

*APRIL 1-2, 2021*

Joint Virtual Symposium  
**FINTECH  
PARTNERSHIP**



## Joint Virtual Fintech Partnership Symposium

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This symposium will explore technologies now available in the marketplace that facilitate the digitization of credit decision processes and risk management, expanded credit access, and increased portfolio diversification. This event will highlight various fintech options for community banks and credit unions and provide a forum for open discussion.

Bankers will hear about available technologies that aim to improve risk valuations (using alternative data and AI/ML), review identity/Know Your Customers/Anti-Money Laundering protocol when onboarding new customers, explore regulatory compliance, enhance third-party risk management, and provide enhanced customer experience and satisfaction overall.

The symposium is designed for community banks and fintech firms to share information on available technologies and discuss opportunities. We welcome CEOs (and CTOs) of small community banks, bank regulators, and other experts from the fintech industry.

## Thursday, April 1

- 1:00 p.m.     **Opening Remarks**  
**Patrick T. Harker** (President and CEO, FRB Philadelphia)
- 1:10 p.m.     **Fintechs for Lending Decisions — Personal Loans, Mortgages, and Small Business Loans**  
Moderator:  
**Julapa Jagtiani** (FRB Philadelphia)
- Panelists:  
**Brian Martin** (Blend)  
**Nathaniel Hoopes** (Upstart)  
**Lydia Cole** (Funding Circle)  
**Kevin Angeles** (LendingClub)  
**Chris Dean** (Treasury Prime)
- 2:10 p.m.     **Break**
- 2:20 pm.     **Fintechs for Deposit Funding, Artificial Intelligence/ Machine Learning, Cybersecurity, Know Your Customer/ Anti-Money Laundering, and Others**  
Moderator:  
**Dan Quan** (Banks Street Advisory)
- Speakers:  
**David Snitkof and Elliot Storey** (Oculus)  
**Peter Hazlehurst** (Synctera)  
**Kareem Saleh** (FairPlay)  
**Linda Jeng** (Transparent)  
**Philipp von Girsewald and Shana Hennigan** (Deposit Solutions)  
**Laura Kornhauser** (Stratifyfy)
- 3:05 p.m.     **Important Considerations for Fintech Partnership Decisions**  
**Jason Henrichs** (Alloy Labs)
- 3:25 p.m.     **Break**

# AGENDA

3:35 p.m. **Banking Regulators Panel**

Moderator:

**David Palmer** (Board of Governors of the Federal Reserve System)

Speakers:

**Sultan Meghji** (Federal Deposit Insurance Corporation)

**Margaret Liu** (Conference of State Bank Supervisors)

**Kavita Jain** (Federal Reserve Board of Governors)

**Kevin Greenfield** (Office of the Comptroller of the Currency)

4:00 p.m. **Fireside Chat with John W. Ryan** (President and CEO, CSBS)

Moderator:

**Jason Henrichs** (Alloy Labs)

4:20 p.m. **Adjourn**

# AGENDA

## Friday, April 2

12:00 Noon **Fireside Chat with William Spaniel** (Senior Vice President, FRB Philadelphia) **and Erik Belsky** (Director, Federal Reserve Board)

Moderator:

**Dan Quan** (Banks Street Advisory)

12:15 p.m. **Break**

12:25 p.m. **Demo of 11 Fintech Platforms from ICBA's ThinkTECH Accelerator Program**

Moderator:

**Charles E. Potts** (Independent Community Bankers of America)

**Fintechs Group 1:** Harness  
Zogo Finance  
Adlumin

**Fintechs Group 2:** Fintel Connect  
Beauceron Security  
ZSuite Technologies  
Teslar Software

**Fintechs Group 3:** Finosec  
Artis Technologies  
MK Decision  
BotDoc

2:10 p.m. **Break**

2:20 p.m. **Bankers Panel — Small Bank Partnership with Fintechs: ABA Program**

Moderator:

**Robert Morgan** (American Bankers Association)

Panelists:

**Patricia A. Husic** (Centric Bank)

**Julieann M. Thurlow** (Reading Cooperative Bank)

**Mark Moroz** (Live Oak Bank)

3:00 p.m. **Closing Remarks**

**William Spaniel** (Senior Vice President, FRB Philadelphia)

3:10 p.m. **Adjourn**

# BIOGRAPHIES



## **Kevin Angeles**

### **Head, Bank Strategy, Partnerships, and Sales LendingClub**

Kevin Angeles is a senior executive with extensive experience in bank strategy, consumer lending, digital banking, capital markets, and fintech partnerships. He is the head of Bank Strategy, Partnerships, and Sales for LendingClub, the largest fintech personal loan lender and the first fintech marketplace bank, where he is responsible for LendingClub's prime bank and nonbank Investor strategy, partnerships, and growth.

