University of Washington School of Law, 2011, J.D.; Vassar College, 2008, B.A.; University of Oxford, 2006–2007.

11. Identifying Challenges and Developing Effective WSPs for Outsourcing to Third-Party Vendors

Bill Reilly – Program Planning Committee Member, Moderator and Speaker

Bill Reilly, a Director at [Oyster Consulting](https://www.oysterllc.com), leverages his over 35 years of industry expertise and regulatory relationships to guide broker-dealers, investment advisors and law firms through regulatory processes and compliance issues. Bill is also frequently retained by law firms to assist in regulatory matters subject to potential administrative and civil actions and assists in negotiating beneficial resolutions for the clients. More about Bill: <https://www.oysterllc.com/who-we-are/experts/bill-reilly/>

Keith Bettencourt

Keith Bettencourt (FINRA, Director Cybersecurity Group) has been with FINRA since 2017, first as a Retail Firm Grouping Exam Manager before joining the Cybersecurity Group in 2020. The Group's mission is to leverage its cybersecurity and technology expertise to assess and enhance member firms' cybersecurity and technology programs designed to protect sensitive information, critical systems, and core functions. Additionally, the Group supports member firms' continuous cybersecurity improvement and resiliency by proactively monitoring and promulgating industry effective practices through outreach, education, and engagement. Prior to FINRA, Mr. Bettencourt worked in the Compliance Department at Capital One's broker-dealers for seven years. There he held several positions including serving as its Chief Compliance Officer in 2016, where he was responsible for the traditional bank-BD and self-directed online platforms. Mr. Bettencourt led several technology-based efforts while at Capital One, including acting as Data Steward for the firm's compliance applications, leading the compliance and regulatory governance GRC efforts, implementing and ongoing monitoring of the firm's compliance vendors, and serving as compliance advisor on the firm's agile technology development teams. Prior to Capital One, Mr. Bettencourt held compliance and supervisory positions at HSBC Securities, and was a Sales Practice Review Unit examiner at NYSE Regulation. Mr. Bettencourt's career in supervision and compliance began at Edward Jones in St. Louis in 2003 as a Field Supervision Director. Mr. Bettencourt graduated from Oswego State University with a Bachelor of Arts in Public Justice, and holds CISA, GCCC, CAMS, and CFE designations.

Loren Lopez, CP, FRP

Loren Lopez is a Certified Paralegal with 30 years of corporate law experience in the financial services and technology industry; methodical in managing and administering vendor risk management, legal and corporate governance duties and functions. **Experience**—Senior Director, Vendor Management & Senior Paralegal - TradeStation Securities, Inc. (Plantation, FL), August 1994 – Current: Manages and administers the company's Vendor Risk Management (VRM) system and processes; Plans, facilitates and leads agenda item discussions for the Vendor Risk Working Group; Plans and facilitates cross-team collaboration in the ongoing development of the company's VRM system and processes; Educates Vendor Relationship Owners (VROs) on third-party vendor onboarding and offboarding compliance; Team lead in the migration to the company's current VRM software solution and system of record for third-party vendors; Manages and administers the company's Contract Management System (CMS); Team lead in the migration to the company's current CMS software solution and system of record for third-party contracts; Manages the company's day-to-day contract administration; Provides daily support to the General Counsel, Chief Risk Officer, and multiple in-house attorneys; and Schedules, manages and supports Board of Directors meetings of multiple entities. **Education and Training**—Bachelor of Science (BS) in Criminal Justice, Florida International University (FIU), Miami, FL; Associate of Arts (AA) in Psychology, Miami Dade College, Miami, FL; Certificate of Completion in Paralegal. **Certifications and Licenses**—Florida Registered Paralegal (FRP); Co-Chair of Women in Fintech, an Employee Resource

Group (ERG) sponsored by the Diversity, Equity, and Inclusion (DEI) Council at TradeStation Group, Inc.; FINRA Series 7 and 63; and Notary Public.

