



FINRA Firm Grouping Member Forum: **Retail**

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2021 FINRA Firm Grouping Member Forum: Retail Speaker Biographies

Lance Burkett is Senior Director of Risk Monitoring in the FINRA Denver Office. He began his securities industry career in 1993 as a Securities Fraud Investigator for the State of Arizona Securities Division, working exclusively on fraud cases involving broker-dealers. Later, at a FINRA member firm, he was responsible for supervising Producing Branch Managers and Field Representatives as the Field Compliance Director. Throughout his tenure with FINRA, Mr. Burkett has held positions ranging from Compliance Examiner, District Director and now Senior Director - Risk Monitoring, responsible in overseeing the Risk Monitoring team and coordinating with the Examination Program Management on the execution of examinations of Member firms in the retail space. Mr. Burkett earned his Certified Regulatory and Compliance Professional™ designation through the FINRA Institute at Wharton and has developed content and presented at several FINRA Institute class offerings.

Robert Chao is Senior Director, FINRA Member Supervision. He is responsible for firms in the Retail-Fintech and Retail-Carrying and Clearing groups. Mr. Chao is currently on the Correspondent Clearing committee, eFocus Redesign committee, and the Behavioral Science Working Group within FINRA. He was formerly a Surveillance Director and an Examination Director and has been at FINRA since 2009. Mr. Chao joined FINRA from UBS Financial Services, Inc., where he worked from 2007 to 2009, serving as a Director responsible for financial and regulatory reporting. Prior to joining UBS, he was a Vice President in the Finance group at J.P. Morgan Securities Inc. He was with the NYSE from 1994 to 1997 as an Examiner in Member Firm Regulation. Mr. Chao received his Bachelor of Science in Finance at New York University and was previously a registered principal holding series 7, 9/10, and 27 licenses.

Jen Crawford is Vice President of Litigation in the Enforcement Department, responsible for overseeing Enforcement's nationwide litigation and appellate programs. Prior to assuming this role, she was a Hearing Officer in FINRA's Office of Hearing Officers. Ms. Crawford joined FINRA in 2012 and was a Director in Enforcement until 2018. Prior to joining FINRA, she was a Senior Counsel in the Division of Enforcement at the U.S. Securities and Exchange Commission where she investigated and litigated enforcement matters in federal court and in administrative proceedings. Ms. Crawford holds a B.S. in Finance from Seton Hall University and J.D. from Catholic University.

Kosha Dalal is Vice President and Associate General Counsel for Legal Policy with FINRA's Office of General Counsel. In this role, she provides legal guidance on various policy initiatives and rule changes/interpretations including, supervision, firms and brokers with a history of misconduct, branch office/OSJ, remote inspections, customer account statements, membership application rules, ACATs, payments to unregistered persons and corporate actions. She has been with FINRA's Office of General Counsel since 2000. Prior to coming to FINRA, she was an associate with the law firm of Venable in Baltimore, MD, Kalkines Zall in New York, NY and Skadden Arps in New York, NY. Ms. Dalal holds a BA in Political Science and Economics from Barnard University and a JD from Brooklyn Law School. Ms. Dalal also serves on FINRA's Diversity Leadership Council, which is tasked with recommending steps and initiatives to help FINRA develop and implement a robust diversity and inclusion strategy.

Jennifer Danby joined the FINRA New York office in 2010 and has acted as a Manager in the Membership Application Program (MAP) Group since 2012. The MAP Group is responsible for the review of New Member and Continuing Member Applications as well as other matters for FINRA firms. Prior to this, Ms. Danby spent more than 10 years in the financial services industry, with a primary focus on anti-money laundering and sales practice compliance.

Samuel Draddy is Senior Vice President in FINRA's National Cause and Financial Crimes Detection Program and head of FINRA's Insider Trading, Fraud and PIPEs Surveillance Units. Mr. Draddy joined FINRA in 2007 after more than seven years in the Division of Enforcement at the SEC. At the SEC, he was a Senior Counsel in the Division of Enforcement from 1999 through 2004, and then a Branch Chief in SEC Enforcement from

2005 through 2007. Prior to his tenure at the SEC, Mr. Draddy was a criminal prosecutor in the State's Attorney's Office for Baltimore County, MD, from 1994 through 1999. Mr. Draddy was also a Series 7 licensed registered representative at Paine Webber in 1993. Mr. Draddy received his bachelor's degree from Brown University in 1987 and law degree from New York Law School in 1993.

Paxton Dunn, Manager Risk Monitoring Standards, has spent more than 20 years in the financial services industry with 18 years at FINRA. In July 2020 Mr. Dunn began his current role, where he is responsible for management of centralized risk monitoring functions and ensuring policies and procedures are appropriate and consistent across FINRA's risk monitoring program. Prior to his current role, he was a Risk Monitoring Analyst in Dallas Office for 10 years and an examiner in the Dallas office for seven years. Before coming to FINRA, Mr. Dunn spent 18 months as an Account Executive for CitiStreet. In 2002, Mr. Dunn earned his BBA in Finance from Angelo State University. In May 2017 he became a Certified Anti-Money laundering Specialist (CAMS), and in June 2021 a Certified Fraud Examiner (CFE). Outside of FINRA, Mr. Dunn is involved with various charities, and is currently a Board Member for the Epilepsy Foundation of Texas.

