Cyber-Security Issues in an Insecure World

- Charles E. Beard, PricewaterhouseCoopers, Washington, DC (moderator)
- Mike Monday, Wells Fargo & Company, Charlotte
- Lisa J. Sotto, Hunton & Williams LLP, New York (coordinator)
- Emily Stapf, PricewaterhouseCoopers, Washington, DC

Cyber-security threats continue to be among the most pressing issues today. Financial institutions must proactively take steps to protect themselves against the risks arising from the loss of critical business systems and the compromise of personal data, intellectual property and other proprietary information. This session will cover the cybersecurity issues that affect most financial institutions today, from understanding the cybersecurity landscape and current government initiatives in the U.S. to protecting against cyber events.

The panel will discuss how the mortgage finance system in the U.S. is being reconstructed after the financial crisis. The panel’s experts and government leaders will discuss the CFPB’s new ability-to-repay rule and its suitability standards. It will also consider how lenders will cope with the
new lending, CRA, and Fair Lending risks created by these new rules and how the private and public secondary markets have reacted or will react to these new rules to create liquidity for mortgages and mortgage securities.

**3:30 – 3:45**

**Break**

**3:45 – 5:00**

**Community Banking: Where is it Going?**

- R. Lee Burrows, Banks Street Partners, LLC, Atlanta
- Rick Callicutt, Bank of North Carolina, High Point
- Anthony Gaeta, Jr., Wyrick Robbins Yates & Ponton LLP, Raleigh (coordinator)
- Phillip D. Huber, The Hutchison Company, Durham
- Donald A. Pape, Republic Bank & Trust, Norman, OK
- William J. Wagner, Raymond James and Associates, Raleigh

This panel of bankers experienced in the field of capital raising and mergers for community-oriented institutions will engage in a free-wheeling and wide-ranging discussion regarding the future for community banks. Will the consolidation phase be continued and what is driving the phase right now? Will a new wave of de novos be forming? What changes, if any, do they see in the governance within the industry by virtue of the vast amount of private equity that has been invested to date and is new equity otherwise available, and how? These are just some of the topics our panel of experts will be asked to address as they bring their perspectives from different regions of the country.

**5:00 – 6:00**

**Reception – Sponsored by The Clearing House**

This opportunity to mix and mingle with the participants, including program speakers and the law students who produced the *North Carolina Banking Institute* journal is always a highlight of the Banking Institute.

The Clearing House is the oldest banking association and payments company in the United States, having been established in 1853. It is owned by the world’s largest commercial banks. The Clearing House Payments Company L.L.C. provides payment, clearing, and settlement services to its member banks and other financial institutions, clearing almost $2 trillion daily and representing nearly half of the automated-clearing-house, funds-transfer, and check-image payments made in the U.S. The Clearing House Association L.L.C. is a nonpartisan advocacy organization representing the interests of its owner banks on a variety of important banking issues. We are grateful to The Clearing House for its generous support of this reception and of our New York Lecture series.

**6:00 – 6:45**

**Dinner**

This is a separately ticketed event, but it is included without additional charge for all speakers, students, those attending as corporate sponsors, or on other special admission rates. Please consider attending to spend
more time meeting and talking with colleagues and to hear the after-dinner remarks.

6:45 – 7:30

The Third Annual George and Susan Beischer Address

Timothy J. Mayopoulos, President and Chief Executive Officer, Fannie Mae

Introduced by: Scott A. Cammarn, Cadwalader, Wickersham & Taft, LLP, Charlotte

Tim Mayopoulos is the President and Chief Executive Officer, and a member of the company’s board of directors. Mr. Mayopoulos joined Fannie Mae shortly after it was placed in conservatorship during the financial crisis, and he has played an integral role in the company’s successful recovery. Under his leadership, Fannie Mae has continued to play a major role in providing mortgage credit, assisting troubled homeowners, building a strong new book of business, and paying taxpayers for their investment in the company. Mr. Mayopoulos joined Fannie Mae in April 2009 as Executive Vice President, General Counsel, and Corporate Secretary, and in 2010 he was appointed Chief Administrative Officer. Prior to joining Fannie Mae, Mr. Mayopoulos was Executive Vice President and General Counsel of Bank of America Corporation. Previously, he served in senior management roles at Deutsche Bank, AG; Credit Suisse First Boston; and Donaldson, Lufkin & Jenrette, Inc. He is a graduate of Cornell University and the New York University School of Law.