Previously, Angeles was executive vice president of strategy and U.S. head of mergers and acquisitions for HSBC Bank USA. In this role, he led, structured, negotiated, and executed numerous strategic partnerships (with fintech lenders and technology solution providers across multiple businesses and asset classes) as part of HSBC's digital banking strategy.

Angeles has an M.B.A. from the Anderson School of Business at the University of California, Los Angeles, and a bachelor's degree in business economics from the University of California, Santa Barbara.



## **Eric S. Belsky**

### **Director, Division of Consumer and Community Affairs Board of Governors of the Federal Reserve System**

Eric S. Belsky has been the director of the Division of Consumer and Community Affairs at the Federal Reserve Board of Governors since 2014. In this role, he oversees the Federal Reserve's work in consumer- and community reinvestment-focused supervision, research, outreach, and policy analysis, with the aim of promoting a fair and transparent consumer financial services marketplace and effective community development. The division also conducts research on the financial and economic conditions of low- and moderate-income individuals, households, and communities.

A specialist in housing finance, economics, and policy, Belsky brings more than 25 years of experience to the division. Before joining the Federal Reserve Board, he was managing director of the Joint Center for Housing Studies of Harvard University. He also held the positions of director of Housing Finance Research at Fannie Mae and senior economist at the National Association of Home Builders

and taught at Harvard University and the University of Massachusetts at Amherst. In addition, in 2001 and 2002, Belsky was research director for the bipartisan Millennial Housing Commission, established by the Congress of the United States.

Belsky has coedited five books and has authored numerous articles and book chapters. He also has served on the editorial boards of the *Journal of Housing Research* and *Housing Policy Debate*. He has a Ph.D., M.A., and B.A. from Clark University.



## **Lydia Cole**

**Head, Bank Partnerships  
Funding Circle US**

Lydia Cole is the head of bank partnerships at Funding Circle US. Based in San Francisco, she is responsible for product and business development, partner relations, and overarching strategy for Funding Circle's work with community banks and credit unions.

Prior to Funding Circle, she held various roles at financial services' consulting firms including Callahan & Associates. Her work focused on peer group and competitive strategic analysis, credit union consulting, and broader financial services advisory work.

Cole is a former Berkeley Board Fellow at the Berkeley Humane Society and the colead of Women @ FC, Funding Circle's employee affiliate group focused on women's issues. She has an M.B.A. from the Haas School of Business at the University of California, Berkeley, and a B.A. in American Studies from Wellesley College.



## **Chris Dean**

**Cofounder and CEO  
Treasury Prime**

Chris Dean is cofounder and CEO of Treasury Prime. Prior to this role, he founded several start-ups including Merced Systems and Benefitter. He joined Standard Treasury as CTO before the company was acquired by Silicon Valley Bank (SVB). Following the acquisition, he led SVB's API banking group before leaving to start Treasury Prime.



## **Kevin Greenfield**

**Deputy Comptroller for Operational Risk Policy  
Office of the Comptroller of the Currency**

Kevin Greenfield is the deputy comptroller for Operational Risk Policy at the Office of the Comptroller of the Currency (OCC). In this role, he oversees development of policy and examination procedures addressing operational risk, bank information technology, cybersecurity, critical infrastructure resilience, payments systems, and corporate and risk governance. He assumed these responsibilities in November 2019.

Previously, Greenfield was the director for Bank Information Technology Policy for the Operational Risk Policy Division, where he managed a team responsible for developing, communicating, and interpreting policies for the OCC's supervision of technology operations at financial institutions. He represented the OCC on several interagency groups that focus on coordination and development of information technology risk management supervisory guidance for such topics as information security, resiliency, technology operations, corporate governance, and independent risk management.

Before being named director for Bank Information Technology Policy in 2014, Greenfield spent 14 years with the OCC's Large Bank Supervision Department, where he gained experience examining large and complex technology operations at several of the largest U.S. financial institutions. In this role, he held various technology supervision roles at large financial institutions based in Pittsburgh, Charlotte, and New York City.

