

CCBN BSA/AML 2021 Bios – February 24 & 25, 2021

Liz Slim, CAMS is the FVP and Regulatory Trainer for Commonwealth Business Bank in Los Angeles, CA. Liz has a banking background with over 35 years of experience specializing in areas of operations, compliance, risk, security and training.

The past 15 years have been served as the BSA Officer for several community and mid-size banks overseeing and developing the BSA/AML, OFAC and Fraud compliance program to include risk monitoring in the organization.

Liz has been CAMS certified since 2004, founder and Co-Chair of the ACAMS Southern California Chapter since 2009 and serves on the ACAMS Educations Task Force and ACAMS Advanced Audit Certification Board. Liz was the recipient of the 2013 ACAMS Al Gillum Volunteer of the Year Award.

Victor Cardona, CAMS is currently Senior Vice President, BSA Officer at Golden State Bank in Los Angeles, CA. Victor has been in banking since 2004, specializing in BSA/AML compliance since 2005. Outside of the banking industry, Victor is also an Adjunct Professor at Cal Poly Pomona where he teaches Forensic Accounting.

Throughout Victor's career, he has held positions from BSA Analyst to BSA Risk Officer before becoming a BSA Officer, working at small to midsize banks such as Farmers and Merchants Bank of Long Beach and City National Bank. Prior to joining Golden State Bank, Victor was the BSA Officer at Mechanics Bank with oversight responsibility of their Financial Intelligence Unit (FIU), headquartered in Walnut Creek, CA.

Victor is the recipient of the 2019 Department of Homeland Security (DHS), Homeland Security Investigations (HSI), Los Angeles field office Private Partnership Award. He also received an Annual Law Enforcement Award from the Financial Crimes Enforcement Network (FinCEN) for playing an important role in a joint investigation by the FBI, IRS-CI, and the United States Attorney's Office, which led to the dismantling of an organized criminal enterprise that participated in bank fraud, conspiracy to operate an unlicensed wholesale distribution of drugs, and money laundering.

Victor received his bachelor's degree from Cal State Dominguez Hills in Accounting and his MBA from Utica College in Economic Crime & Fraud Management. Victor attended the police academy at the Golden West College Criminal Justice Training Center where he received a Certificate of Achievement in Criminal Justice and has attended the Homeland Security Investigations (HSI) Citizens Academy. Victor also currently sits on the ACAMS Southern California Chapter's Executive Board as their Co-Chair.

Radhika Dholakia-Lipton, CEO RADD LLC.

Radhika Dholakia-Lipton is one of the nation's most esteemed authorities on internal auditing, compliance, operations and risk management for financial institutions. She's a tenured banking executive, accomplished business woman, in-demand conference speaker and philanthropist who excels in banking regulatory compliance, policy and procedure development, internal audit best practices, implementing controls to mitigate risk, and strategic planning and process improvement consulting.

Since launching her banking career in 1990, she has held senior executive auditing and compliance positions for leading national, regional and community banks, including Citigroup, Sunwest Bank and Wedbush Bank, a start-up De Novo bank.

In 2017 Radhika founded RADD LLC, a boutique consulting firm that provides internal auditing and compliance consulting, virtual staff support, and customized compliance solutions – all from one experienced and trusted firm.

She led the Operational Risk Task force for Citigroup and various other national committees for process improvement and is frequently engaged to lead strategic planning and process improvement workshops for financial institutions and non-profits. She is an active member of the CCBN association and a former member of the CBA and the WIB association.

Jason Chorlins, CPA, CFE, CAMS, CITP spearheads forensic and financial service investigative engagements as the banking practice co-leader of Kaufman Rossin's risk advisory services practice. He advises clients on money laundering, internal corporate investigations, due diligence and regulatory compliance matters to help them manage risk.

He oversees anti-money laundering (AML) and Bank Secrecy Act (BSA) consulting engagements and assists financial institutions with transaction lookbacks, risk assessments, BSA/AML/OFAC independent testing and customer due diligence reviews. He is an industry leader in assisting financial institutions to perform data and model system calibrations and validations for account and transaction surveillance systems.

Since joining Kaufman Rossin in 2007, Jason has advised a wide range of financial institutions from small, privately owned banks to large, multinational institutions in the United States, Central America, South America and the Caribbean.

Jason speaks frequently on BSA/AML and fraud matters across the country, and sits on the ACAMS Education Task Force and board of directors of the Southeast Center for Financial Training (CFT). He is a former professor at the University of Missouri-Columbia's accountancy program and past president of the board of trustees of the FICPA Educational Foundation. He has been recognized as one of the top professionals under the age of 40 by The South Florida Business Journal, and as one of the Top 26 CPAs under the age of 36 by the Florida Institute of CPAs.