In the Beischer Challenge, George and Susan Beischer agreed to match up to $1 million of gifts and pledges to the Center for Banking and Finance. The gift was completed in 2011 and celebrated at the William Horn Battle Society Dinner on April 2011. In honor of this transformative gift to the Center, its board of advisors voted to name the after-dinner address at the annual Banking Institute in honor of the Beischers. We mourn George’s death in September 2011, and are pleased that the Beischer Address is an annual opportunity to remember George and to thank the Beischers for their generosity.

Friday, April 4

7:45 – 8:30 Coffee and Breakfast

8:30 – 9:45 Dodd Frank Act Update—What We Need to Work on Now

- David T. Bloom, SunTrust Banks, Inc., Atlanta
- Cecelia A. Calaby, American Bankers Association, Washington, DC
- Patrick A. Doyle, Arnold & Porter LLP, Washington, DC
- Charles M. Horn, Morgan, Lewis & Bockius LLP, Washington, DC
- Paige E. Pidano, Federal Reserve Board, Washington, DC
This panel will discuss the most recent final rules to implement the banking operations, safety and soundness, and corporate practices provisions of the Dodd Frank Act as well as impending final actions. Among the topics will be the Volcker Rule, swaps rules compliance, enhanced prudential standards, stress testing, interchange fees, and executive compensation -- with a focus on how all of the rules affect regional and community banking organizations.

9:45 – 10:00  Break

10:00 – 11:00  The Donald C. Clifford, Jr. Distinguished Lecture on Consumer Law

Gail Hillebrand, Associate Director for Consumer Education & Engagement, Consumer Financial Protection Bureau

Introduced by: Donald C. Lampe, Morrison & Foerster LLP, Washington, DC

The Clifford Distinguished Lecture on Consumer Law was established by the UNC School of Law and friends following Professor Clifford’s death. Donald Clifford was the Aubrey L. Brooks Professor and served as a faculty member of Carolina Law from 1964 to 2004, specializing in commercial and consumer law. He founded the law school’s very successful Festival of Legal Learning and served as a member of the Board of Advisors for the Center for Banking and Finance.

11:00 – 11:15  Break

11:15 – 12:30  Enforcement

The panel will discuss recent trends in enforcement actions brought by the federal banking agencies and the CFPB against bank holding companies, banks, and other financial companies. The pane will examine the hot spots for enforcement and attempt to predict trends for future actions, including restitution and remediation.

- Lucy E. Morris, CFPB, Washington, DC
- Laura B. Josepfs, SEC, Washington, DC
- Marguerite Sagatelian, FDIC, Washington, DC (invited)
- Margaret E. Tahyar, Davis Polk & Wardwell LLP, New York
- Amy P. Williams, K&L Gates LLP, Charlotte

12:30 - 2:30  Center for Banking and Finance Board of Advisors Luncheon Meeting
2014 Banking Institute Speaker Biographies

Charles E. Beard, Jr.
PricewaterhouseCoopers LLP

Charles Beard joined PwC in 2013, bringing with him extensive experience in cyber security. As a leader on the cyber security team, he helps organizations understand dynamic cyber challenges, adapt and respond to risks inherent to their business ecosystem, and prioritize and protect the most valuable assets fundamental to their business strategy. He specializes in the strategic application of technology to business domains, including the security risks inherent in operating in the digital economy.

Prior to his work at PwC, Mr. Beard worked as a Senior Vice President for Science Applications International Corporation and headed its cyber security group.

Mr. Beard holds an M.B.A. from the University of Montana and a B.S. from Texas A&M University.

David T. Bloom
Sun Trust Banks, Inc.

David Bloom is a Senior Managing Attorney with SunTrust Banks, Inc. He is responsible for providing legal support for SunTrust’s capital markets, broker-dealer, and private wealth businesses, as well as bank regulatory matters and corporate mergers and acquisition transactions. He also serves as the Corporate Secretary of SunTrust Robinson Humphrey, Inc., SunTrust’s SEC registered institutional broker-dealer.

Mr. Bloom joined SunTrust in 2008. Prior to joining SunTrust, he was Head of Legal for HSBC’s Corporate, Investment Banking and Markets Division in London and New York. Prior to that, he served as Global Treasury Counsel with American Express Bank Ltd. in New York and as Corporate and Finance Associate with the law firm Kaye, Scholer, Fierman, Hays & Handler, LLP in New York.

Mr. Bloom earned a J.D. from American University’s Washington College of Law, a master’s degree in International Finance and Banking from Columbia University, and a B.A. from the University of Colorado.