Marc B. Minor

Marc is senior counsel in the Thompson Hine LLP's Business Litigation and Corporate Transactions & Securities practices, and Chair of its Broker Dealer group. His practice focuses on the areas of Financial Services Regulation and Enforcement, Investment Management, and Fund Formation and Operation. He serves on the Governing Committee of the Conference of Consumer Finance Law, and the Editorial Board of Law360's Fintech Committee. He also serves as Vice-Chair of his Firm's Racial and Ethnic Diversity for the Firm's DEI Pillar. Marc's practice includes representing clients in federal, state, and self-regulatory agency investigations, examinations, and enforcement actions, including before the SEC, FINRA, CFPB, IRS, state attorneys general, insurance and securities divisions. He has extensive transactional experience with all aspects of financial services regulation, including counseling clients in creating and implementing compliance programs and regulatory controls, and in internal investigations. Marc advises clients the due diligence, negotiation, acquisitions or operation of broker-dealers and investment advisers; and in fund formation, operation, and regulatory advice questions. Marc also created a course at Seton Hall University School of Law on developments in fintech. Marc's background includes having served as chief compliance officer for an SEC-registered investment adviser, founder of a regulatory consulting firm, serving as the state securities administrator of New York and New Jersey, senior counsel at FINRA, NYSE and PHLX, and an associate at prior law firms.

12. Regulatory Forum

Tiffany A. Buxton – Moderator and Speaker

Tiffany A. Buxton is the Senior Director of FINRA's Fixed Income Regulation, Regulatory Practice and Policy Group. She is responsible for directing the design, development and delivery of fixed income-related examination and policy guidance and serves as FINRA's liaison to the Municipal Securities Rulemaking Board, the Securities and Exchange Commission's Office of Municipal Securities, and FINRA's Fixed Income Committee. Tiffany was previously a director in FINRA's Enforcement Department, where she led investigations involving registered representatives' and member firms' compliance with various FINRA, MSRB and exchange rules. Prior to joining FINRA, Tiffany was in private practice where she represented clients in internal and government investigations and complex commercial and securities-related litigation. Tiffany is a graduate of Duke University and Case Western Reserve University School of Law.

Joseph Brady

Joseph Brady joined the North American Securities Administrators Association, Inc. ("NASAA") in 2005 as associate counsel. In 2011, he was appointed General Counsel and in May 2015 was named as NASAA's Executive Director. NASAA is the association of state, provincial, and territorial securities regulators in the United States, Canada, and Mexico. NASAA and its members are committed to protecting investors from fraud and abuse in securities transactions, and their activities focus on licensing, enforcement, and investor education. As Executive Director, Mr. Brady is responsible for oversight of NASAA's century-old mission of investor protection across North America. During his time at NASAA, Mr. Brady's responsibilities have included supporting NASAA's representative on the Financial Stability Oversight Counsel and various committees including the NASAA Broker/Dealer and Investment Adviser Section Committees. He has also worked extensively with NASAA's CRD/IARD Steering Committee. He has led several initiatives undertaken by NASAA to implement provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act affecting the regulation of investment advisers. Prior to joining NASAA, Mr. Brady served as chief counsel to the Securities Division of the Mississippi Secretary of State. In this role he managed enforcement cases brought by the division and represented the Secretary of State in matters before state courts and administrative tribunals. Mr. Brady is admitted to the bars of Mississippi (inactive) and the District of Columbia and is a graduate of the Mississippi College School of Law and the University of Southern Mississippi.

Shawn O'Neill

See earlier.

Thushara Perera

Thushara (Chey) Perera is a director in the Municipal Securities Rulemaking Board's (MSRB) Market Regulation department where she advises the Chief Regulatory and Policy Officer on legal and policy matters. Thushara has extensive hands-on experience in fixed income securities in addition to equities. Prior to joining MSRB, Thushara worked at FINRA's Market Transparency area and in the Office of the Chief Legal Officer. She worked as a director within the Market Transparency team related to TRACE and issuer company related actions for over-the-counter equities. She also worked within the Office of General Counsel, and later within the Compliance and Ethics Office as Assistant General Counsel on securities law and ethics related issues. Prior to FINRA, Thushara worked at Fannie Mae's Capital Markets Business, directing the operations of the middle offices of Treasury (agency debt funding, trading and derivatives) and mortgages as well as working on various corporate-wide compliance functions. Before that she was a bond trader and a banking analyst in Sri Lanka, her home country. Thushara has a master's degree in Securities and Financial Regulation from Georgetown Law, a Master of Business Administration from the University of New Hampshire, an Fellow Chartered Management Accountant (FCMA) designation from the Chartered Institute of Management Accountants (CIMA) in the United Kingdom, an Attorney at Law degree from Sri Lanka Law College and a Bachelor of Science from the science faculty of the University of Colombo, Sri Lanka.

