

Candidate Profile Form—Regional Committee Election

Candidate Name: **Debby Bicanic**

Title: **Head of Supervision, FICM**

Firm: **Hilltop Securities**

Candidate Biography and Personal Statement

Debby Bicanic is the head of supervision for HilltopSecurities' Fixed Income Capital Markets department. She joined the firm in 2020 with more than 30 years of experience as an operations and trade specialist.

Her areas of expertise include operations management, trade desk management, trading and account management, process conversion, and more. SHE holds multiple FINRA licenses as well as the her CRCP designation. Debby began her financial services career as an operational trade desk manager for Rothschild Securities in 1988. In 2000, she took a position with Web Street Securities where she played a key role in the firm-wide conversion to a self-clearing entity. She then transitioned to the American Option Services (AOS) division of Caris & Co. as an operations manager where she helped build out the company's processes and procedures. Finally, she served as managing director in operations and branch compliance at Sandler O'Neill & Partners for 16 years.

As head of supervision for Fixed Income Capital Markets at Hilltop Securities, Debby is responsible for ensuring compliance with department regulatory and legal requirements. She is currently a member of the FINRA Fixed Income Committee as well as taking part in SIFMA and BDA legal and compliance committees.

Outside of work, Debby is active in her community and church, volunteering in the Children's Ministry and local pet rescues. She enjoys spending time with her husband Steve, their two daughters, and five grandchildren, as well as her two miniature dachshunds, Josey and Mickie.

Optional Links:

Link to personal website, resume or CV: <https://www.linkedin.com/in/deborahlbicanic/>

Link to YouTube video:

Candidate Profile Form—Regional Committee Election

Candidate Name: **Veronica Hammond**

Title: **SVP, Chief Compliance Officer**

Firm: **First Command Broker**

Candidate Biography and Personal Statement

Veronica Hammond, SVP & Chief Compliance Officer (CCO)

Veronica began her career in the financial services industry in 1994, at First Command Financial Services, Inc. (FCFS), where she has worked in various roles. For the past 18 years, she has dedicated herself to the crucial field of compliance and serves as the CCO at First Command since May 2020. As CCO she oversees the compliance program, ensuring effective implementation of its policies and procedures and adherence to applicable rules and regulations. Veronica is also responsible for working with the executive leadership team to stay abreast of trends in the regulatory environment and to assess the impact on the organization. In addition, she serves on the firm's Compliance by Design Committee, Conflicts Committee, the Executive Diversity and Inclusion Council, and Senior Leadership Team. Prior to joining the Legal and Compliance Department, she was in a leadership role in the Operations Department; she was also a registered representative and insurance agent in the company's branch office at its corporate office location.

Veronica graduated with a BS in Business Management. She holds Series 6, 26, 7, 24, 27, and 63 licenses and a Group I Insurance license. She received the CRCP designation from FINRA Institute at Wharton and is a member of the Compliance Council at the Financial Services Institute, Inc. (FSI). She also serves as a member of the Regulatory Forum and is a regular attendee of the DFW Compliance Roundtable.

Veronica resides in Fort Worth, Texas, with her husband, Michael.

Personal Statement:

I am honored to announce my candidacy for FINRA's Regional Committee seat for District 6. Over the 29 years I've worked at FCFS, I have witnessed the immense impact that sound regulatory policies can have on customers, financial advisors, and financial services organizations alike. As a seasoned professional and former representative to clients, I am eager to leverage my experience and knowledge to influence policy decisions in a manner that benefits all stakeholders.

If elected, I will be committed to being a strong advocate for my peers. I have a keen understanding of today's regulatory landscape and the challenges faced by both individuals and organizations in meeting regulatory standards while simultaneously delivering an exceptional client experience. My goal is to bridge the gap by working collaboratively with the Committee to promote balanced and reasonable policies that provide both client protection and industry growth.

I aspire to foster open lines of communication and engagement between the regulatory agency and the financial services community. By fostering dialogue and listening of all parties, I am optimistic that we can successfully establish a collaborative environment that fosters mutual understanding, trust, and ultimately, better outcomes for all stakeholders.

In conclusion, my extensive experience in both branch and back office and industry knowledge uniquely positions me to be an effective committee member. I am excited about the opportunity to serve, and I hope to earn your support. For more information about my background, please visit the link below to my LinkedIn page.