He is a Certified Public Accountant (CPA) in Florida and Missouri, Certified Fraud Examiner (CFE), Certified Anti-Money Laundering Specialist (CAMS) and Certified Information Technology Professional (CITP).

B.J. Moravek is a Director of AML & Sanctions Compliance in Kaufman Rossin's risk advisory services group, where he applies his expertise to assist clients with complex Bank Secrecy Act and Anti-Money Laundering (BSA/AML) and sanctions compliance, as well as investigative matters.

He brings over 30 years of experience in banking, regulatory compliance, and financial crimes investigation. He is a federally designated expert in BSA and most recently served as a Senior Bank Examiner with the Office of The Comptroller of the Currency (OCC) in Washington, D.C. specializing in BSA/AML and Sanctions compliance. Prior to that, BJ served as a Senior Special Agent within the Office

of Enforcement at the Financial Crimes Enforcement Network (FinCEN). He completed a twenty-year career as a Supervisory Special Agent with the United States Secret Service and served as a Senior Advisor to United States Senator Alfonse D'Amato, Chairman of the Senate Banking Committee.

Additionally, he has served as a BSA/AML/OFAC Compliance Officer for several large complex multi-national financial institutions during his career. B.J. directs BSA/AML consulting engagements including transaction lookbacks, risk assessments, independent testing of compliance, and model validations and calibrations.

He earned a bachelor's degree in the Administration of Justice from Moravian College.

Chris Benoit is the Manager of Sales Engineering for Abrigo, formerly Banker's Toolbox, Sageworks, MST and Farin.

Prior to being a Sales Engineer Chris was a Project Manager for three years in charge of Product Implementation for Financial Institutions. He started his banking career in 2003 with Washington Mutual as a Branch Manager. After serving in that role for four years he moved into the Compliance Department as an internal auditor where duties were to oversee BSA/AML and compliance for the Central Texas and Southern California – Greater Orange County region.

Chris also spent time with Chase Bank in the same role. He holds a great passion for mitigating financial crimes and is currently working towards his CAMS certification.

Terri Luttrell, CAMS-Audit is the Compliance and Engagement Director at Abrigo.

Terri is a seasoned AML professional with over 20 years in the banking industry, working both in medium and large community and commercial banks ranging from \$2 billion to \$330 billion in asset size. She has successfully worked with institutions in developing BSA/OFAC programs, optimizing various automated solutions, and streamlining processes while ensuring all regulatory requirements are met.

As the Compliance and Engagement Director at Abrigo, Terri provides insights that contribute and support long-term banking strategies based on analysis of market and industry trends, competitor developments, and financial and regulatory technology changes. She is an audit-certified anti-money laundering specialist and a board member of the Central Texas chapter of the Association of Certified Anti-Money Laundering Specialists (ACAMS).

Terri has also managed a team of AML investigators for a large/cross border institution giving her an enhanced sense of AML risk in our institutions along the Mexican/US border.

Amanda Wick as the Chief of Legal Affairs for Chainalysis, advises both internal and external stakeholders on the forefront of cryptocurrency and its constantly evolving landscape. Her job is to ensure the company continues its rapid growth by employing sound and efficient judgment to support operations around the company and influence a groundbreaking industry as it matures and becomes more widely adopted.

Prior to Chainalysis, she served as a Senior Policy Advisor at the Financial Crimes Enforcement Network (FinCEN) where she specialized in digital currency and human trafficking issues. she also served as a Trial Attorney for the Money Laundering & Asset Recovery Section of the Department of Justice (MLARS, formerly known as AFMLS). As a Trial Attorney, she prosecuted cases around the country involving

sophisticated money laundering, asset forfeiture, and complex financial investigations, with a specialization in cryptocurrency.

Prior to MLARS, Amanda served in the Criminal Divisions of three U.S. Attorney's Offices as an Assistant U.S. Attorney, Asset Forfeiture Coordinator, and the Financial Crimes Task Force Coordinator, which gave her an extensive and atypically broad range of experience in criminal prosecution. Her trial experience includes everything from gun trafficking to multi-million dollar fraud schemes.

Amanda also provided training and outreach programs around the country to the banking industry and law enforcement community on Anti-Money Laundering/Bank Secrecy Act issues, conducting financial investigations and the use of FinCEN data, and the intersection between banking regulation and law enforcement.

Her fourteen years of diverse law practice includes federal prosecution specializing in money laundering and asset forfeiture, BSA/AML issues and complex white collar crime, and private practice work that involved counseling clients on regulatory compliance, internal investigations, and white collar criminal defense.