Lissa L. Broome
University of North Carolina School of Law

Lissa Broome is the Wells Fargo Professor of Banking Law at the University of North Carolina School of Law, Director of the school's Center for Banking and Finance, and faculty advisor to the North Carolina Banking Institute journal. She teaches banking law and secured transactions. Professor Broome also serves as the University's Faculty Athletics Representative to the ACC and the NCAA. Professor Broome is the co-author of one of the leading banking law texts, Regulation of Bank Financial Service Activities, now in its fourth edition.

Professor Broome has a JD from Harvard University and a BS from the University of Illinois.

R. Lee Burrows, Jr.
Banks Street Partners, LLC

Lee Burrows has thirty years of experience advising regional and community financial institutions around the country, with a particular focus on the Southeast. Mr. Burrows began his financial institutions investment banking career at Trident Financial Corp., an investment banking firm focused exclusively on financial institutions. He joined Trident in 1983 and became managing director and co-owner of the firm in 1987. In 1999 he helped to negotiate the sale of Trident to Cleveland, Ohio-based KeyCorp. He continued to co-manage
Trident as a division of KeyBanc Capital Markets until 2003. During his tenure at Trident, the firm completed 545 capital-raising initiatives for community financial institutions in every region of the United States. Trident also operated a trading desk that specialized in the equities of hundreds of community financial institutions. Trident consistently ranked at or near the top of league tables for number of bank merger transactions negotiated in the Southeast in the years prior to Lee's departure.

After leaving KeyBanc in 1993 and prior to starting BSP, Mr. Burrows served on the board of Burke Capital Group, an Atlanta-based boutique investment bank focused on community financial institutions. Mr. Burrows left the board at the end of 2008 upon Burke Capital’s sale to Morgan Keegan Inc.

Mr. Burrows holds an M.B.A. from Emory University and a B.A. from the University of North Carolina at Chapel Hill.

**Cecelia A. Calaby**  
*American Bankers Association*

Cecelia Calaby is a Senior Vice President where she manages the Office of Regulatory Policy and the Center for Securities, Trust and Investments at the American Bankers Association. Ms. Calaby is also Executive Director and General Counsel for the ABA Securities Association (ABASA). ABASA focuses on investment banking and other bank capital markets activities.

Before joining ABA in December 2010, Ms. Calaby served as Chief Legal Officer of Chevy Chase Bank, FSB, and spent many years in private practice primarily with the law firm Shaw Pittman in Washington, D.C. She began her professional career as a correspondent banker at First City National Bank of Houston in Texas.

A Washington, D.C. native, Cecelia received her bachelor’s degree in Economics from Rice University and her J.D. from the George Washington University Law School.

**Richard D. Callicutt II**  
*Bank of North Carolina*

Rick Callicutt is the President and CEO of Bank of North Carolina, where he has served as a Director since 2003. He has been with the Bank of North Carolina since its inception in 1991. His twenty-three years with the bank has seen its assets grow from $4.2 million to $1.67 billion, including the recent acquisition of Randolph Bank & Trust Company.

Mr. Callicutt holds a BS from High Point University.

**Scott A. Cammarn**  
*Cadwalader, Wickersham & Taft, LLP*

Scott Cammarn is a partner at Cadwalader in the Charlotte office. He has more than twenty years of experience in the banking industry and his legal career has spanned all areas of banking compliance and finance law. His practice focuses on regulatory matters, mergers & acquisitions, legislation and lobbying, transactions, and training. He represents a number of national and international financial institutions, and has practiced before the Federal Reserve, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Commodity Futures Trading Commission, and numerous state banking departments.

Prior to joining Cadwalader, he was the Bank Regulatory Counsel for Ally Financial (f/k/a GMAC Financial Services) where he advised on bank regulatory issues including transactional, examination, compliance, and legislative matters. Before joining Ally Financial, Mr. Cammarn was the Senior Vice President and General
Counsel of LendingTree and served as the Corporate Secretary. Prior to that, he served in various legal capacities over his eleven years at Bank of America.

Mr. Cammarn earned a J.D. from Duke University School of Law and a B.S. from The Ohio State University.

Beth S. DeSimone  
*CommunityOne Bancorp*

Beth DeSimone is the Executive Vice President, General Counsel and Secretary for CommunityOne Bancorp. She has extensive experience in the corporate and financial institutions areas, specializing in structuring and negotiating financial services companies' mergers and acquisitions and investments. Her expertise in this areas was particularly useful in the recent deal between Bank of Granite and CommunityOne. She also specializes in establishing new financial institutions and nonbank subsidiaries for financial services and diversified companies.