Kristin Ferrante is Risk Monitoring Principal Analyst in FINRA's Member Supervision department. Ms. Ferrante joined FINRA 11 years ago. Prior to FINRA, she served as a Vice President within the Compliance department at Citi Alternative Investments. Prior to that, she began her career as an examiner at the New York Stock Exchange. Ms. Ferrante graduated from Syracuse University with a degree in Finance and Economics.

Michael Garawski is Associate General Counsel, Regulatory Practice & Policy, with FINRA's Office of General Counsel. In this role, Mr. Garawski directs and manages the complete life cycle of the adoption of new regulatory requirements, and he advises the FINRA Board of Governors, FINRA advisory committees, and senior FINRA management on regulatory initiatives and rule changes. Previously, he served as Associate General Counsel in FINRA's Appellate Group and as Assistant General Counsel with the Commodity Futures Trading Commission. He is a graduate of Boston College and the George Washington University Law School.

John Hickey is currently Senior Director in the Retail firm grouping. In this role, Mr. Hickey leads and manages a team that has responsibility for the execution of examinations in the retail firm grouping. Prior to this role, Mr. Hickey served as the Deputy District Director for the FINRA New York District Office. In that role, he supported the Director in leading and managing the Cycle and Branch regulatory programs for approximately 1000 member firms. Mr. Hickey has more than 22 years of regulatory experience while employed at FINRA and prior to that at NASD and has worked as an examiner, supervisor and manager during his career. Before joining NASD, he spent three years in the Operations Department at a clearing firm, where he worked in the Margin Department. Mr. Hickey has a bachelor's degree in Management from University of Rhode Island. Mr. Hickey also holds the Certified Regulatory and Compliance Professional™ (CRCP™) designation.

Philip Koszulinski is Examination Director in FINRA's Member Supervision Firm Examination program. Mr. Koszulinski is responsible for supervising multiple teams conducting risk-based firm examinations in the Retail Firm Grouping. Mr. Koszulinski has been with FINRA for nine years and has served in various management and examiner roles within Member Supervision. Prior to joining FINRA, Mr. Koszulinski worked as a Financial Analyst at Goldman Sachs & Co. in the Investment Management Division - Private Wealth Management and obtained a bachelor's degree in finance from Drexel University.

Yuliana Landers is Examination Manager for FINRA's Member Supervision examination program. In this capacity, she has responsibility for managing a team that executes examinations of member firms who primarily service retail customers. Throughout her 10-year tenure at FINRA, Ms. Landers has held positions ranging from Compliance Examiner to Examination Manager. Ms. Landers began her career in Consumer and Small Business Banking with Wells Fargo Bank before obtaining her FINRA Series 7 and 66 licenses and transitioning to Wells Fargo Advisors. She received her Bachelor of Arts in Economics from Wartburg College and her Master of Science in Finance from University of Colorado. She is a member of the Association of Certified Anti-Money Laundering Specialists and serves as a Director for the Cancer League of Colorado Foundation.

Ted Luecke is Examination Manager in FINRA's Denver Office and has worked at FINRA for nine years. In his current role, Mr. Luecke supervises examinations of member firms and registered representatives within FINRA's Retail firm grouping. Mr. Luecke graduated from the University of Missouri with an emphasis in Finance and Banking and Real Estate. He is a Certified Fraud Examiner (CFE).

John Macharia is Examination Manager in the FINRA's Retail Firm Group. He started his career with FINRA as an Examiner 20 years ago. Prior to his current role, Mr. Macharia worked in Risk Monitoring and was responsible for conducting ongoing risk assessments of FINRA members. He is currently responsible for a team of five staff members who conduct cycle examinations. Mr. Macharia previously worked in the industry where he was a Compliance Supervisor with a Series 24 and 27 licenses. He is a graduate of Washburn University in Topeka, Kansas and earned a M.B.A. from the University of Georgia's Terry School of Business.

Andrew McElduff is Senior Director and Single Point of Accountability (SPOA) of Risk Monitoring within the Retail Firm Group for FINRA's Member Supervision Department. In his role, Mr. McElduff oversees three Risk Monitoring teams responsible for monitoring and assessing risk across the Retail - Private Placement and Retail – Pooled Investment & Variable Annuity firms. Mr. McElduff is also responsible for, and partners with the Examination program leaders, determining the annual exam plan and the appropriate scope of each exam within the Private Placement and Pooled Investment & Variable Annuity firms. Prior to his role in Risk Monitoring, Mr. McElduff oversaw Examination teams in FINRA's New York office. Those teams were responsible for conducting the cycle, branch, and cause examinations of member firms across all firm sizes and business lines. Mr. McElduff joined FINRA in September 2007 after working at a startup handling day to day operations and managing a national sales team. Mr. McElduff is a graduate of the University of North Carolina at Chapel Hill.