Sara Raisner

Sara Raisner, a former director at FINRA's Enforcement Department in New York, is a partner in A&O Shearman's Litigation and Investigations practice focused on regulatory enforcement matters, internal investigations, and securities-related disputes. Sara represents financial institutions, public companies and other corporate clients in investigations by the SEC, FINRA, CFTC, DOJ and other regulators. A member of the firm's

dedicated Lat Am team, Sara also has significant experience advising Latin American clients on sensitive compliance and regulatory issues. Sara received her JD from NYU Law School and her BA from the City University of New York (CUNY) Queens College.

13. AI in the Financial Industry: Balancing Innovation, Risk, and Regulation

Matt White, CIPP/US, CIPP/E, CIPT, CIPM, PCIP – Program Planning Committee Member, Moderator and Speaker

See earlier.

Howard S. Burnston

Howard S. Burnston has served as Senior Vice President and Senior Corporate Counsel of First Horizon Bank and its predecessors since 2010. Before joining the Bank, Mr. Burnston served as General Counsel and Secretary for a publicly traded mortgage and foreclosure servicing company headquartered in Plantation, Florida. Prior to that, Mr. Burnston was a Corporate Shareholder with Gunster, Yoakley & Stewart, P.A., one of Florida's oldest and largest law firms, where he practiced for over 12 years, serving as chairman of the firm's Securities and Corporate Governance Practice Group. Mr. Burnston received his Bachelor of Science in Business Administration from the State University of New York at Albany, his M.B.A. with a concentration in Banking and Finance from Hofstra University, and his J.D. from New York University. Mr. Burnston has served on the Board of Directors of the Early Learning Coalition of Palm Beach County since 2009 and as its Chairman since 2018 when he was appointed by then-Florida Governor Rick Scott.

Meredith Cordisco

Meredith Cordisco is Associate General Counsel at the Financial Industry Regulatory Authority (FINRA), where she provides legal guidance on regulatory policy initiatives and rule changes impacting the securities industry. Previously, Meredith was Vice President, advising FINRA's Office of Member Supervision regarding its regulatory oversight functions and leading Member Supervision's strategic engagement with FINRA's broker-dealer members. Outside of FINRA, Meredith is an adjunct professor at Georgetown University Law Center, where she teaches Securities Regulation. Before joining FINRA in 2015, Meredith was counsel in the Securities Litigation and Enforcement group at WilmerHale LLP, where she focused her legal practice on complex securities enforcement investigations. Meredith received her B.S., *summa cum laude*, in International Business and French from Mount St. Mary's University in Emmitsburg, Maryland, and her J.D., *summa cum laude*, and M.B.A., *cum laude*, from Villanova University. Following her studies, Meredith clerked for the Honorable Eduardo C. Robreno on the U.S. District Court for the Eastern District of Pennsylvania.

Alex Koskey

Alex Koskey is a shareholder and co-chair of Baker Donelson's Financial Services Cybersecurity and Data Privacy Team. His practice is dedicated to assisting clients with complex data privacy cybersecurity, and artificial intelligence issues, including privacy compliance, information security risk management, cyber tabletop exercises, data breach readiness and response, and AI governance. He also consults with clients on emerging technologies, including artificial intelligence and drones, and helps clients with integrating these technologies into their business models while addressing compliance issues. His unique qualifications allow him to gain a comprehensive understanding of his clients' processes and develop business-focused solutions that align risk mitigation strategies and legal requirements with organizational objectives. He is also entrusted by clients in times of crisis and has advised clients through hundreds of data breaches, including complex ransomware attacks, and related investigations. Mr. Koskey has received the Certified Information Privacy Professional (CIPP/US and CIPP/E) designations from the International Association of Privacy Professionals. He is also a Payment Card Industry Professional (PCIP) and a trusted advisor on the Payment Card Industry Data Security Standard (PCI-DSS).