Before moving in-house, Ms. DeSimone worked at Arnold & Porter LLP in Washington, D.C. As part of that practice, she assisted clients in strategic planning and in preparing the necessary corporate documentation and regulatory applications to facilitate acquisition and investment transactions. Ms. DeSimone's practice also focused on the consumer credit area, assisting clients in resolving federal and state legal issues arising from their retail lending operations.

She holds a J.D. from William & Mary and a B.A. from Wheaton College.

A. Patrick Doyle  
*Arnold & Porter LLP*

Pat Doyle practices in the Financial Services practice group at Arnold & Porter. He has a broad background in financial institution regulation and headed the firm's financial services practice group from 1993 to 2013. Mr. Doyle regularly counsels bank holding companies, foreign banks, savings institutions, insurance companies, securities firms, hedge funds, and private equity entities on a wide variety of regulatory matters, including strategic planning, complex regulatory issues, enforcement proceedings (particularly those involving allegations of violations of the "control" regulations), and legislation. In addition, he has represented firm clients on numerous mergers and acquisitions. He is currently advising some of the nation's largest financial services companies on the applications of the Dodd-Frank Act, particularly Titles I, II, and VI. He regularly appears before the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Comptroller of the Currency and numerous state banking regulators.

Prior to joining Arnold & Porter, Mr. Doyle served in a variety of legal positions at the U.S. Department of the Treasury, Office of the Comptroller of the Currency, including Counsel to the Multinational Banking Group, and as the Acting General Counsel of the Federal Home Loan Bank Board.

Mr. Doyle earned a J.D. from Syracuse University College of Law and a B.A. from State University of New York at Oswego.

Anthony Gaeta, Jr.  
*Wyrick Robbins Yates & Ponton LLP*

Tony Gaeta practices in the areas of securities law, mergers and acquisitions, and corporate law. His practice includes public and private offerings of securities for both financial institutions and business corporations, regulatory matters affecting banks, thrifts and their holding companies, the formation of banks, thrifts and trust companies and their reorganization into the holding company form of organization, mergers & acquisitions of financial institutions and other corporate entities, and counseling boards of directors as to their duties.
Prior to joining the firm, Mr. Gaeta was the founder of Gaeta & Eveson, P.A. He has also practiced in the New York office of Simpson Thacher & Bartlett, the New Bern and Raleigh offices of Ward & Smith, and the Raleigh office of Moore & Van Allen. Mr. Gaeta also served as Vice President, General Counsel to United Carolina Bancshares Corporation (now BB&T Corporation). Mr. Gaeta is an Adjunct Professor of Law at the University of North Carolina School of Law, teaching a course in mergers and acquisitions. During June 2013, he taught mergers and acquisitions at Augsburg University, Federal Republic of Germany, as a visiting law professor.

Mr. Gaeta received his J.D. from the College of William and Mary and his B.A. from Wesleyan University.

Gail Hillebrand  
*Consumer Financial Protection Bureau*

Gail Hillebrand serves as the Associate Director for Consumer Education and Engagement at the Consumer Financial Protection Bureau. The CFPB’s mission is to help consumer financial markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. The Division of Consumer Education and Engagement is comprised of six offices, which address Financial Education, Consumer Engagement, Service, Member Affairs, the Financial Protection of Older Americans, Financial Empowerment, and Students, including the Student Loan Ombudsman.

Ms. Hillebrand previously served as the Financial Services Campaign Manager and a Senior Attorney at the West Coast Office of Consumers Union, nonprofit publisher of *Consumer Reports* magazine. Ms. Hillebrand clerked for the Honorable Robert Boochever of the U.S. Court of Appeals for the Ninth Circuit and practiced law with the San Francisco office of McCutchen, Doyle, Brown, & Enersen.

Ms. Hillebrand holds a J.D. from the Boalt Hall School of Law, University of California at Berkeley and a B.A. in Economics from the University of California at San Diego.

Charles M. Horn  
*Morgan, Lewis & Bockius LLP*

Charles Horn is a partner in Morgan Lewis’s Investment Management and Securities Industry Practice. Mr. Horn focuses his practice on regulatory and transactional matters, primarily in the areas of banking and financial services. Mr. Horn provides counsel on regulatory and transactional issues affecting the governance, structure, management, and operations of his clients’ organizations. He also counsels banks and other financial services firms on issues relating to federal and state financial regulation and matters affecting their corporate, institutional, and retail business activities, as well as their asset management, fiduciary and asset administration products and services.

