NH›Bankers ASSOCIATION

Vermont Bankers Association, Inc.

SPEAKER BIOS

Mallory Conway, CIA, CRCM
Partner
The Bonadio Group

Mallory is a Partner in The Bonadio Group's Internal Audit Division, serving clients from the Albany and Rutland offices. She specializes in providing internal audit and compliance services to financial institutions, helping organizations strengthen controls, manage risk, and meet regulatory expectations. With more than 15 years of experience working with financial institutions, Mallory conducts operational and financial audits, as well as compliance and loan review engagements. Her approach is grounded in both technical expertise and practical industry insight, informed by her early experience working within a Vermont-based bank. Mallory holds a Graduate Certificate in Fraud Examination and Forensic accounting from Southern New Hampshire University, where she graduated summa cum laude. She is a Certified Internal Auditor and a Certified Regulatory Compliance Manager, and is an active member of the Institute of Internal Auditors.

David Larocque, CRCM, CAMS
Senior Manager
Crowe, LLP

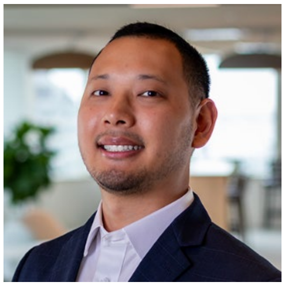
David is a Senior Manager in Crowe's Risk Consulting Group. He has nearly 15 years of experience working in Professional Services in the Northeast and over 20 years of experience in the Banking industry. He is an engagement leader for financial institutions with deep expertise in regulatory compliance and Anti-Money Laundering (AML). He is responsible for leading regulatory compliance engagements for Crowe's Financial Services clients in the Northeast.

David primarily oversees regulatory compliance engagements, including planning, quality assurance, and technical assistance for the reviews. He has managed clients ranging in size from $80 million to over $25 billion in assets. He provides technical assistance to Crowe's financial institution clients across the country. Prior to coming to Crowe, David spent 10 years at a regional Professional Services Firm. He also spent 2 years as a Compliance Officer, first as the VP Chief Compliance Officer & Director of Risk Management for a multi-state community bank, and then as a Compliance Officer for a startup digital bank where he assisted with the development of the compliance management system.

David has been a speaker for various industry groups throughout the Northeast and along the East Coast and is the President of the Bank Compliance Association of Connecticut.

Alena Weiss, CRCM, CAMS
Senior Vice President, Compliance
M&M Consulting, LLC

Alena Weiss is the Senior Vice President of Compliance at M&M Consulting. Alena has more than 25 years of experience in the financial services industry, including hands-on experience across retail and operational compliance functions. In her role at M&M, where she has spent over five years as both a Senior Consultant and Compliance Auditor, Alena partners closely with financial institutions to deliver regulatory compliance audits, consulting services, and staff and Board training. Alena is passionate about helping financial institutions build and maintain risk-based compliance programs that not only meet regulatory expectations but also work effectively in day-to-day operations.



Jordan Lehtonen, CRCM
Manager
Wolf & Company PC

Jordan is a Manager in Wolf's Regulatory Compliance Services Group. He is responsible for assisting in the development and execution of compliance reviews, training, and other compliance services for the Firm's clients. Jordan has been with Wolf since 2015, providing compliance services to various financial institutions ranging in asset size from $50 million to over $10 billion. Prior to joining Wolf, Jordan worked at a large financial institution. Jordan has expertise analyzing and evaluating compliance with federal and state statutes and regulations.

Katie Kennedy, CFE, CUCE
Manager
Wipfli LLP

Katie Kennedy is a manager with Wipfli's risk advisory service practice. She has more than 20 years of financial institution experience in the areas of regulatory compliance, internal audit services, Bank Secrecy Act/Anti-Money Laundering compliance, risk assessments, and internal control studies. Her well-rounded financial industry experience has allowed her to offer timely and insightful recommendations to financial institutions she services. Katie works with clients in numerous industries, with a concentration on serving financial institutions.

Chris Van Dyck
Partner
Cogent Law

Chris Van Dyck, a partner at the Cogent Law, has been involved in the cannabis banking space for over ten years, first as a financial regulatory attorney and then as general counsel, chief risk officer and BSA officer at a financial institution. During his time as a regulatory attorney, he worked closely with financial institutions regulated by his office on compliance issues, including cannabis banking when the FinCEN guidance was issued in 2014. For ten years, he focused his attention on developing a cannabis banking program, ensuring that it met all regulatory expectations. During his tenure, the cannabis banking program at his financial institution grew extensively and became a significant revenue source.

For the past two years, while at Cogent Law, Chris has advised numerous financial institutions across the country on cannabis banking. Because of his extensive experience in this area as a regulator, general counsel, chief risk officer and BSA officer, Chris is uniquely qualified to advise your financial institution on starting its own successful cannabis banking program, ensuring that it adequately manages the risks associated with these accounts, developing policies and procedures that adequately reflect adherence to the 2014 FinCEN guidance, and advising on ways in which to effectively implement these policies and procedures. Chris is also able to advise on practical ways your financial institution will be able to gain traction in this sector, maintaining and growing your customer base, while generating significant revenue.

John Penkala
Field Supervisor, New England North Territory
FDIC

John Penkala serves as the DCP Field Supervisor for the New England North Territory. Prior to his current role, he served as a DCP Supervisory Examiner in the territory. He began his FDIC career with Risk Management in 1991 in the Concord, NH Field Office, and holds a dual commission in Risk Management and Consumer Compliance. John has also served as Acting Chief of the Fair Lending and CRA Section in the Washington Office, Acting Special Assistant to the Senior Deputy Director, Acting Assistant Regional Director, Review Examiner, and a Corporate University Instructor. John holds a Bachelor of Arts in Economics, with a dual major in Business Administration, from the University of New Hampshire.

Kathy Enbom, CRCM
Partner
Wipfli LLP

Kathy Enbom is one of the leaders of Wipfli's regulatory compliance, fair lending, and Bank Secrecy Act practice. She has an extensive background in regulatory compliance, marketing, and leadership gained over more than 35 years in the banking industry. She is a frequent speaker at industry events as well as Wipfli sponsored programs.

Christa Clapp
Elder Abuse Program Coordinator
NH Department of Justice

Christa Clapp joined the Elder Abuse and Financial Exploitation Unit with the NH Attorney General's office in October 2022. In her current role of Elder Abuse Program Specialist, Ms. Clapp coordinates investigative elder abuse multi-disciplinary teams, as well as the Financial Abuse Specialty Team (FAST) of New Hampshire. She manages the content of the FAST informational website and social media stayconnectednh.org, provides educational opportunities to the members of the FAST, and partners with community providers to provide scam and fraud prevention education to older NH citizens. She has encouraged the use of multi-disciplinary teams for older adult maltreatment to statewide and national audiences.

Ms. Clapp holds degrees in Public Administration and Criminal Justice. She has 30 years of human services field experience in mental health, child protection and adult protective services.

Meredith F. Piotti, CPA, CIA
Principal
Wolf & Company PC

Merry is a Principal in Wolf's Advisory Group and oversees the Firm's Internal Audit Team, where she provides internal audit, consulting, and risk management services to clients. She also oversees the Firm's data analytics team - combining operational and technological knowledge to perform model validation reviews, conversion testing, and incorporate analytics into audits. With over 15 years of experience in the field, Merry works with clients to provide full internal audit services, supplement internal audit capabilities, assist with specialized reviews, and develop risk-based audit plans with outsourced and co-sourced internal audit departments.