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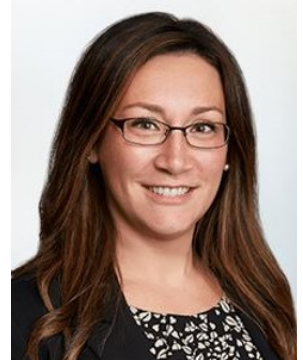


SESSION FIVE

Friday, February 26, 2021

THE REGULATORY ENVIRONMENT

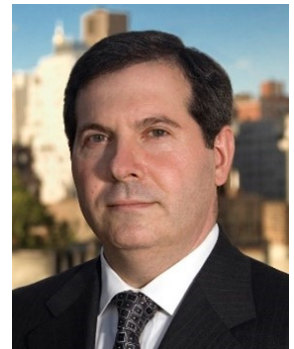
Elizabeth A. Murphy is a partner in Cullen and Dykman LLC's Banking & Financial Services department. She handles regulatory, compliance, corporate and transactional matters for all types of financial institutions. This includes providing advice on issues such as cybersecurity, truth-in-lending, truth-in-savings, the Real Estate Settlement Procedures Act (RESPA), electronic banking and lending limits. Elizabeth regularly assists clients in complying with evolving privacy and cybersecurity laws and regulations.



Elizabeth routinely deals with state and federal regulatory agencies such as the New York State Department of Financial Services, the New York State Office of the Comptroller, the Consumer Financial Protection Bureau and the National Credit Union Administration on behalf of the firm's clients. She also frequently advises financial institutions on bank operations, including reviewing subpoenas, restraining notices, powers of attorney and trust agreements.

Elizabeth also represents landlords and tenants in commercial lease transactions.

Joseph V. DeMarco is a partner at DeMarco Law, PLLC where he focuses on counseling clients on complex issues involving information privacy and security, theft of intellectual property, computer intrusions, on-line fraud, and the lawful use of new technology. His years of experience in private practice and in government handling the most difficult cybercrime investigations handled by the United States Attorney's Office have made him one of the nation's most sought-after lawyers on Internet crime and the law relating to emerging technologies. In addition to his counsel practice, Mr. DeMarco serves as an Arbitrator, resolving complex commercial and high-technology disputes between businesses. He is on the National Panel of Neutrals of the American Arbitration Association (AAA) and Federal Arbitration, Inc. (FedArb).



From 1997 to 2007, Mr. DeMarco served an Assistant United States Attorney for the Southern District of New York, where he founded and headed the Computer Hacking and Intellectual Property (CHIPs) Program, a group of five prosecutors dedicated to investigating and prosecuting violations of federal cybercrime laws and intellectual property offenses. Under his leadership, CHIPs prosecutions grew from a trickle in 1997 to a top priority of the United States Attorney's Office, encompassing all forms of criminal activity affecting e-commerce and critical infrastructures including computer hacking crimes; transmission of Internet worms and viruses; electronic theft of trade secrets; illegal use of "spyware"; web-based frauds; unlawful Internet gambling; and criminal copyright and trademark infringement offenses. As a recognized thought leader in the field, Mr. DeMarco was frequently asked to counsel prosecutors and law enforcement agents regarding novel investigative and surveillance techniques and methodologies, and regularly provided advice to the United States Attorney concerning the Office's most sensitive computer-related investigations.

Since 2002, Mr. DeMarco has served as an Adjunct Professor at Columbia Law School, where he teaches the upper-class Internet and Computer Crimes seminar. He has lectured on the subject of cybercrime at Harvard Law School, the Practising Law Institute, the National Advocacy Center, and at the FBI Academy in Quantico, Virginia, and has served as an instructor on cybercrime to judges attending the New York State Judicial Institute.

Prior to joining the United States Attorney's Office, Mr. DeMarco was a litigation associate at Cravath, Swaine & Moore in New York City, where he concentrated his work on intellectual property, antitrust, and securities law issues for various high-technology clients. Prior to that, Mr. DeMarco served as law clerk to the Honorable J. Daniel Mahoney, United States Circuit Judge for the Second Circuit Court of Appeals.

Mr. DeMarco has received numerous professional awards, including the U.S. Department of Justice Director's Award for Superior Performance, as well as the Lawyer of Integrity Award from the Institute for Jewish Humanities. In his spare time he enjoys parenting, golf, and listening to classical piano.

Thomas P. Vartanian is the Executive Director of the Program on Financial Regulation & Technology at George Mason University's Antonin Scalia Law School, where he is also a Professor of Law.

Before joining Scalia Law School, he chaired the Financial Institution's practices at two international law firms, Dechert LLP and Fried Frank LLP, through four financial crises. Both as a regulator and private practitioner, he has been involved in 30 of the 50 largest bank failures in American history, developing a deep understanding of the causes of financial collapses. He has been described by clients in *Chambers* as "one of the best financial services lawyers in America."



Mr. Vartanian served in the Reagan Administration as General Counsel of the Federal Home Loan Bank Board and the FSLIC, where he authorized the receivership, sale, or liquidation of hundreds of failed institutions in the S&L crisis, including the first national and cross-industry financial institution combinations in the country. Prior to that, he served in the Carter Administration in the Office of the Comptroller of the Currency as Special Assistant to the Chief Counsel.