As a federal prosecutor, she managed complex, multi-district investigations involving numerous federal and state law enforcement agencies. I also have significant jury trial and appellate experience, including successful oral argument before the Eleventh Circuit Court of Appeals.

Ian Place is the Director of Solutions Architecture for Chainalysis. Previously, he was the Risk and Compliance Operations Manager for companies such as Circle Internet Financial, Poloniex, and DraftKings. With an extensive background in risk management, fraud prevention, and compliance, Ian leverages his past and current experience to help clients best utilize the Chainalysis product suite.

Cathy Philpott, CAMS, CFIRS is a Senior Financial Institution Examiner at State of California Department of Financial Protection and Innovation.

Cathy joined the agency in 2006 and during her tenure with the department she has obtained her CAMS Certificate and CFRIS Certification through Cannon. She is considered a Bank Secrecy Act (BSA) Subject Matter Expert for the Northern California Office, and has overseen BSA examinations at a large institution, as well as problem institutions with BSA issues.

Cathy has been responsible for identifying weakness in BSA exams that resulted in formal and informal BSA/AML corrective actions. Most recently, she was part of an BSA examination for a bank that was banking cannabis customers and was able to apply the newly created State of CA exam procedures for this type of banking customers. Cathy is also a member of the Conference of State Banking Supervisor Marijuana Banking Panel.

Bryan Wampler, CFE, CAMS is a Case Manager, Special Activities, Division of Risk Management Supervision at the FDIC

In this role, Bryan counsels and advises field examiners and bank personnel on activities regarding the Bank Secrecy Act (BSA) and compliance with Part 326 of the FDIC's Rules and Regulations. This role also includes preparing, reviewing, and processing recommendations for informal actions and formal actions

under the Federal Deposit Insurance Act for BSA apparent violations by FDIC-supervised institutions within the FDIC's San Francisco Supervisory Region.

Bryan also provides guidance and supervision to field examiners and FDIC regional management on special investigations pursuant to Section 8(e), 10(c), and 19 regulatory authorities and responsibilities within the Region. This includes functioning as the coordinator for enforcement of all criminal activities at FDIC-supervised institutions and liaising with other federal law enforcement agencies.

Jeffrey Pratt, CAMS, is Senior Examiner at the Federal Reserve Bank of San Francisco.

Jeff Pratt is a Senior BSA/AML examiner with the Federal Reserve Bank of San Francisco. He has been with the bank since November 2013. Prior to this, he was the Deputy Assistant Director with FinCEN's Office of Compliance. He had worked at FinCEN for 13 years and held various positions in FinCEN's regulatory division.

Tammi Steadman, CAMS is a Bank Examiner (BSA/AML) in the Western District - Santa Ana Field Office Office of the Comptroller of the Currency (OCC). She joined the OCC as BSA/AML specialist in November 2012 and was assigned to the San Francisco field office until relocating to Southern California in December 2019.

Tammi's experience includes leading BSA examinations at community banks throughout the Western District, serving as BSA functional examiner in charge at two large community banks, and assisting in large bank examinations. She is a member and past Chair of the Western District's Anti-Money Laundering Group.

Prior to joining the OCC, Tammi was a community banker for 19 years holding several positions including BSA Officer, Compliance Officer and CRA Officer.

Kay Buck is the Chief Executive Officer of the Coalition Against Slavery & Trafficking in Los Angeles (CAST LA).

Kay has over 20 years' experience in the human rights field. Joining the Coalition to Abolish Slavery & Trafficking (CAST) as Executive Director in 2003, Kay leads the first organization in the US exclusively designed to work on the issue of human trafficking. Under Kay's leadership, CAST is known for a one-of-a-kind leadership development program for survivors of trafficking who are now using their voices to impact federal and state policy.

Prior to joining CAST, Kay was Director of the Rape Prevention Resource Center of the California Coalition Against Sexual Assault (CALCASA). She has been instrumental on several policy initiatives related to slavery and violence against women, including the DC- based Alliance To End Slavery and Trafficking and the Freedom Network. Kay spent over five years in Asia working with a network of NGOs on anti-trafficking issues and labor rights projects, and participated in the planning of several international conferences, including the World Conference on Women.

Kay is a member of the California Attorney General's transition team on victim rights. In 2005, she was given the "Change Maker Dream Maker" recognition alongside Senator Hilary Rodham Clinton by the Women's Foundation of California. As a leader in the human rights movement, Kay has a personal and

professional commitment to developing NGOs and positioning them as key stakeholders for advancing social change.