Optional Links:

Link to personal website, resume or CV: <https://www.linkedin.com/in/veronica-hammond-540580295/>

Link to YouTube video:

Candidate Profile Form—Regional Committee Election

Candidate Name: **Jim Muir**

Title: **Chief Compliance Officer**

Firm: **USAA Investment Ser**

Candidate Biography and Personal Statement

My name is Jim Muir, and I seek to represent District 6 on the South Region Committee. I have been in the securities industry for over 25 years during which time I have been fortunate to work in a variety of compliance and legal roles. These include serving as the Chief Legal Officer for a BNY Mellon broker-dealer and investment adviser subsidiary, and now as the Chief Compliance Officer for USAA's broker-dealer and investment adviser firm. My biographical summary is below.

The Regional Committee forum offers a unique and meaningful opportunity for the industry to engage with its regulators. I am eager to bring my experience and collaborative mindset to the South Region Committee in order to help inform FINRA's regulatory initiatives. I hope to be able to help foster creative thinking, respectful dialogue and effective solutions that promote our vital and dynamic industry while providing appropriate investor protection. I look forward to working more closely with other FINRA members, learning about their issues and concerns, and representing these views in the Committee. I appreciate your consideration of my interest in representing District 6.

Work Experience

Chief Compliance Officer, USAA Investment Services Company, 2018 to Present
Deputy Chief Compliance Officer, USAA Investment Management Company, 2016-2018
Senior Counsel, USAA Financial Solutions Group, 2014-2016
Chief Legal Officer, MBSC Securities Corporation (part of BNY Mellon), 2013-2014
Senior Counsel and Managing Director, The Bank of NY Mellon Corporation, 2007-2014
Vice President and Compliance Officer, Mellon Financial Corporation, 2000-2007
Associate Manager, Prudential Financial, 1996-2000
FINRA arbitrator, 2005 to Present

Military

Lieutenant Colonel, United States Army Reserve, 2002 to Present
Veteran of Operation Enduring Freedom, 2003-2004

Education/Licenses

J.D., University of Maine School of Law
B.A., Franklin and Marshall College
Member of the Maine bar
Series 6, 7, 63, 66 and 24

Affiliations

Life Member, Military Officers Association of America (MOAA)
Member, Reserve Organization of America (ROA)

Optional Links:

Link to personal website, resume or CV: _____

Link to YouTube video: _____

Candidate Profile Form—Regional Committee Election

Candidate Name: **Chris Neidlinger**

Title: **Chief Compliance Officer and AML Officer**

Firm: **Institutional Securities**

Candidate Biography and Personal Statement

As a part of the securities industry for over 26 years, I am excited to bring my extensive experience with multiple industry participants and FINRA, as a District 6 representative to the South Region Committee.

My journey in our industry began in 1997 as a customer service representative for T. Rowe Price. My six plus years at T. Rowe Price help create a foundation of knowledge and experience that I brought with me to the NASDAQ Stock Market where I worked as a listing qualifications analyst, reviewing, and analyzing over 200 companies' public filings, ensuring they met the continued listing requirements for NASDAQ. My experience at NASDAQ, including the in-depth understanding of the NASDAQ Marketplace Rules, and attending hearings, led me to my next role as an investigator within FINRA's (formerly NASD) Department of Enforcement.

My first tour at FINRA of six years provided me with valuable insights into the myriad challenges that face member firms, their representatives, and the investing public. This deep appreciation of understanding how the regulatory side operates proved to be instrumental as I continued along my career path.

After FINRA Enforcement, I moved on to Fidelity, working as a Director in the Regulatory Response Department with National Financial Services' Capital Markets Division. From Fidelity, I returned to FINRA, working as a lead examiner in the Dallas District until moving into the role as Chief Compliance Officer and AML Officer for Frost Brokerage Services, a subsidiary of Frost Bank, in San Antonio, TX. In addition to my role as CCO at Frost, I oversaw the creation of their affiliated retail Investment Adviser, Frost Investment Services, where I supervised and had compliance oversight of that entity as well.

My six plus years at Frost led me to my current position as CCO and AML Officer with ISC Group, where I have served in my role for both the FINRA member broker-dealer and the federally registered Investment Advisor since mid-2021. For the past almost 10 years, where I have worked as a CCO for member firms in the South Region, I have demonstrated a strong commitment to ensuring that my firms have cultivated a culture of compliance by understanding and adhering to the expected ethical, regulatory, and legal standards. This has been accomplished while maintaining professional and amicable relationships with FINRA staff.

In addition to my professional experience, I also volunteer for the FINRA SIE exam writing committee where I help craft questions for the SIE exam, ensuring our next generation of industry participants are well prepared as they begin their journey.

If elected to the FINRA Regional Committee, I will use my wealth of experience from both sides of the industry, ensuring FINRA is aware of our efforts and understands the challenges facing our firms, small and large alike, where bad actors are held accountable but also, serving as your advocate and voice for those of us who are trying to do what's right for the investor, while navigating the regulatory hurdles.