Greenfield is a graduate of the University of Dayton and has a Certified Information Systems Auditor professional certification.




## **Patrick T. Harker**

**President and CEO  
Federal Reserve Bank of Philadelphia**

Patrick T. Harker took office on July 1, 2015, as the 11th president and chief executive officer of the Federal Reserve Bank of Philadelphia. He was reappointed for his second five-year term effective March 1, 2021. In this role, Harker participates on the Federal Open Market Committee, which formulates the nation's monetary policy.

As an engineer by training, Harker has continued to apply his research and receive patents throughout his career. He considers the effect of automation on





the labor force as the perfect intersection of engineering and economics. Other technological influences, including artificial intelligence and machine learning, are also playing a part in the Third District's and the nation's economy. By focusing on economic mobility, one of the Bank's research priorities, the Bank's researchers are looking for ways to create sustained, inclusive growth through practical applications. Targeting such research to the employment field can help workers, communities, and industries plan for inevitable disruptions by connecting workers to training programs while encouraging discussions on the skills that are vital to a constantly changing market.

Before taking office at the Philadelphia Fed, Harker was the 26th president of the University of Delaware. He was also a professor of business administration at the university's Alfred Lerner College of Business and Economics and a professor of civil and environmental engineering at the College of Engineering.

Before joining the University of Delaware in 2007, Harker was dean and Reliance Professor of Management and Private Enterprise at the Wharton School of the University of Pennsylvania. Prior to being appointed dean in 2000, Harker was the Wharton School's interim dean and deputy dean as well as the chair of its Operations and Information Management Department. In 1991, he was the youngest faculty member in Wharton's history to be awarded an endowed professorship as UPS Transportation Professor of the Private Sector. He has published/edited nine books and more than 100 professional articles. From 1996 to 1999, he served as editor-in-chief of the journal *Operations Research*.

In 2012, Harker was named a fellow of the Institute for Operations Research and the Management Sciences (INFORMS) and a charter fellow of the National Academy of Inventors. He was also named a White House fellow by President George H. W. Bush in 1991 and was a special assistant to FBI Director William S. Sessions from 1991 to 1992.

Harker is a board member of both the Chamber of Commerce for Greater Philadelphia and its Select Greater Philadelphia Council. He is also a board member at the Science Center in Philadelphia. Previously, he was on the boards of Catholic Relief Services, Pepco Holdings, Inc., and Huntsman Corporation and was a founding member of the board of advisors for Decision Lens, Inc. He was also a nonbanking Class B director of the Philadelphia Fed from 2012 to 2015. Harker has a Ph.D. in civil and urban engineering, an M.A. in economics, and an M.S.E. and B.S.E. in civil engineering, all from the University of Pennsylvania.



## **Peter Hazlehurst**

**Cofounder and CEO  
Synctera**

Peter Hazlehurst is a cofounder and chief executive officer of Synctera, with more than 25 years of experience advising and building in the fintech and financial services industries.

He moved to the U.S. for his first start-up in 1993, building a new core banking system on Windows that still runs today. His previous experience spans roles at top industry companies and smaller fintechs. Prior to Synctera, Hazlehurst was head of the Uber Money team, senior director of product management at Google, and chief product officer at Yodlee. He has also led product at Nokia for Enterprise Mobility and Mobile email and was chief technology officer at several start-ups.



## **Shana Hennigan**

**Head of Sales and Origination  
Deposit Solutions, LLC**

In 2020, Shana Hennigan joined Deposit Solutions, LLC, where she is head of sales, client relationships, and partnering with bank CEOs, CFOs, and treasurers across the U.S. She

has nearly 20 years of experience in the fintech and financial services space, specializing in innovative bank funding strategies, liquidity and cash product development, and technology platform solutions for global and domestic financial institutions. Prior to joining Deposit Solutions, Hennigan was the chief commercial officer at Safened, a Dutch fintech providing U.S. dollar funding to global banks, and before that, she was in several senior business roles at Bank of America Merrill Lynch and Promontory Interfinancial Network.

Hennigan has an undergraduate degree in economics and business and English from Lafayette College.