Kay holds a BA in Women's Studies and resides in Los Angeles with her husband and their daughter Synneva.

William Hoffman, is the Chief Security Officer at Reliable IT.

William has over 20+ year's successful Information Technology (IT) experience with Private Industry and corporations supporting government contracts. He has extensive experience in designing and developing high tech security products (Firewalls and Intrusion Detection/Protection Systems); Reverse Engineering; Custom Exploit Development; Conducting Information Security Audits, Assessments, and Network Penetration Testing; Developing Encryption Software and Virtual Private Network, as well as Network Development and Services.

Masood Azaran, Special Agent, Dept. of Homeland Security Investigations

Masood A. is a Special Agent with Homeland Security Investigations (HSI) and assigned to the Los Angeles Field Office. Masood conducts a wide array of financial crimes, identity theft and money laundering investigations with a concentration on gold and precious metals. Masood was recently assigned to HSI's headquarter in Washington DC as a National Program Manager of Operation Stolen Promise, HSI's initiative to combat Covid 19 financial fraud. Prior to HSI, Masood was a Special Agent with United States Secret Service conducting bank fraud, credit card and identity theft investigations and protection assignments.

Wilber L. Quintanilla, Supervisory Special Agent / Group Supervisor
Department of Homeland Security Investigations

Wilber Quintanilla is a veteran federal law enforcement officer with over 23 years of experience. He started his law enforcement career in 1997 with the U.S. Border Patrol and subsequently became a Special Agent in 2002 with the legacy U.S. Customs Service in Long Beach, CA. As a Special Agent he participated in various criminal investigations related to human smuggling and trafficking, contraband, narcotics, bulk currency smuggling and national security. Most recently he has served as a Group Supervisor - assigning, monitoring, and evaluating criminal case work for several Homeland Security Investigations Los Angeles groups. He has served several short-term temporary duty assignments to HSI Headquarters as well as international. His most recent assignment is as the Group Supervisor for the HSI Los Angeles, Worksite and Human Trafficking group and member of the Los Angeles Regional Human Trafficking Task Force. He has worked with many federal, state, and local law enforcement agencies, representatives of foreign countries, and non-government organizations. In addition to his formal training at the Federal Law Enforcement Training Center, he has earned a bachelor's degree (BA) in Organizational Leadership from Vanguard University of Southern California, Bakersfield, CA, and a Master's in Business Administration (MBA) from the University of Redlands, Torrance, CA. Prior to his career in law enforcement he served on active duty with the U.S. Army, and the CA Army National Guard.

Richard E. Encinas, Assistant Special Agent In Charge
Department of Homeland Security Investigations/Ventura

Assistant Special Agent in Charge (ASAC) Richard Encinas brings his 25 years of law enforcement experience to lead the HSI Ventura Area of Responsibility (AOR) that encompasses offices in Northridge and Camarillo. The AOR includes counties of Ventura, Santa Barbara, San Luis Obispo, portions of the Channel Islands, and northern Los Angeles County that includes populous cities of Burbank, Glendale, Santa Clarita, Palmdale, Lancaster, and the San Fernando Valley. HSI Ventura utilizes the entire HSI investigative portfolio with an emphasis on financial and cybercrimes to target Transnational Criminal Organizations (TCO).

ASAC Encinas started his Federal career in 1997 with the United States Border Patrol (USBP) in San Diego, CA. During this time, Border Patrol Agent Encinas was first exposed to the dangers Human Smuggling/Human Trafficking by interdicting these Mexican Cartel smuggling networks while caring for the victims of this crime. In 2001, ASAC Encinas made the transition to the legacy U.S. Customs Service as a special agent where he was stationed to the Special Agent in Charge Office in San Diego. During his time in San Diego, ASAC Encinas served as a case agent on several major investigations targeting the Mexican Cartels and learning the intricacies of their illicit trade crafts in relation to their smuggling, financial, security networks.

In the fall of 2019, ASAC Encinas was selected to serve as HSI's Unit Chief at the International Organized Crime, Intelligence & Operations Center (IOC-2) under the auspices of the DOJ's Organized Crime Drug Enforcement Task Force (OCDETF) Program where he led a team of federal agencies to combat the domestic threats TCOs pose to the economic security of U.S. within the sectors of commerce, travel, immigration and cyber. During this time, ASAC Encinas served as the Director of IOC-2 where he helped establish the Unemployment Insurance Fraud Task Force under the auspices of the Office Deputy Attorney General that focuses on this type of economic fraud, as well as, other fraud related to the CARES Act/COVID-19 Relief aid.