Optional Links:

Link to personal website, resume or CV: <https://www.iscgroup.com/team/chris-neidlinger>

Link to YouTube video:

Candidate Profile Form—Regional Committee Election

Candidate Name: Mike Pedlow

Title: Chief Compliance Officer

Firm: Kestra Financial

Candidate Biography and Personal Statement

Mike Pedlow

**EXECUTIVE VICE PRESIDENT, CHIEF COMPLIANCE OFFICER
KESTRA INVESTMENT SERVICES, LLC**

As Chief Compliance Officer for Kestra Financial and Kestra Private Wealth Services, Mike directs all aspects of Compliance to ensure alignment with regulatory policy, while helping independent financial advisors meet the expectations of regulators as they conduct their day-to-day business. Working to balance the risk and reward challenges within the tightly regulated financial sector, Mike and his team actively seek to influence policy, rules, and laws that may impact advisors and their practice. Under his leadership, advisors experience a uniquely proactive, collaborative, and supportive team of consultants, including Advertising Compliance, Retirement Plan Compliance, and Firm Policy. He attributes this fresh, highly engaged approach to his years of working as an independent financial advisor.

Previously, he held senior compliance positions as vice president of Investment Advisory Compliance at NFP, and as RIA compliance officer at Raymond James Financial Services.

Mike holds a Bachelor of Arts in economics from the University of South Florida and multiple industry licenses, including the FINRA Series 7, 24, and 66.

I have served as CCO for Kestra for 8 years and I have gained insight that will help me serve in a way that will allow me to provide feedback to FINRA in a constructive way while acting as a conduit for information to my industry peers. By openly engaging in dialog, sometimes tough dialog, we have a better opportunity to improve our industry in the spirit of partnership. I have great relationships with FINRA staff and will leverage them to create positive conversations and possibly even results.

--Mike

Optional Links:

Link to personal website, resume or CV: <https://www.linkedin.com/in/mike-pedlow-32b7568/>

Link to YouTube video:

Candidate Profile Form—Regional Committee Election

Candidate Name: **Tarah Williams**

Title: **President & Chief Operating Officer**

Firm: **Prospera Financial Services**

Candidate Biography and Personal Statement

I began my time in the business as a technical analyst intern for Dain Bosworth my last year in college. After college, I began my career at Wheat First Securities in the credit department in operations. Over the course of the next 11+ years, I wore a variety of hats in the firm that is the modern day First Clearing. At First Clearing I was responsible for managing the risk of the correspondent firm relative to the clearing firm, billing, financial analysis & budgeting, and finally created and ran FA Recruiting Services where I was responsible for recruiting and marketing until I left in 2007.

In 2007, I joined Prospera Financial as a member of the executive team, and initially ran recruiting, marketing, corporate communications and events. From that, I grew into starting and running the relationship management program and had strategic responsibility for the client experience across Prospera. Eventually, I took on the transition team and was responsible for leading the transition team, logistically and strategically as we grew and brought on new advisors. As the firm continued to grow, I moved away from active recruiting, and tapped into my original experience in operations, and I began running the operations, IT, data, transition and marketing departments at Prospera. Currently, I am the President & Chief Operating Officer at Prospera and responsible for running the day to day of the firm and carrying out the culture and strategy across the firm's back office and advisors. I have had the honor of being at Prospera for 16.5 years.

My background is as broad as it gets, and I wouldn't have it any other way. I love this business and this industry, and particularly as a woman, feel that I have so much to give when it comes to mentoring young and minority future advisors or industry professionals. I have participated on various panels for both SIFMA and FSI, most recently, I was the co-chair of FSI's Forum and Capitol Hill Day in Washington DC, and sat on a panel of other CEO's to discuss "What's Next". I've had the opportunity to be featured in various industry publications as well, most recently Investment News where I wrote an Op-ed entitled "Go big or go boutique". I fashion myself a bit of an advocate for the smaller and mid-size firms of the world. In November, I will sit on a panel at the Barron's Women's Summit where the topic will be "The Power of Mentorship: Encouraging your Team to Take the Next Step in their Careers".

I am very passionate about our industry and feel I am uniquely positioned to represent District 6 given my broad background- intern to President. I have a perspective from many different angles on topics that are important to finra and our constituents to consider. I would embrace and fully participate in the opportunity if I'm fortunately enough to have it.

Thank you for your consideration.

Optional Links:

Link to personal website, resume or CV:

Link to YouTube video: