

2020 FINRA South Region Member Forum Speaker Biographies

Brooks Brown is Senior Director, Examinations in FINRA's Atlanta Office. Mr. Brown has been with FINRA since 2001 and currently oversees the High Risk Representative Program. Mr. Brown is responsible for directing the identification and examination efforts related to registered representatives exhibiting elevated risk to investors. Previously, Mr. Brown served as an Associate District Director and Examination Manager as part of the Atlanta Office's firm examination program, overseeing examiners who conducted cycle examinations for compliance with FINRA and SEC rules. Prior to joining FINRA, Mr. Brown worked with Trustmark National Bank in Jackson, Mississippi as an equity analyst in Trustmark's Trust Department. Mr. Brown is a graduate of Millsaps College in Jackson, Mississippi, and has a Master of Business Administration Degree from Millsaps College's Else School of Management. Mr. Brown also earned the Certified Regulatory and Compliance Professional designation from the Wharton School in 2013.

Angela Brunelle is a risk monitoring analyst with FINRA in the Boca Raton office. Ms. Brunelle has worked for FINRA for the past nine years and was previously an auditor for a large regional accounting firm. Ms. Brunelle is a CPA, licensed in the State of Florida and has two Bachelor's degree in accounting and communications from Florida Atlantic University in Boca Raton Florida.

Dawn Calonge is Director in FINRA's Quality Assurance Program within Member Supervision. Ms. Calonge is responsible for the development and implementation of the Quality Assurance Program for Risk Monitoring within FINRA's Member Supervision Department. Prior to becoming the Director in the QA Program, Ms. Calonge was a Surveillance Director and managed the Regulatory Coordinator staff that were responsible for the ongoing risk monitoring of member firms in the Florida District Office. Prior to becoming a Surveillance Director, she served as an Examination Manager responsible for managing examination staff that conducted cycle and cause examinations. Ms. Calonge joined FINRA as a Staff Examiner, investigating a wide range of member firm activities. Prior to joining FINRA, Ms. Calonge worked at the U.S. Securities and Exchange Commission and the New York Stock Exchange. Prior to her regulatory work, Ms. Calonge worked in the accounting field and received her Bachelor of Business Administration degree with a major in Accounting from the University of Miami in Coral Gables, Florida.

Tony Cognevich began his career with NASD in New Orleans in 1987. During his 24 years at NASD/FINRA, Mr. Cognevich served as an examiner and exam manager primarily focused on Cause and Special Investigations, including high-profile sweeps. In late 2015 Mr. Cognevich joined Hancock Whitney Investment Services, Inc. in New Orleans, and serves as the firm's Chief Compliance Officer. Hancock Whitney Investment Services Inc. is a bank affiliate broker-dealer/RIA with offices from Tampa, FL to Dallas, TX. Mr. Cognevich is a graduate of the FINRA Institute at Wharton CRCP® program and has an MBA from Tulane University.

Meredith Cordisco is Associate General Counsel with FINRA's Office of General Counsel. In this capacity, she provides legal guidance on policy initiatives, rule changes and interpretations in various areas, including regarding suitability, new issues and spinning, private securities transactions and outside business activities. Before joining FINRA in 2015, Ms. Cordisco was counsel in the Securities Litigation and Enforcement group at WilmerHale, where she focused her practice on complex securities enforcement investigations. Ms. Cordisco received her B.S., *summa cum laude*, in International Business and French from Mount St. Mary's University in Emmitsburg, Maryland, and her J.D., *summa cum laude*, and M.B.A., *cum laude*, from Villanova University. Following her studies, Ms. Cordisco clerked for the Honorable Eduardo C. Robreno on the U.S. District Court for the Eastern District of Pennsylvania.

Sharon Frankel has been with FINRA for more than 10 years in the Florida office. Since joining FINRA in January 2007, Ms. Frankel has worked as Principal Examiner and Examination Manager in the Cycle Program and is currently a Senior Principal Analyst in the Risk Monitoring Program. Ms. Frankel has been

in the securities industry for more than 18 years including providing regulatory and financial consulting services for broker-dealers and investment advisory firms and previously working at the Securities and Exchange Commission in Miami as a Staff Accountant and Securities Compliance Examiner conducting examinations of broker-dealers and transfer agents.