## Jason Henrichs

CEO  
Alloy Labs

Jason Henrichs is the CEO of Alloy Labs, a consortium of community and midsize banks working together to drive innovation and adopt technology. He cohosts *Breaking Banks*, the largest fintech podcast in the world and is chairman of FinTEch, a nonprofit growing the fintech cluster across the Midwest. He is a frequent speaker on financial innovation, regulation, and compliance as competitive advantage. He has served on the fintech advisory boards for the City of Chicago, the AARP, the Center for Financial Services Innovation Lab, and the SXSW Accelerator.

Henrichs joined the financial services space in the early 1990s as a manufacturing engineer for Deluxe Corporation. Since leaving paper checks industry for the digital world, he's been an entrepreneur, venture capitalist, and head of innovation for a public company. In 2008, he cofounded PerkStreet Financial, one of the first challenger banks, helping pave the way for new partnerships between traditional financial service firms and start-ups.

Henrichs and his wife are active angel investors in companies that include mobile savings, B2B payments, international payments, investment management, fraud detection, analytics, and back-office tools.



## Nathaniel Hoopes

Vice President, Head of Government and  
Regulatory Affairs  
Upstart

Nathaniel Hoopes is the vice president and head of Government and Regulatory Affairs for Upstart. He is a leading voice on financial innovation, cited frequently on public policy issues ranging from alternative data and artificial intelligence (AI) in credit underwriting, fintech bank partnerships, and innovative bank charter initiatives. Previously, he led the fintech lending industry's trade group as the founding executive director of the Marketplace Lending Association (MLA). He increased the MLA's membership from three initial founding members to 38 companies in the digital lending and investing ecosystem. He came to the MLA from his role as vice president and then executive director at the Financial Services Forum, where he worked on public policy issues affecting the nation's largest financial firms.

Hoopes has spent 14 years working at the intersection of financial services and public policy, including five years on Capitol Hill, where he was legislative director for Senator Scott P. Brown (R-MA), helping to lead successful bipartisan negotiations of major amendments to the 2010 Dodd–Frank Wall Street Reform and Consumer Protection Act. Hoopes also worked to develop the legislation to expand opportunities for small businesses and innovative start-ups through equity crowdfunding as part of the Jumpstart-our-Business-Start-Ups (JOBS) Act. Prior to joining Senator Brown, he worked as a policy advisor to Senator Joseph Lieberman (I-D CT). Hoopes’ experience also includes two years as a private equity investment analyst at Trilantic Capital Partners, where he focused on growth investments and middle market leveraged buyouts in the industrials, financial services, and consumer sectors. Hoopes has a master’s degree in law and diplomacy from the Fletcher School at Tufts University and a B.A. from Princeton University.



## **Patricia A. Husic**

**President and CEO**

**Centric Bank and Centric Financial Corporation**

In February 2007, Patricia A. (Patti) Husic led a team of shareholders to acquire and found Centric Bank and Centric Financial Corporation, where she now is president and chief executive officer. Under her vision and leadership, total assets have grown to over \$1.3 billion and eight locations in central Pennsylvania and the Philadelphia region.

Headquartered in Harrisburg, PA, Centric Bank is a leader in organic loan growth, a three-time recipient of the Best Places to Work in Pennsylvania, a seven-time award winner of the 50 Fastest Growing Companies in central Pennsylvania, Top 200 U.S. Community Banks in 2019 and 2020 for banks \$2 billion and under, and a three-time American Banker Best Bank to Work for in the U.S.

An industry leader, Husic is a member of the American Bankers Association’s 15-person inaugural Diversity, Equity, and Inclusion Advisory Group and a director of the American Bankers Mutual Insurance Company, Limited. She also chaired the Pennsylvania Bankers Association, the third-largest banking association in the U.S., and was a board member for five years. She was recognized and honored by *American Banker* as one of the 25 Most Powerful Women in Banking (MPWIB) in the U.S. from 2015 to 2020, and one of the 25 Most Powerful Women in Banking Women to Watch in 2011, 2013, and 2014.

Centric Bank’s female C-suite leadership team has been honored as a three-time winner of the MPWIB Top Team by *American Banker*. Husic has also received numerous regional awards and honors.