Prior to joining Morgan Lewis, Mr. Horn was a partner in the financial services practice of another international law firm. Before entering private practice, Mr. Horn served as Senior Attorney (1983), Assistant Director (1983–1986), and Director (1986–1989) of the Securities and Corporate Practices Division of the U.S. Department of the Treasury, Office of the Comptroller of the Currency. Earlier in his career, he held other important positions with the U.S. Securities and Exchange Commission, including Washington, D.C., Branch Chief, Senior Counsel and Attorney in the Division of Enforcement; and attorney in the Division of Market Regulation.

Mr. Horn earned his J.D. from Cornell Law School and his B.A. in Psychology/Social Relations from Harvard University.
Phillip D. Huber  
*The Hutchison Company*

Phillip Huber has spent the last sixteen years in investment banking for community-based financial institutions, focusing on strategic planning, mergers and acquisitions, and capital raising. Prior to this, Mr. Huber was a bank examiner with the North Carolina Office of Commissioner of Banks for six years. Before moving to North Carolina from New York, he was principally responsible for the credit analysis function on the corporate bond desk of a mid-sized New York investment banking/brokerage firm. He spent the first four years of his career as a financial analyst with a large New York-based multi-line insurance company where he specialized in portfolio management, credit analysis, and asset/liability management for the fixed income portfolios.

Mr. Huber holds the following securities licenses: Series 7 (General Securities Representative), Series 24 (General Securities Principal), Series 63 (Uniform Securities Agent State Law Examination), Series 27 (Financial and Operations Principal) and Series 79 (Limited Representative - Investment Banking).

Mr. Huber holds a B.A. in economics from Duke University and holds the Chartered Financial Analyst designation.

Laura B. Josephs  
*Securities and Exchange Commission*

Laura Josephs is an Assistant Director in the SEC’s Division of Enforcement. She heads the Bank Working Group focused on financial statement issues of bank holding companies. Ms. Josephs has been with the SEC since 1990, primarily in the Enforcement area. She has served as counsel to Commissioner Phillip Lochner and subsequently for Commissioner Edward Fleischman.

Ms. Josephs has a bachelor's degree from the University of Michigan, a masters from the University of Chicago, and a J.D. from Duke Law School.

Donald C. Lampe  
*Morrison & Foerster LLP*

Donald Lampe is a partner in the Financial Services Group in the Washington, D.C. office of Morrison & Foerster. Mr. Lampe represents banks, mortgage companies, insurance companies and other financial service providers on a variety of financial services and bank regulatory matters. He also counsels creditors, loan servicers, service providers (vendors) and secondary market participants on consumer financial services laws and regulations, including the Dodd-Frank Act.

Mr. Lampe is currently a fellow of the American College of Consumer Financial Services Lawyers. He also serves on the Governing Committee of The Conference on Consumer Finance Law and the Board of Advisors of the UNC School of Law Center for Banking and Finance. Mr. Lampe has previously served as the chair of the American Bar Association's Consumer Financial Services Committee.

Mr. Lampe received his B.S. degree from Massachusetts Institute of Technology and his J.D. from Duke University School of Law.

Timothy J. Mayopoulos  
*Fannie Mae*

Timothy Mayopoulos is Fannie Mae’s President and Chief Executive Officer (CEO), and a member of the company’s Board of Directors. Mr. Mayopoulos joined Fannie Mae shortly after it was placed in conservatorship during the financial crisis, and he has played an integral role in the successful recovery of the company. As President and CEO, Mr. Mayopoulos is focused on sustaining Fannie Mae's efforts to support the U.S. mortgage market and on driving the company's contributions to creating a better housing finance system.
for the future. Under his leadership, Fannie Mae has continued to play a major role in providing mortgage credit, assisting troubled homeowners, building a strong new book of business, and paying taxpayers for their investment in the company. As of March 31, 2014, Fannie Mae will have paid dividends of $121.1 billion on the $116.1 billion of assistance it has received from the U.S. Treasury.

Mr. Mayopoulos brings more than twenty-five years of experience to his leadership post. He joined Fannie Mae in April 2009 as Executive Vice President, General Counsel, and Corporate Secretary, and in 2010 he was appointed Chief Administrative Officer. Prior to joining Fannie Mae, Mr. Mayopoulos was Executive Vice President and General Counsel of Bank of America Corporation. Previously, he served in senior management roles at Deutsche Bank AG, Credit Suisse First Boston, and Donaldson, Lufkin & Jenrette, Inc.

Mr. Mayopoulos holds a J.D. from New York University School of Law and a B.A. from Cornell University.

**Jonathan N. Miller**  
*Federal Deposit Insurance Corporation*

Jonathan Miller is the Deputy Director for Policy and Research in the Division of Depositor and Consumer Protection at the FDIC. This branch does original consumer research; provides analytic support for compliance examinations; develops guidance on consumer laws and regulations; develops supervisory policy; and keeps abreast of industry trends affecting consumers and depositors.

Prior to joining the FDIC in February 2011, Deputy Director Miller worked for the U.S. Congress for more than twenty-three years including for the Senate Banking Committee, where he helped draft the consumer protections and mortgage provisions of the Dodd-Frank Act; the House Financial Services Committee, working primarily on issues related to housing; and a number of individual Members of Congress.

Mr. Miller is a graduate of Georgetown University and has a Master's degree in Public Policy from Harvard University's John F. Kennedy School of Government.

**Michael Monday**  
*Wells Fargo Bank, N.A.*

Michael Monday is the Senior Vice President, Information Security Leader for Wells Fargo Bank, N.A. He works in areas such as cyber threat management, security program governance, privacy, network security, incident response, physical security, security architecture, attack and prevent studies, business continuity management, and digital forensics. Mr. Monday is a frequent speaker on security issues and has made presentations to the Secret Service Electronic Crime Task Force (ECTF) and the Information Systems Audit and Control Association (ISACA).

Mr. Monday has a B.A. from Xavier University.

**Lucy E. Morris**  
*Consumer Financial Protection Bureau*

Lucy Morris is a Deputy Enforcement Director at the CFPB, overseeing Bureau investigations and litigation. Prior to her work with the CFPB, she worked at the Federal Trade Commission for over twenty years. She specialized in consumer financial protection and was the recipient of the FTC's Chairman's Award.

Ms. Morris holds a JD from Hastings College of the Law and worked at a civil litigation defense firm before joining the FTC.
Reginald T. O’Sheilds  
*Federal Home Loan Bank of Atlanta*

Reggie O’Sheilds is Senior Vice President and General Counsel of the Federal Home Loan Bank of Atlanta. He has served in various leadership positions with the FHLBank since 2003, including Senior Vice President, Deputy General Counsel, and Director of Legal Services. Prior to joining FHLBank Atlanta, he practiced with Sutherland in Atlanta, Haynsworth Sinkler Boyd in Greenville, South Carolina, and Simpson, Thacher & Bartlett in New York.

Mr. O’Sheilds holds a J.D. from Vanderbilt University Law School and a B.A. from Furman University.

Donald A. Pape  
*Republic Bank & Trust*

Donald Pape has nearly forty years of experience as Chairman of the Board at Republic Bank & Trust, where he has overseen a growth in assets from $18 million to $410 million. He is also a member of the Banking and Financial Services Practice of Phillips Murrah PC. He is a director on the board of the Office of Mortgage Settlement Oversight in Raleigh, North Carolina; member and former chair of the Bankers Advisory Board of the U.S. Conference of State Bank Supervisors in Washington, D.C.; and a member of the Oklahoma Tobacco Settlement Endowment Trust Board of Investors.

Mr. Pape has assisted various banks and bank holding companies in regulatory matters, as well branch acquisitions and reorganizations. He has also served as a member of the Article 8, Legislative Review Subcommittee of the Oklahoma Bar Association and the Oklahoma Banking Commissioner’s Banking Code Review Committee.

Mr. Pape served in the Air Force and holds both a J.D. and a B.A. from the University of Oklahoma.

Paige E. Pidano  
*Federal Reserve Board*

Paige Pidano is a senior attorney with the Federal Reserve Board. In this capacity, she works to finalize rules, including the definitions of “Predominantly Engaged In Financial Activities,” “Significant Nonbank Financial Company,” and “Significant Bank Holding Company.” Her work has thus been instrumental in shaping and interpreting the Dodd-Frank Act. Previously, Ms. Pidano worked in the Federal Trade Commission’s Bureau of Competition.

She holds a J.D. from Georgetown University and a B.A. from Yale University.

Alfred M. Pollard  
*Federal Housing Finance Agency*

Alfred Pollard serves as General Counsel for the Federal Housing Finance Agency, the safety and soundness regulator for Fannie Mae and Freddie Mac and the twelve Federal Home Loan Banks.