Mariah Rodriguez

Mariah Rodriguez is a distinguished financial crimes and compliance expert with over 17 years of experience specializing in anti-money laundering (AML), litigation support, and regulatory compliance. She has spearheaded complex program transformations, large-scale remediations, and in-depth investigations into financial fraud, risk exposure, and regulatory violations. Her expertise includes consent order mitigations, AML remediations, asset tracing, and board-directed internal investigations. Mariah's industry expertise spans in fintech, cryptocurrency exchanges, professional services, and high-risk financial institutions. She has played a pivotal role in high-profile cases across the United States and multiple Latin American jurisdictions, successfully navigating intricate regulatory landscapes and risk management challenges. Ms. Rodriguez currently partners with financial and non-financial institutions across the Southeastern United States and Latin America, delivering strategic compliance solutions that strengthen regulatory adherence and operational efficiency. Before joining BDO, she led the Miami Financial Crimes practice at Alvarez & Marsal and held key roles at global financial institutions, including Deutsche Bank and Merrill Lynch.

14. Identifying Issues and Developing Effective WSPs for Remote Supervisory Locations and Other Remote Locations

Bill Reilly – Program Planning Committee Member, Moderator and Speaker

See earlier.

Paxton Dunn

Paxton Dunn, Senior Director, Member Supervision, Operations Procedures and Standards, has spent more than twenty-two years in the financial services industry, with 21 years at FINRA serving in various roles in the Examination and Risk Monitoring Programs before moving to Operations Procedures and Standards in July 2020. Mr. Dunn leads a team overseeing Risk Monitoring & MAP Operations/Centralized Functions. Before

coming to FINRA, Mr. Dunn spent 18 months as an Account Executive for CitiStreet. In 2002, Mr. Dunn earned his BBA in Finance from Angelo State University. Mr. Dunn is a Certified Anti-Money laundering Specialist (CAMS), and a Certified Fraud Examiner (CFE).

Carolyn Mendelson

Carolyn Mendelson is Of Counsel to the firm of Clyde Snow & Sessions, P.C. in its Regulatory Practice Group. Carolyn helps investment advisers, issuers, broker-dealers, crowdfunding portals, and money service transmitters with their regulatory and legal needs. She is a former state securities enforcement attorney and compliance consultant having also served as an outsourced chief counsel officer for a federally covered registered investment advisor. During her time as a state securities regulator, Carolyn was an active participant in NASAA and lead counsel in Pennsylvania for numerous national sweep enforcement matters. A Pennsylvania licensed attorney since 1995, Carolyn has specialized in securities law and broker-dealer and investment advisory regulation since graduating from the University of Pittsburgh School of Law.

Melinda Wolfe

Melinda Wolfe is Senior Vice President and Chief Compliance Officer for Kovack Securities, Inc. Ms. Wolfe has worked in the financial services industry for approximately 30 years. She has been with Kovack Securities, Inc. for almost 12 years, the last six in the capacity of Chief Compliance Officer. She supervises a team of 15 compliance officers in the department. Kovack Securities, Inc. is a mid-sized, independent Broker/Dealer in business for 20 years, with approximately 450 RR's and IAR's. Kovack Securities, Inc. has, in the past five years, filed one NMA and three CMA's. Ms. Wolfe is on the FINRA District 7 Committee and serves as a hearing officer. Ms. Wolfe graduated from Florida International University with a BBA, majoring in Accounting. She holds the 6, 7, 24, 27, 79, and 99 licenses.

Program Planning Committee...see earlier listings.

Louis Dempsey ■ Gary Klein ■ Bill Reilly ■ Matt White

Additional Moderators...see earlier listings.

Tiffany A. Buxton ■ Luis Castillo ■ Jorge Rey ■ Greta Trotman ■ Michael Wheatley