## **Julapa Jagtiani**

**Senior Economic Advisor and Economist  
Federal Reserve Bank of Philadelphia**

Julapa Jagtiani is senior economic advisor and economist at the Federal Reserve Bank of Philadelphia. She is also a Fellow member of the Wharton Financial Institutions Center and a Central Bank Research Fellow at the Bank for International Settlements. At the Federal Reserve, she has conducted research and participated in several supervisory policy and implementation projects, including serving on the Federal Reserve Fintech Task Force and as a member of the Risk Council Fintech subgroup. Jagtiani has published research articles in top finance journals. Her recent research has focused on issues related to community banking, small business lending, and fintech, including the use of alternative data and AI/ML in credit decisions. She has a Ph.D. in finance and an M.B.A. from New York University's Stern School of Business, where she held the Rockefeller Foundation Fellowship.



## **Kavita Jain**

**Deputy Associate Director  
Office of Innovation Policy  
Board of Governors of the Federal Reserve System**

Kavita Jain is a deputy associate director in the Office of Innovation Policy at the Federal Reserve Board's Division of Supervision and Regulation. In this role, she is responsible for coordinating the Federal Reserve's regulatory response to emerging innovation opportunities and risks in banking. Jain has more than 15 years of experience working in financial services regulation, with expertise in several areas of fintech, including blockchain, digital assets, RegTech, artificial intelligence, data aggregation, and online capital-raising. Prior to joining the Board, she was a director in the Office of Financial Innovation at the Financial Industry Regulatory Authority (FINRA). In addition, she has served in key positions in the offices of Finance, Strategy, and Emerging Regulatory Issues at FINRA.

Jain was named one of the leading women in fintech by Innovate Finance in 2019. She has an M.B.A. from the University of Southern New Hampshire and a bachelor of commerce degree from Bombay University. In addition, she has a CRCP Certification from the FINRA Institute at the Wharton School of the University of Pennsylvania.



## Linda Jeng

Global Head of Policy  
Transparent

Linda Jeng is the global head of policy at Transparent, a fintech start-up developing a B2B digital dollar settlement solution. She is also a visiting scholar on financial technology and an adjunct professor of law at Georgetown University Law Center. Her research interests include open banking, fintech powered by shared data, data rights and customer liability, digital dollars, and central bank digital currencies.

Previously, she was with the Board of Governors of the Federal Reserve System, where she chaired the Basel Committee's working group on open banking. She has spent most of her career working on financial stability and regulatory reform, including at the Financial Stability Board in Basel working on the G-SIFI framework, the U.S. Senate drafting the Dodd-Frank Act, and the U.S. Department of the Treasury on the international implementation of G20-led regulatory reforms. Jeng also has worked at the Securities and Exchange Commission, the Office of the Comptroller of the Currency, and Credit Agricole, SA. She has a J.D. from Columbia Law School, a master of advanced studies from the University of Toulouse, France, and a B.A. from Duke University.



## Laura Kornhauser

Cofounder and CEO  
Stratyfy

Laura Kornhauser is the cofounder and CEO of Stratyfy, an ethical artificial intelligence (AI) company that offers predictive analytics software for credit and risk teams, helping lenders provide more people with access to fair and transparent credit. Unlike many other AI/ML solutions, Stratyfy provides the level of understanding and control that regulated institutions require while identifying and mitigating bias. Prior to cofounding Stratyfy, Kornhauser was an executive director at JPMorgan with over a decade of experience helping some of the company's largest customers build, structure, and deploy risk management solutions. Kornhauser has an M.B.A. from Columbia University and a B.S.E. from Princeton University.



## **Margaret Liu**

**Executive Vice President  
Conference of State Bank Supervisors**

Margaret Liu is executive vice president at the Conference of State Bank Supervisors (CSBS), leading its newly formed services division, which consolidates stakeholder engagement, learning, communications, and innovation functions. She joined CSBS in 2009 after serving as a financial services policy consultant and holding a variety of positions at Fannie Mae, including vice president of single-family mortgage business, vice president for industry relations, and vice president for policy communications. At CSBS, Liu has led the legislative advocacy function and served as deputy general counsel and the organization's lead on fintech policy issues.



## **Brian Martin**

**Head of Business Development  
Blend**

Brian Martin is head of business development at Blend, a Silicon Valley-technology company that is transforming the residential mortgage industry with its digital platform. He leads a team of professionals focused on establishing innovative partnerships in the lending and technology ecosystems to create value for all parties by driving operational efficiencies and providing borrowers with an improved user experience.