Previously he has served on the staffs of two United States Senators, was a Senior Vice President for Government Affairs for the fifth largest U.S. bank, and ran two trade association government relations departments for congressional and regulatory matters.

Mr. Pollard authored a two volume text on banking law as well as a number of journal articles. He also frequently testifies before Congress and appears on national media. In 2012, *Legal Times* named him one of twenty Washington, D.C. "Visionaries" for his work in major litigation arising in the financial crisis.
Mr. Pollard earned a B.A. in International Affairs, a J.D. from the University of North Carolina at Chapel Hill, and a Ph.D. in Foreign Affairs from the University of Virginia. He has served as adjunct faculty at the University of Virginia and George Washington Schools of Law.

Marguerite Sagatelian  
*Federal Deposit Insurance Corporation*

Marguerite Sagatelian works in the FDIC’s Washington, D.C. office as Senior Counsel of the Consumer Enforcement Unit, an office created to support the FDIC’s Division of Depositor and Consumer Protection. She has overall responsibility for the FDIC's consumer enforcement program nationwide.

Ms. Sagatelian has been with the FDIC’s Legal Division for more than twenty-six years, serving in various capacities. She began her FDIC career in New York in 1987, handling closed bank matters, including deposit insurance issues and receivership litigation. In 2000, she transferred to the Boston office, where she handled a variety of regulatory and enforcement matters – both risk management and consumer protection – relating to open financial institutions. She transferred to the Washington, D.C. office in late 2011.

Ms. Sagatelian is a graduate of Cornell University and the University of Connecticut School of Law. She is licensed to practice in Connecticut and in New York.

Lisa J. Sotto  
*Hunton & Williams LLP*

Lisa Sotto is the managing partner of the New York office of Hunton & Williams, and her practice focuses on privacy, cybersecurity and records management issues. She assists clients in identifying, evaluating and managing risks associated with privacy and information security practices of companies and third parties. Ms. Sotto advises clients on GLB, HIPAA, COPPA, CAN-SPAM, FCRA/FACTA, security breach notification laws, and other U.S. state and federal privacy and data security requirements (including HR rules), and global data protection laws (including those in the EU and Latin America). She also develops corporate records management programs, including policies, procedures, records retention schedules and training modules.

Ms. Sotto has been rated the “No. 1 privacy expert” for the past three consecutive years by *Computerworld* magazine. She was recognized by Chambers and Partners as a “Star” performer for Privacy & Data Security; she was the only privacy lawyer in the United States to receive this distinguished ranking. She also is recognized as a leading lawyer by *The Legal 500 United States*. Ms. Sotto speaks frequently at conferences and seminars, testifies regularly before the U.S. Congress and other legislative and regulatory agencies, is the author of numerous treatises and articles, and has been tapped to lead several industry committees and organizations. She is the editor and lead author of the *Privacy and Data Security Law Deskbook*, published by Aspen Publishers, Wolters Kluwer Law & Business.

Ms. Sotto holds a J.D. from the University of Pennsylvania Law School and a B.A. from Cornell University.

Emily Stapf  
*PricewaterhouseCoopers LLP*

Emily Stapf is a Director in PwC’s Forensic Technology practice focusing on digital risk management, strategy, security and analysis of sensitive information. Ms. Stapf leads investigations, assessments and projects arising from litigation and regulatory inquiries related to data breaches, privacy, cybercrime, information security, data mining, electronic discovery, computer forensics, and IT systems. She has advised hundreds of corporate, government and law firm clients across healthcare, retail, financial services, insurance, aerospace, IT, manufacturing and utilities industries on a global scale, and is well connected to PwC’s global forensics network.
Ms. Stapf is a frequent speaker on the topics of cybercrime, data breach investigations and information risk management at IAPP, PLI, CSO, ABA and other forums. She has a Federal Top Secret clearance, is a Certified Information Security Manager and a Certified Fraud Examiner, and is an IAPP and ISACA member.

Ms. Stapf earned a B.S. from the University of Richmond.

Margaret E. Tahyar
Davis Polk & Wardwell LLP

Margaret Tahyar is a member of Davis Polk’s Financial Institutions Group. Her practice focuses on providing strategic bank regulatory and financial regulatory reform advice and advising on troubled bank mergers and acquisitions, recapitalizations, and capital markets transactions where the target or issuer is a financial institution. She also advises on corporate governance and securities settlement systems and payment systems.

