

Directors Roundtable 2021 - BIOS

David Sandler

Managing Director, Co-Head of Financial Services Investment Banking

Piper Sandler

David Sandler is a managing director and co-head of investment banking in the financial services group at Piper Sandler.

Previously, he was a principal and co-head of investment banking at Sandler O'Neill + Partners, L.P. He worked with the firm's west coast clients in all aspects of strategic planning and franchise value enhancement, including asset/liability management, mergers and acquisitions and corporate finance. Sandler also advised the firm's private equity clients on capital raising and depository strategy. He is a frequent lecturer at banking graduate schools, trade associations and industry conferences.

Sandler has been involved in a number of transactions for depository institutions, including Bridge Capital Holdings on its \$474 million merger with Western Alliance; Wilshire Bancorp on its \$1.0 Billion merger with BBCN Bancorp forming Hope Bancorp; Preferred Bank on its \$100 million subordinated debt offering; and Western Alliance on its \$150 million subordinated debt offering among others.

He sits on the finance committee of the Episcopal Charities of San Francisco and the investment committee of the American Friends of the Israel Philharmonic Orchestra.

Sandler received a bachelor's degree in economics from the University of California, Los Angeles.

David Ruffin

Principal

IntelliCredit - A division of QwickRate

David's extensive experience in the financial industry includes a long and pronounced emphasis on credit risk in a variety of roles that range from bank lender and senior credit officer to co-founder of the successful Credit Risk Management, LLC consultancy and professor at several banking schools. A prolific publisher of credit-focused articles, he is a frequent speaker at trade association forums, where he shares insights gained helping lending institutions evaluate credit risk—in both its traditional, transactional form as well as the risk associated with portfolios based on a more emergent macro strategy.

David is an expert in assessing all aspects of the credit process and culture. Over the course of decades, he has led teams providing thousands of loan reviews and performed hundreds of due diligence engagements focused on M&A and capital raising. Most recently he headed the DHG-Credit Risk Management division at the Dixon Hughes Goodman accounting firm.

David holds a B.A. from the University of North Carolina-Chapel Hill, a M.S. from East Carolina University, and multiple degrees from the American Bankers Association's graduate lending schools.

Ron Quaranta
Chairman and Chief Executive Officer
The Wall Street Blockchain Alliance

Ron possesses over three decades of experience in the global financial services and technology industries. He currently serves as Chairman and Chief Executive Officer of the Wall Street Blockchain Alliance, the world's leading non-profit trade association promoting the comprehensive adoption of blockchain technology and crypto assets across global markets. Prior to this, Ron served as Chief Executive Officer of DerivaTrust Technologies, a pioneering software and technology firm for financial market participants.

Ron is the editor and contributing author of the book "Blockchain in Financial Markets and Beyond: Challenges and Applications", published Risk Books, as well as contributor to "Blockchain & Cryptocurrency Regulation", published annually by Global Legal Insights. He was named to the Top 100 Most Influential People in Accounting by Accounting Today in 2018 and is the Lead Author for the ISACA Blockchain Framework as well as a member of the ISACA Emerging Technology Advisory Group. He is a frequent guest of major media outlets, including Bloomberg Radio, and is a sought-after speaker and writer regarding financial technology and innovation. Ron also serves as an advisor to multiple startups and corporations focused on fintech innovation and blockchain technology.

Amanda Wick
Chief of Legal Affairs
Chainalysis

Amanda 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.

Ruth Razook

Founder/CEO

RLR Management Consulting, Inc.

Ruth founded RLR in 1988 to serve community banks primarily in the southern California region. RLR is now a nationwide consulting firm focused on providing high quality consulting assistance to financial institutions in the areas of corporate strategy, organizational analysis, operations and project management, information technology and payments.

Ruth has conducted engagements for RLR's clients for more than 25 years including over 50 start-up banks. She has managed SOX engagements, the relocation of a data center from northern California to southern California and a multitude of other projects. Ruth works closely with Bank management teams and Board of Directors.

Ruth is also a frequent speaker at state and national banking and related technology conferences, annually facilitates regulatory panels, regularly conducts webinars on a variety of banking topics and is an advisor to certain banking industry associations. Ruth is an alumnus of the University of California, Los Angeles.

Greg Swanson

Managing Director, Los Angeles Office

Pearl Meyer & Partners, LLC

Greg Swanson is a managing director with Pearl Meyer's Los Angeles office and a member of the firm's national banking practice. He has more than 20 years' experience consulting with public and private companies on all aspects of executive and board compensation, including governance, education, compliance, communication, philosophy, design, implementation, monitoring, modeling, benchmarking, succession planning, employment agreements, and more. The majority of his work in recent years has been focused on executive and director compensation issues affecting community and regional banks. Greg is a frequent speaker at banking association conferences and is a regular author on board and executive pay topics.

Prior to joining Pearl Meyer, Greg was the founder and managing member of Swanson Advisory Services, LLC, an independent compensation consulting firm headquartered in the Pacific Northwest and focused exclusively on serving the needs of community and regional financial institutions. Greg merged his practice into Pearl Meyer when he joined the firm in April 2012. Prior to Swanson Advisory Services, Greg practiced as a consulting actuary, with particular emphasis on executive compensation and benefit plans.

Greg received his BS in Mathematics from Warner Pacific University and he is an Associate of the Society of Actuaries.

Joe Scully

President

Financial Guaranty Insurance Brokers (FGIB)

Joe Scully is currently the President of Financial Guaranty Insurance Brokers, Inc. (FGIB), an insurance brokerage firm that specializes in insuring Financial Institutions and other financial companies. FGIB was founded in 1983. He joined the company in October 1986 and became the President in 1990.

FGIB has been in business for over 30 years. During that time the firm has been providing insurance coverage and coverage advice to financial institutions. FGIB currently represents approximately 80 Financial Institutions across the country.

Cyber Liability and Wire Fraud are a big concern for financial institutions. The firm has spent a lot of time evaluating the insurance options that best protect banks for those types of losses and has helped quite a few clients recover after they have had a loss.

Radhika Dholakia-Lipton

Founder & 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.

Michael R. Natzic, [CPFA](#), [CWS®](#)

**Senior Vice President, Financial Advisor - Big Bear Lake Office
Community Bank & Wealth Management Group**

Michael Natzic, CPFA, CWS® has been serving clients in the financial services industry since 1994. As a Certified Wealth Strategist® (CWS®) and Certified Plan Fiduciary Advisor (CPFA), Michael places great

emphasis on adapting his knowledge to support clients' widely varying financial goals and objectives. An authority on Community Banks, Michael actively speaks and provides advice on the sector.

Michael joined Crowell, Weedon & Co. in 2011, which merged with D.A. Davidson in 2013. In 2020, he left the ranks of management within D.A. Davidson to allow more time to focus on his clients and their needs. Previously, he was a Senior Vice President and Branch Manager at Stone & Youngberg. He served as an Executive Vice President with The Seidler Companies and was an active member of the firm's Executive Committee and Advisory Council. Michael began his career with the firm, Sutro & Company, which at the time was the oldest firm based in the western states, started in 1858.

Michael lives in Big Bear Lake, CA with his wife, Nicole, their four children and two grandchildren. He is very active in numerous organizations and boards. His various involvements include DOVES of Big Bear Valley (a domestic violence organization), he is an Elder and Finance Chair at Bear Valley Church, sits on the Finance Committee at the Steven G. Mihaylo Education Foundation and is a member of the University of California Riverside Design Thinking Advisory Board. He has been honored by Rotary International for his contributions to the community by receiving the prestigious Eagle of Excellence Award.

David Heald

**Former President, CEO and Director
Santa Cruz County Bank**

David Heald began his banking career in San Francisco in the Finance and Planning Department of a Canadian bank with a branch network in the United States immediately after receiving a Finance Degree from San Diego State University. In his 48-year banking career, David has been responsible for oversight of all lending functions, branch administration and compliance.

David was asked to join the De Novo Santa Cruz County Bank in late 2003 as their Chief Credit Officer. He served as the Chief Credit Officer for two years prior to taking over the role of President and CEO in March of 2006. In his 16 years of service David has provided steady leadership and a well-executed strategic vision. Santa Cruz County Bank's growth and success, over the past several years, has been the direct result of David's execution of the bank's strategic vision. The organic growth over the past sixteen years, as well as the recent merger with Lighthouse Bank, has allowed Santa Cruz County Bank to become the largest community bank in the tri-county area.

Kenneth Hyatt

**Chairman and CEO/Director
Hemet Bancorp/Bank of Hemet**

Kenneth Hyatt is Chairman of the Board and Chief Executive Officer of Hemet Bancorp and a director of The Bank of Hemet, Riverside, California. Mr. Hyatt has been a director of Hemet Bancorp and The Bank of Hemet since 1981. Mr. Hyatt has been in the insurance business since 1970. In addition to his work with Hemet Bancorp and The Bank of Hemet, he is involved in various community service projects.

John J. Garrett, Jr
Chairman
Redwood Capital Bancorp/Redwood Capital Bank

John J. Garrett, Jr., is Chairman of the Board of Redwood Capital Bancorp/Redwood Capital Bank, Eureka, California. Mr. Garrett is a founding member of the Board of Directors and has been a member of the Board since 2007. He has served as Chairman of the Board for the past several years. He is President of Humboldt Moving and Storage since 1989 and formerly served as a director of another community bank prior to joining Redwood Capital Bank.

Gary Findley
President
Gary Steven Findley & Associates

Gary Steven Findley & Associates is a law firm specializing in banking law whose areas of expertise include regulatory relations/legal work, mergers and acquisitions, securities, corporate representation, regulatory enforcement action counseling, and capital restoration programs.

Gary Findley is a specialist in the creating and legally shepherding of new and innovative programs for financial institutions. In addition, he counsels boards of directors and senior managements on maintaining safe and sound financial condition in a changing and challenging environment. Gary Findley is Director of The Findley Group, the management consulting arm of The Findley Companies. He is also President and Editor of The Findley Reports Newsletter and a Registered Investment Advisor.

Alan Lane
President and CEO/CEO
Silvergate Capital Corporation/Silvergate Bank

Mr. Lane has been with Silvergate since December 2008. He is President and Chief Executive Officer of Silvergate Capital Corporation and is Chief Executive Officer of Silvergate Bank. With over 35 years of corporate and financial institution leadership experience, he formerly held the positions of Director, President and Chief Operating Officer of Southwest Community Bancorp; Vice-Chairman and Chief Executive Officer of Financial Data Solutions, Inc.; and Director and Chief Executive Officer of Business Bank of California. In addition to his financial institution experience, Mr. Lane has served as President/CEO or Chief Financial Officer of both manufacturing and retail companies. Mr. Lane serves on the Board of Directors of Natural Alternatives International, Inc. He earned his B.A. in Economics from San Diego State University.