Prior to Blend, Martin was at Bloomberg L.P. as a market specialist focused on equity derivatives and quantitative strategies. He was also a managing partner and founder of Spartus Capital, an equity derivative hedge fund, and a director at Citi, where he held several positions. He was a senior member of Citi's Equity and Derivative Trading Strategy team, head of Small Cap Equity Trading, and head of the U.S. Capital Structure Arbitrage proprietary investment group. For many years, he was a convertible bond arbitrage portfolio manager at two different multibillion-dollar hedge funds: Satellite Asset Management and Tribeca Investments. Martin has a bachelor of commerce from Queen's University, Canada.



## **Sultan Meghji**

**Chief Innovation Officer  
Federal Deposit Insurance Corporation**

Sultan Meghji was named chief innovation officer of the Federal Deposit Insurance Corporation (FDIC) in February 2021. Prior to joining the FDIC, he cofounded Neocova, a financial technology firm providing secure, cloud-native, artificial intelligence-based software for community banks and credit unions. He also worked on an aid mission to help implement digital banking in Kenya, Tanzania, and Uganda, and worked with fintechs and central banks to create peer-to-peer banking solutions for hundreds of thousands of people in underserved areas of Africa and Central Asia.

Meghji is a nonresident scholar in the Cyber Policy Initiative at the Carnegie Endowment for International Peace. His research focuses on the architecture of the global financial system, cyber and critical infrastructure security, and the impact of artificial intelligence and quantum computing. He is also an adjunct professor at Washington University's Olin Business School and a distinguished member of the Bretton Woods Committee and the Missouri Advisory Committee for the U.S. Global Leadership Coalition. Meghji has been an advisor to the U.S. Department of the Treasury, the Group of Seven (G7), the Office of the Comptroller of the Currency (OCC), and the Federal Bureau of Investigation (FBI) in the areas of cybersecurity, quantum computing, and artificial intelligence.



## **Rob Morgan**

**Senior Vice President — Innovation and Strategy  
Office of Innovation  
American Bankers Association**

Rob Morgan is the senior vice president of innovation and strategy at the American Bankers Association (ABA). In this role, he leads the ABA's Office of Innovation. Since joining the ABA in 2011, Morgan has worked to ensure that banks have the tools to innovate and partner and a policy environment that facilitates innovation. He led ABA's fintech task force, which developed ABA's fintech playbook and other resources available at [ABA.com/fintech](https://www.aba.com/fintech).

Morgan has an M.B.A. from the Wharton School of the University of Pennsylvania and studied economics at Connecticut College.





## **Mark Moroz**

**Executive Vice President, Head of Product  
Live Oak Bank**

Mark Moroz is the executive vice president, head of product, for Live Oak Bank. In this role, he leads the product team and defines strategies across all products to drive customer engagement and experience. Prior to joining Live Oak, Moroz was vice president of retail deposits for Barclaycard US, senior director of retail banking for Sallie Mae, vice president of marketing at JPMorgan, and senior manager of product and marketing at ING Direct US. Over the course of his 20-year career, Moroz has become an expert in online banking, where he has helped to secure billions of deposits for his companies' funding needs. He has a bachelor's degree in political science/criminal justice from the University of Delaware.



## **David Palmer**

**Lead Supervisory Financial Analyst  
Division of Banking Supervision and Regulation  
Board of Governors at the Federal Reserve System**

David Palmer is a lead supervisory financial analyst in the Division of Banking Supervision and Regulation at the Federal Reserve Board. He focuses on several primary topic areas, including banks' model risk management practices, banks' and supervisors' stress testing activities, banks' capital planning practices, validation of supervisory stress testing models, and banks' use of new financial technologies. He engages in both policy-related projects as well as on-site examinations.

Palmer was a primary author of the Federal Reserve's Supervisory Guidance on Model Risk Management (SR 11-7), which was issued in April 2011 jointly with the Office of Comptroller of the Currency (and more recently with FDIC), and continues to lead the implementation of that guidance within the Federal Reserve. He was also a key contributor to the Federal Reserve's supervisory guidance on capital planning for large firms issued in December 2015 (SR letters 15-18 and 15-19), as well as to the Federal Reserve's final rules to implement Dodd-Frank stress testing requirements and the Federal Reserve's Capital Plan Rule. More recently, he has been involved in evaluating supervised firms' use of fintech, including artificial intelligence/machine learning.