Her clients on the Dodd-Frank Act and its regulatory implementation have included the Securities Industry and Financial Markets Association (SIFMA), the leading trade organization for U.S. banks, securities firms and asset managers, all of the U.S.’s six largest banks and many foreign banks. From 1997 to 2009, Ms. Tahyar worked in the Davis Polk Paris and London offices and frequently advises on the international aspects of transactions and regulatory reform.

Ms. Tahyar holds a J.D. from Columbia Law School and a B.A. from the University of Michigan.

Thomas P. Vartanian
Dechert LLP

Tom Vartanian is a partner in Dechert’s Washington, D.C. office. He has represented a wide variety of financial services clients on matters ranging from mergers and acquisitions, non-control investments, FDIC acquisitions, restructurings, enforcement, fair lending, administrative challenges, GSEs and D&O liability. Mr. Vartanian has handled many significant recent bank acquisitions and recapitalizations, including Capital One’s acquisition of ING, the recapitalizations of the Bank of Ireland, Sterling Financial Corp., Hampton Roads Bankshares and Doral Financial, and the acquisition of Indy Mac by a group of investors from the FDIC. He also has represented parties in many significant enforcement and regulatory controversies in recent years, as well as financial institutions in fair lending cases brought by the Department of Justice and the OCC against banks in Mississippi, New Mexico, and Louisiana.

Mr. Vartanian is known for his expertise in Dodd-Frank issues. He has advised the American Bankers Association with regard to Dodd-Frank and the implementation of qualified mortgage rules by the CFPB. He leads a team of lawyers at Dechert that advises clients before the Financial Stability Oversight Counsel (FSOC) with regard to potential designation as a systemically significant financial institution and FSOC’s money market mutual fund recommendations.

Mr. Vartanian holds a J.D. from Brooklyn Law School and a B.A. from Cathedral College.

William J. Wagner
Raymond James and Associates

William Wagner is a managing director at Raymond James, where he heads the Financial Institutions group in Raleigh, which focuses on community depository businesses. As an investment banker to financial institutions in the Southeast since 1992, he has represented both buyers and sellers in merger transactions and capital raising transactions. In addition, Mr. Wagner works closely with numerous community banks, providing strategic advisory services on capital management, shareholder value creation, and acquisition strategy. Mr. Wagner joined Raymond James in 2010 as part of the merger with Howe Barnes Hoefer & Arnett. Prior to
joining Howe Barnes, Mr. Wagner was a Managing Director at Triangle Capital Partners, and prior to that, a Senior Vice President at Trident Securities. He previously served as a Vice President and corporate tax manager of First Citizens Bank, Raleigh, NC. Mr. Wagner began his career as a tax consultant at Deloitte & Touche in Columbus, OH.

Mr. Wagner holds an M.B.A. from Duke University and a B.S. from Miami University. He is also a Certified Public Accountant.

**Brian Webster**  
*Consumer Financial Protection Bureau*

Brian Webster joined the CFPB in January 2013 as the Originations Program Manager within the Mortgage Markets team. As the Originations Program Manager, he serves as CFPB’s expert in residential mortgage originations and technology. He is responsible for overseeing policy and research initiatives designed to evaluate how housing finance mechanisms work. He is also responsible for developing strategies on how to improve primary market operations and originations for residential mortgages from the viewpoint of consumer protection.

Prior to joining CFPB, Mr. Webster was the Vice President of the Mortgage division at Overture Financial Solutions, a software and professional services firm specializing in credit risk management and automated decision tools for new originations and loss mitigation strategies. He was responsible for managing the operations, business development, and product management of the mortgage product line which included both origination and loss mitigation decision making tools. He specialized in developing customized solutions for his clients to better manage and implement their origination strategies to include pricing, underwriting and credit risk management. Prior to Overture, he held positions at Freddie Mac, PC Lender, and began his mortgage banking career at Colorado Federal Saving Bank as a mortgage consultant.

Mr. Webster served ten years in the United States Navy and holds a B.S. in Finance from Hawaii Pacific University and a B.S. in Nuclear Engineering from Thomas Edison College.

**Amy P. Williams**  
*K&L Gates LLP*

Amy Williams is a partner in the Charlotte office and focuses her practice on financial services litigation and bankruptcy. She has twenty years experience representing lenders and other creditors in complex commercial litigation, consumer class actions and related matters. Ms. Williams represents consumer lenders in connection with False Claims Act actions, internal investigations and government investigations. She has extensive experience representing secured and unsecured creditors in bankruptcy proceedings, receivership and foreclosure actions.

Ms. Williams earned a J.D. from the University of Virginia and a B.A. from the University of North Carolina at Chapel Hill, where she was a Morehead Scholar.