Grant Gibbons is Examination Director of the FINRA New Orleans Office. He began his career in 1997 as an Examiner in the New Orleans District Office. In March 2004, Mr. Gibbons was promoted to Supervisor of Examiners in the Dallas District Office. He oversaw a team of examiners responsible for the regulation of member firms relating to financial and operational matters, sales practice concerns, surveillance monitoring, customer complaints and termination for cause reviews. In March 2014, he assumed the role of Examination Manager in the New Orleans District Office. In this role, he managed a team of cycle examiners and helped form and successfully led the New Orleans Fixed Income team. In July 2016, he was promoted to the Associate District Director (n.k.a. Examination Director) of the New Orleans Office where he is responsible for the execution of the offices regulatory programs. Mr. Gibbons received a B.S. in Business Administration (Finance) from Auburn University in Auburn, Alabama.

Lourdes Gonzalez is Assistant Chief Counsel for Sales Practices in the Division of Trading and Markets at the U.S. Securities and Exchange Commission. The Office of Sales Practices has program responsibility for a broad range of broker-dealer sales practice issues, including Regulation Best Interest and Form CRS, as well as broker-dealer supervision, anti-money laundering compliance, and securities arbitration. The Office also has program responsibility for business conduct obligations of security-based swap dealers. During her tenure, Ms. Gonzalez has received numerous SEC awards, including the SEC's Distinguished Service Award in 2017, which is the SEC's highest honorary award and given annually to recognize employees or teams who have made substantial and lasting contributions to the SEC's mission. Prior to joining the Commission, Ms. Gonzalez worked at the U.S. Department of the Treasury. She earned her law degree from George Washington University and her undergraduate degree from Georgetown University.

Clint Johnson is a risk monitoring director in FINRA's Atlanta Office and is responsible for the financial and sales practice Risk Monitoring programs. Prior to his current role, Mr. Johnson spent nearly 13 years conducting and managing examinations of FINRA member firms within the District's cycle, cause and membership application programs. He is currently designated as a regulatory specialist within FINRA in the area of private placements and completed the Certified Regulatory and Compliance Professional™ program from the FINRA Institute. Mr. Johnson earned a Bachelor of Business Administration degree from the University of Georgia and a Master of Professional Accountancy from Georgia State University.

Chip Jones is Senior Vice President of Member Relations and Education for FINRA. In leading the Member Relations and Education Department, Mr. Jones' responsibilities include maintaining and enhancing open and effective dialog with FINRA member firms. Mr. Jones also oversees FINRA's Member Education area, which includes FINRA conferences and other member firm educational offerings such as the FINRA Institute at Georgetown for the Certified Regulatory and Compliance Professional (CRCP)® designation. Prior to joining FINRA, Mr. Jones spent six years as Vice President of Regulatory and Industry Affairs at American Express Financial Advisors (AEFA). Previous to AEFA, he spent two years as Advocacy Administrator for the Association for Investment Management and Research (AIMR). Mr. Jones was employed by the Virginia Securities Division as a senior examiner/investigator prior to joining AIMR.

Mayte Lujan is a risk monitoring principal analyst in FINRA's Boca Raton, Florida Office. Ms. Lujan joined FINRA in 2010 and is responsible for the ongoing monitoring and risk assessment of member firms which includes analyzing regulatory filings, assessing sales practice, financial, and operational risks, and reviewing new member firms. Prior to joining FINRA, Ms. Lujan spent 10 years with Deloitte & Touche in New York as a Senior Manager providing consulting, advisory and audit support services to bank holding companies and broker-dealers and focusing on regulatory reporting, compliance and regulatory capital. Ms. Lujan has an undergraduate degree in Business Administration from Hofstra University.

Scott H. Maestri is Examination Director located in FINRA's Dallas Office. He began his career with NASD in 1999 as an examiner in the New Orleans District Office. Mr. Maestri was promoted to management in September of 2003 and became responsible for a team of examiners who monitored member firms through cycle and cause investigations, as well as, the Membership Application Process and Financial Surveillance. Mr. Maestri was promoted to the Associate District Director position in May

of 2010 where his primary responsibility was the review and approval of the District Office's major program areas. Beginning in 2020, Mr. Maestri's role changed to focus on leading a team of four managers and 20 examiners located throughout the country who are responsible for conducting examinations of firms with a retail business model. Prior to NASD, Mr. Maestri worked in a variety of sales, operational, and compliance roles with both Morgan Stanley and Legg Mason in the Jackson, Mississippi branch office locations. During the course of his career, Mr. Maestri has been selected for Advanced Management training, and successfully obtained the Certified Regulatory and Compliance Professional™ (CRCP™) designation both issued through The Wharton School at the University of Pennsylvania. Mr. Maestri received his B.B.A. in Finance from The Else School of Management at Millsaps College.