## **Charles E. Potts**

**Senior Vice President, Chief Innovation Officer  
ICBA Services Network**

Charles E. Potts is senior vice president and chief innovation officer for the Independent Community Bankers of America (ICBA). In this role, Potts drives ICBA's innovation, change management, and financial technology strategies, working with ICBA leadership to develop impactful, value-added solutions that help community banks seize new market opportunities to meet customers' evolving financial services' needs.

Potts has more than 25 years of financial services experience that includes executive positions at several fintechs and international financial service providers. He previously was executive managing director at First Performance Global, where he led business and corporate development activities for its card-control and fraud alert platform. Before that, he was CEO for NetClarity, a start-up in the University of Florida's Business Incubation Hub. Most recently, he worked at the Advanced Technology Development Center, leading the fintech practice where he mentored start-ups as part of the Georgia Tech-based incubator.

Potts has a bachelor of business administration from Georgia State University. He attended the Georgia Institute of Technology and the Graduate School of Banking at Louisiana State University.



## **Dan Quan**

**Managing Partner, Banks Street Advisory,  
and Senior Advisor  
McKinsey's Banking Practice**

Dan Quan is managing partner of Banks Street Advisory. He is also a senior advisor for McKinsey's Banking Practice and an adjunct scholar at the Cato Institute. A nationally recognized fintech thought leader, Quan has provided a bridge between Silicon Valley and the Beltway and is a trusted advisor to many CEOs of fintech firms. He frequently speaks and writes about issues related to fintech, financial regulations, and financial inclusion. More recently, he was senior advisor to the director at the Consumer Financial Protection Bureau (Bureau) and led its innovation office, Project Catalyst. He also led the effort to issue the Bureau's first No-Action Letter and conceived and developed the first regulatory sandbox at the federal level.

Before joining the Bureau, he was a research associate at Harvard Business School (HBS). He worked for Professor Peter Tufano, currently Dean University of Oxford Saïd Business School. Quan was a key contributor to two influential HBS research projects on the U.S. competitiveness led by Professor Michael Porter: Prosperity at Risk (2012) and Competitiveness at a Crossroads (2013). Prior to that, Quan was a consultant at Willis Towers Watson. He is also a Chartered Financial Analyst (CFA) charter holder.



## **John W. Ryan**

### **President and Chief Executive Officer Conference of State Bank Supervisors**

John W. Ryan is the president and chief executive officer of the Conference of State Bank Supervisors (CSBS), the national organization of financial regulators from all 50 states and U.S. territories. Since becoming president and CEO in 2011, Ryan has provided strategic leadership in advancing the system of state financial supervision.

Ryan previously was CSBS's executive vice president and assistant vice president of legislative affairs. He also led the financial services consulting practice at a public affairs firm and worked on the U.S. House Banking, Finance and Urban Affairs Committee. He has a B.A. in political science and economics from the University of California, Berkeley.



## **Kareem Saleh**

### **Founder and CEO FairPlay**

Kareem Saleh is the founder and CEO of FairPlay, the world's first fairness-as-a-service company. FairPlay automates fair lending compliance for financial institutions and increases the fairness of their marketing, underwriting, and collections models. Previously, Saleh was executive vice president at Zest.ai, where he led go-to-market strategy for the company's artificial intelligence-powered underwriting platform and negotiated software licensing, partnership, financing, and other commercial deals.

Prior to Zest.ai, Saleh was an executive at SoftCard, a mobile payments start-up that was acquired by Google. He also served in the Obama administration, first as chief of staff to the State Department's Special Envoy for Climate Change, where he helped manage the 50-person team that negotiated the Paris Climate Agreement, then as senior advisor to the CEO of the Overseas Private Investment Corporation (OPIC), where he helped direct the U.S. government's \$30 billion

portfolio of emerging market investments, with responsibility for transaction teams in Europe, Latin America, and the Middle East. Saleh is a contributor to *Forbes* and a frequent speaker on the application of AI to financial services. He is a graduate of Georgetown University Law Center and an honors graduate of the University of Chicago.



## **David Snitkof**

### **Vice President of Analytics Ocrolus**

David Snitkof is vice president of analytics at Ocrolus, New York, responsible for the company's analytics product and business lines. He has been with Ocrolus since April 2020;

his nearly 20 years of experience includes executive positions with Kabbage Inc., Orchard Platform, and Citi. Ocrolus enables financial services companies to make high-quality decisions, with trusted data, at scale.