AnnMarie McGarrigle is Risk Monitoring Director for FINRA's Retail – Independent Contractor firms. In her role, she actively manages the regulatory risk-monitoring program and leads a team of six Risk Monitoring Analysts who oversee and monitor retail – independent contractor member firms for compliance with applicable securities rules and regulations. As the Director, Ms. McGarrigle is also responsible for FINRA's efforts to identify and address current and emerging industry risks through the analysis and assessment of a firms' finances, operations, controls and systems. Ms. McGarrigle has a Bachelor of Science degree in Accountancy from Villanova University and is designated as a Certified Regulatory and Compliance Professional™ (CRCP™) through the FINRA Institute.

Elizabeth Page is Vice President and Single Point of Accountability for Retail Firms that are Independent Contractors. In this role, Ms. Page's responsibilities include overseeing the risk monitoring teams responsible for the ongoing risk monitoring and risk assessment of independent contractor firms and coordinating with the Examination Program Management on the planning and execution of examinations. Prior to this new role, Ms. Page was the Director of FINRA's Boston office and worked in FINRA's Chicago office in a variety of staff and management roles in the membership, surveillance, firm exam and investigations programs. Ms. Page has bachelor's degree in Finance and a Master of Business Administration degree from the University of Denver.

Greg Ruppert, Executive Vice President, leads FINRA's Member Supervision organization, a cohesive group of programs which protect investors and safeguard market integrity through surveillance and oversight of Member Firms and Registered Representatives. In particular, Mr. Ruppert sets the strategic direction of the Member Application Program, Risk Monitoring Program, Firm Examination Program, and Investigative Programs of the organization. Mr. Ruppert joined FINRA in 2020 as the Executive Vice President of FINRA's National Cause and Financial Crimes Detection Program (NCFC) within Member Supervision. In his prior role, Mr. Ruppert oversaw FINRA's National Cause Program, Financial Crimes Surveillance, and Specialized Investigative Units covering vulnerable adults and seniors, anti-money laundering and fraud, high-risk representatives, and cybersecurity. He was also responsible for the creation of FINRA's Financial Intelligence Unit. Prior to joining FINRA, from 2014 to 2020, Mr. Ruppert was a Senior Vice President in Charles Schwab Corporation's Risk Management department. In that role, he led teams responsible for several of the key operational and compliance risk areas across the enterprise. He also served as the Board-appointed Bank Secrecy Act (BSA) Officer and the Corporate Responsibility Officer for the corporation. Prior to joining Schwab, Mr. Ruppert spent more than 17 years with the U.S. Government, achieving the rank of Senior Executive Service. Mr. Ruppert's career as a Special Agent in the FBI included investigator and leadership roles specializing in complex corporate and securities cases, financial crimes, terrorism, and cyber. Mr. Ruppert is a Professor of Practice at the University of the Pacific, School of Engineering and Computer Sciences, for the Data Science Master's Program. He on the Board of Directors of the non-profit organization CalTrout. Previously, he was on the board of the non-profit organization GirlVentures and served as President of the board. Mr. Ruppert has a J.D. from the University of the Pacific's McGeorge School of Law and a B.A. from the University of the Pacific.

Bill St. Louis is Senior Vice President and Firm Group Leader for FINRA member firms assigned to the Retail and Capital Markets firm groupings. In this capacity, he has responsibility for the Single Points of Accountability and Risk Monitoring Program teams for these firms, which includes the assessment of business conduct, financial, operational and trading risks. He and his team are also responsible for examination strategy for these firms, as well as coordination with Examination Program management on the execution of related examinations. He also oversees FINRA's High Risk Representative Program, and FINRA's Membership Application Program (MAP). Prior to his current role, Mr. St. Louis was the Regional Director for FINRA's Northeast region, District Director of FINRA's New York office, and held senior roles in FINRA's Enforcement Department including serving as the Regional Chief Counsel for FINRA's North Region. Mr. St. Louis earned an undergraduate degree from Baruch College and a law degree from New York University School of Law. Prior to law school he worked for several years in the Compliance Department of a NY-based broker-dealer.

Heidi Udagawa is Senior Principal Analyst, Risk Monitoring, in FINRA's Member Supervision department. In this capacity, she assesses business conduct, financial, operational, and trading risks and controls for firms in the Retail Independent Contractor firm grouping. She liaises internally with other FINRA departments with respect to examination strategy of the firms she is responsible for. In addition, she represents FINRA in interactions with firms. Ms. Udagawa's career at FINRA began in 1998. Prior to that, she worked in the operations and investment advisory departments at a member firm.

Erin C. Vocke is Vice President, Firm Group Examinations located in the New Orleans 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 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.