Elizabeth Mauro is Examination Director at FINRA and is responsible for leading a team of managers and examiners that conduct Firm Examinations of member firms that fall within the Retail Firm Grouping. Ms. Mauro's knowledge of the securities industry has evolved from approximately 23 years of regulatory experience while working in various examination and surveillance roles at FINRA, the New York Stock Exchange and U. S. Securities and Exchange Commission. Her experience includes investigating and monitoring compliance and regulatory issues spanning a broad range of products and activities with expertise in broker-dealer risks associated with Sales Practice obligations to customers, Net Capital and Customer Segregation rules. Ms. Mauro received her Bachelor in Business Administration degree in Finance and Banking from Hofstra University, and is a Certified Anti-Money Laundering Specialist.

Brock Miller is currently Vice President within the Raymond James Financial Anti-Money Laundering (AML) & Financial Crimes Management (FCM) department. Mr. Miller is responsible for overseeing the US Broker Dealer AML & FCM Programs as well as enhancing and overseeing the enterprise Know Your Client (including client identification, client due diligence and enhanced due diligence) program. Mr. Miller joined Raymond James Financial, Inc. in September 2015 with a mandate to develop and oversee the Higher Risk Securities Management program for Raymond James, which focused on identifying and monitoring penny stock transactions. Prior to joining Raymond James in 2015, Mr. Miller spent many years with Ernst & Young assisting major financial institutions in designing and implementing their AML and Financial Crimes programs, with a focus on regulatory response. Mr. Miller is a Certified Public Accountant, Certified Anti-Money Laundering Specialist and Certified Fraud Examiner. Mr. Miller received his BBA in Accounting, with an additional focus in Finance from the University of Cincinnati.

Thomas Nelli is Senior Vice President and leads teams responsible for executing examinations, setting risk monitoring standards across FINRA's firm groupings and quality assurance testing. Previously, Mr. Nelli served as Regional Director overseeing FINRA's South Region, which includes offices in Atlanta, Boca Raton, Dallas and New Orleans. Prior to joining FINRA, Mr. Nelli was a Managing Director Deputy Chief Compliance officer in Morgan Stanley Wealth Management Compliance. In this role, Mr. Nelli headed the Investment Products and Services, Advisory, Research Equity, Futures and Options and Fixed Income Compliance Groups. Mr. Nelli received a Bachelor of Science in Psychology from Brooklyn College.

Laura Pagnanelli has been with FINRA for 19 years and is currently a risk monitoring analyst located in FINRA's Florida office, where she is primarily responsible for understanding the business activities and risks associated with her assigned firms. Ms. Pagnanelli continuously monitors and analyzes the financial, operational, and sales practice conditions of her firms through on-going communication with firm management and analysis of financial reports and other data. Prior to joining the Florida office in 2015, Ms. Pagnanelli was a Principal Examiner in FINRA's Long Island, New York office, specializing in conducting onsite examinations of member firms. Ms. Pagnanelli received her undergraduate degree from Florida State University and received her graduate degree from Lynn University.

Mike Pedlow is Senior Vice President and Chief Compliance Officer at Kestra Financial. Mr. Pedlow directs all aspects of Compliance for Kestra Financial. He maintains company alignment with regulatory policies, while helping independent financial advisors meet the expectations of regulators as they conduct their day-to-day business. Working to balance the dual challenges of risk and business needs within the tightly regulated financial sector, Mr. Pedlow and his team actively seek to influence policy, rules and laws that may adversely impact advisors and their practice. He attributes this fresh, highly engaged approach in part to his time working as an independent financial advisor. Under his leadership, advisors experience a uniquely proactive, collaborative and supportive team of consultants within Advertising Compliance, Retirement Plan Compliance and Firm Policy. Mr. Pedlow also serves as the chief

compliance officer for Kestra Private Wealth Services, a Kestra Financial affiliate. Previously, he held senior compliance positions as vice president of Investment Advisory Compliance at Kestra Financial and as RIA compliance officer at Raymond James Financial Services. Mr. Pedlow holds a Bachelor of Arts in economics from the University of South Florida and multiple industry licenses, including FINRA Series 7, 24 and 66.

Lisa Reid is a risk monitoring principal analyst in FINRA's Boca Raton, Florida Office. Ms. Reid joined FINRA in 2007 and is responsible for the ongoing monitoring and risk assessment of member firms which includes analyzing regulatory filings, assessing sales practice, financial, and operational risks, and reviewing new member firms. Prior to joining FINRA, Ms. Reid spent four years with BISYS Regulatory Services as a Regulatory Consultant and Outsourced FINOP. In 2000, Ms. Reid joined the NYSE Regulations, Inc. in New York where she spent four years as a Fin/Op Examiner. Ms. Reid has an undergraduate degree in Business Administration from Howard University and is a Certified Anti-Money Laundering Specialist.