## **William Spaniel**

### **Senior Vice President and Lending Officer Federal Reserve Bank of Philadelphia**

Although William (Bill) Spaniel started his career as a senior consultant for KPMG, his interest in regulatory compliance led him to a 25-year tenure with the Board of

Governors of the Federal Reserve System. While there, Spaniel held many different roles and was able to serve on the Y2K planning and response committees and to coordinate the System's participation in the first International Monetary Fund Financial Sector Assessment Program review of the United States. He now oversees the Supervision, Regulation, and Credit Department at the Federal Reserve Bank of Philadelphia.

Spaniel started his career in a community bank that placed a focus on outreach and support and has seen firsthand the difference that banks and bankers can make in both large and small communities. He is also interested in how financial institutions support growing and vibrant communities. Fortunately, He gets to explore much of this interest in his department's community bank portfolio, which spans the Third District. Although he started at the Bank in 2015, he has already implemented several cultural initiatives in the supervision function. Spaniel has a bachelor's degree in economics from the College of William and Mary.



## **Elliot Storey**

**Lead, Strategy  
Oculus**

Elliot Storey leads strategy at Oculus, having launched the partnerships function in 2018. A graduate of the University of Oxford, he has spent his career growing fintech companies internationally, leading to successful exits with Orchard Platform (acquired by Kabbage) and Kabbage (acquired by American Express).



## **Julieann M. Thurlow**

**President and Chief Executive Officer  
Reading Cooperative Bank**

Julieann M. Thurlow is the president and chief executive officer at Reading Cooperative Bank. In this role, she is responsible for the bank's strategic direction and management. She is also president of the Reading Cooperative Bank (RCB) Charitable Foundation.

Thurlow is a former board member of the American Bankers Association and chair of its Core Platforms Council. She is currently a member of the Government Relations Administrative Committee and Membership Council and a founding member of Alloy Labs, a consortium of banks nationally formed to innovate in the banking space, and is a director of Atlantic Community Bankers Bank (ACBB).

Thurlow is on the MA Fintech Workgroup and is a board member of the Lawrence Partnership, the Massachusetts Taxpayer Foundation, and the Lawrence Community Health Center. She is the former chair of the Lahey Hospital Continuum of Care Board, past chair of the Cooperative Central Bank, and was a member of the Federal Reserve Bank of Philadelphia's Community Depository Institutions Advisory Council.

In 2014, 2016, 2019, and 2020, *American Banker* magazine named Thurlow to its list of the 25 Women to Watch in Banking. In addition, the Commonwealth Institute has named Reading Cooperative Bank a Top 100 Women-Led Business for the past six years running.

Thurlow is a member of the first cohort of Lawrence Leads, a cross-sectoral leadership program focused on civic engagement and social responsibility taught by Harvard Business School. She has an M.B.A. from the Charles F. Dolan School of Business at Fairfield University and has completed advanced studies at the Stonier Graduate School of Banking, the Massachusetts School for Financial Studies, Harvard Business School's Division of Continuing Education, and the CEO Leadership Lab at Wharton's Aresty Institute for Executive Education.



## **Philipp von Girsewald**

**CEO**

**Deposit Solutions, LLC**

Philipp von Girsewald joined Deposit Solutions, LLC in 2018 as CEO of the United States. He is an accomplished and seasoned financial services executive. Prior to his role at

Deposit Solutions, he spent 20 years at Deutsche Bank AG in various senior capacities, including partner at The Digital Bank, global head of Corporate M&A (where he was responsible for closing more than \$60 billion in transactions), global head of Regulatory Strategy, and head of Corporate Investments Americas. He has also served on several boards including Deutsche Investment Management Americas (formerly Scudder) and Mizuho Bank AG.

Von Girsewald has a master's degree and an undergraduate degree in economics from Rheinische Friedrich-Wilhelms University in Germany and is fluent in English and Spanish.

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<https://mkdecision.com/>

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<https://www.teslarsoftware.com>

[Joe@teslarsoftware.com](mailto:Joe@teslarsoftware.com)

**Zogo Finance** — Zogo Finance is a gamified financial literacy app that helps financial institutions engage, educate, and attract the Gen Z audience; they make finance fun, simple, and social for younger generations.

<https://zogofinance.com/>

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[nathan@zsuitetech.com](mailto:nathan@zsuitetech.com)