Ed Rumph is a risk monitoring analyst in FINRA's Boca Raton, Florida Office. Mr. Rumph has been with FINRA since May 2010. Mr. Rumph currently monitors member firms focused on trading and execution related business activities. Prior to his role as a Risk Monitoring Analyst, Mr. Rumph worked in FINRA Market Regulation's Trading and Financial Compliance Examination unit where he conducted cross market options trading examinations and investigations. He has worked in compliance and operational management positions at a large member firm for 11 years, and also in positions within the public accounting profession. He has previously held the Series 3, 7, 9, 10, 27, 63, and 65 licenses.

Blake Snyder is Senior Director of FINRA's AML Investigative Unit, which consists of a specialized team of examination staff that conduct complex Anti-Money Laundering examinations. The AMLIU's other functions include providing guidance to FINRA examination and Enforcement staff in connection with examinations and investigations; providing training to FINRA staff throughout the country; and providing education and training to the industry on AML issues. Mr. Snyder assists in developing FINRA's AML-related priorities and serves as a Regulatory Specialist within FINRA in the areas of AML, fraud and financial crime. Mr. Snyder holds the Certified Regulatory and Compliance Professional™ (CRCP)™ designation, and graduated from Florida State University with a Bachelor's degree in Finance. Mr. Snyder works from FINRA's Florida Office, and has been with FINRA for 19 years.

Erin C. Vocke is Vice President, Firm Group Examinations, Retail located in the New Orleans District Office. Ms. Vocke began her career in 1995 as an examiner in the New Orleans District Office. During this time, she conducted routine and cause examinations of member firms and focused examinations in the areas of variable products and mutual funds. Ms. Vocke became Supervisor of Examiners and relocated to the Florida District Office. She assumed responsibilities for supervising Continuing Membership Applications and financial surveillance of member firms, in addition to routine and cause examinations. Ms. Vocke was promoted to Associate District Director of the Dallas Office and assumed responsibility of overseeing the District cycle, cause, financial surveillance and Membership Application Programs. She served as the District Director of the Dallas District Office for approximately five years and the District Director for both the Dallas and New Orleans District Offices for approximately six years. In her new role, she will be responsible for examinations of Retail member firms across Member Supervision.

Cliff Wexler spent six years in the New York based Risk Oversight and Operational Regulation (ROOR) unit while working in the surveillance function covering a portfolio of major New York firms such as BNP Paribas, Pershing, BNY Mellon Capital Markets and Macquarie. For the last four years, Mr. Wexler continued to serve in the surveillance function in the South Region covering broker dealer firms with more significant financial/operational footprints across the region in Boca, Dallas, Atlanta and New Orleans. Starting in 2020, Mr. Wexler is a risk monitoring analyst in the Trading & Execution team responsible for firms specializing in proprietary trading and institutional sales/trading. Prior to joining FINRA, Mr. Wexler spent most of his career in public accounting and internal auditing at Fidelity, Bear Stearns and USB. Mr. Wexler has an MBA from Pace University and is a CPA and a CFA.

Melinda Wolfe is Senior Vice President and Chief Compliance Officer for Kovack Securities, Inc. Ms. Wolfe has worked in the financial services industry for approximately 30 years. She has been with Kovack Securities, Inc. for 14 years, the last eight in the capacity of Chief Compliance Officer. She supervises a team of 15 compliance officers in the department. Kovack Securities, Inc. is a mid-sized, independent

Broker/Dealer in business for 20 years, with approximately 450 RR's and IAR's. Kovack Securities, Inc. has, in the past five years, filed one NMA and three CMA's. Ms. Wolfe is on the FINRA South Region Committee and serves as a hearing officer. Ms. Wolfe graduated from Florida International University with a BBA, majoring in Accounting. She holds the 6, 7, 24, 27, 79, and 99 licenses.

Daniel Woodring is Executive Vice President and Chief Compliance Officer of PFS Investments Inc. and Primerica Shareholder Services, Inc. Prior to joining Primerica, Mr. Woodring worked in numerous roles within the financial services industry, including brokerage, banking, insurance and consulting firms. He graduated from the University of Georgia earning a B.B.A. with dual majors in Finance and Risk Management. In 2000, Mr. Woodring received his J.D. from the Georgia State University College of Law. He is a member of the Georgia Bar and has served as Chair of the Financial Services Institute's Compliance Council and a member of the FINRA South Region Committee.

Michael Yuan is a risk monitoring director with the Financial Industry Regulatory Authority, where he oversees the Surveillance Program in the Dallas office. Prior to joining FINRA in 2009, Mr. Yuan was employed with ING Direct managing its online brokerage unit. Mr. Yuan has a Bachelor's Degree in Finance from the University of Texas at Arlington and Master's Degree in International Finance from the University of North Texas.