Mr. Vartanian is a futurist and expert in financial technology. He was Chairman of the American Bar Association's Cyberspace Law Committee between 1998 and 2002, where he chaired an international task force of lawyers from twenty countries which issued a seminal report on the novel issues created at that time by doing business over the Internet.

Since leaving government service in 1983, Mr. Vartanian has been approached by the Reagan, Bush, Obama, and Trump Administrations to run federal financial regulatory agencies, including being interviewed to become the first Vice Chair for Supervision of the Board of Governors of the Federal Reserve System in 2017. Rather than return to government service, since the 1980s, he has informally advised Presidential Administrations on financial services issues and modernization based on his long experience at ground zero of the changes in finance in America. In forty-five years, he has represented many of the largest financial companies around the world, as well as every major Wall Street investment banking house and private equity and hedge fund.

Mr. Vartanian has authored more than four hundred articles and eight books, including his new book, *200 Years of American Financial Panics: Crashes, Recessions, Depressions, and the Technology That Will Change It All*. *200 Years* chronicles the country's tumultuous financial history over the last two centuries, the contributions that government policies have made to the creation of those crises, and the impact that technology will have in the future. It will be published in April 2021 by Prometheus Publishing.

He is a frequent lecturer and media commentator on the financial services industry, having appeared on *Bloomberg TV*, *Tucker Carlson Tonight*, *CNN* and many radio shows. He has taught banking and electronic commerce law at Georgetown Law School, George Washington Law School, and Boston University School of Law, and has been a guest lecturer at Harvard Law School.

In 2008, Mr. Vartanian was named "Washingtonian of the Year" based on his use of music and sports to raise money for charities in the D.C. metropolitan area. As a musician, he appeared in the first production in the United States in 1970 of *Joseph and the Amazing Technicolor Dreamcoat*. His classic rock band, The Johnny Esquire Band, has helped raise approximately \$5,000,000 for charities in the Washington D.C. area over the last twenty years. Mr. Vartanian founded and plays on the Washington All Stars, a senior baseball team that has raised \$500,000 for Special Olympics since 1998.

PAST SESSIONS

Friday, February 19, 2021

SESSION FOUR: DIVERSITY, EQUITY, AND INCLUSION

SESSION FOUR

Laura Hay

Laura Hay is a managing director at Pearl Meyer, where she leads the National Banking Industry Team. She has extensive experience advising financial institutions on compensation and compensation-related governance and regulatory matters. She advises both public and private financial services companies, including private equity and majority-shareholder owned institutions.

Prior to joining Pearl Meyer, Ms. Hay held senior compensation consulting positions at Arthur Andersen and Findley Davies. She also managed the executive and director benefit and stock plan programs for Duke Energy Corporation. Ms. Hay is actively involved in organizations promoting corporate governance including the National Association of Corporate Directors and WomenCorporateDirectors. She is a frequent writer and speaker on executive compensation and compensation-related governance issues.

Ms. Hay graduated summa cum laude from the University of Detroit and earned her MBA from the University of North Carolina at Charlotte. She is a Certified Compensation Professional (CCP), Certified Equity Professional (CEP), a Senior Professional in Human Resources (SPHR), and a SHRM Senior Certified Professional (SHRM-SCP).



Derrick Cephas

Derrick Cephas is a member of the Financial Services Practice at Squire Patton Boggs. He has more than 40 years of experience as a financial services lawyer with particular emphasis on the regulation of US and non-US banks, bank holding companies and their affiliates. As a lawyer, senior bank regulator and CEO of a US\$4.5 billion asset New York City bank, Derrick has been involved in many of the most important developments in US bank regulation for more than 35 years. He is an expert in the regulation of banks and bank affiliates under both US federal banking laws and the banking laws of the State of New York.



PAST SESSIONS

Friday, February 12, 2021

SESSION THREE: REBUILDING OUR COMMUNITIES

SESSION THREE

County Executive Laura Curran

Laura Curran was sworn into office as Nassau County Executive on Monday, January 1, 2018. She is the 9th County Executive in County history, and the first woman elected to the office. Immediately prior, she served as a member of the Nassau County Legislature from 2014-2017.

County Executive Curran, who represents more than 1.3 million residents, has said her priorities are reestablishing faith and trust at the highest levels of government, working with local municipalities to foster economic development and regional projects that support and enhance the use of mass transit, and the restoration of order to a county budget process that historically yields deficits.

County Executive Curran began her career as a reporter at the NY Daily News and the NY Post. She specialized in in-depth features, often writing about Long Island. She was an adjunct professor of journalism at SUNY Purchase. She started in public service as a Trustee on the Baldwin Board of Education from 2011-2014, serving as president in her final year.

She earned her B.A. in Liberal Arts at Sarah Lawrence College, and lives in Baldwin with her husband and their three daughters, Claire, Julie, and Molly.



Congressman Joe Morelle

Congressman Joe Morelle is proud to represent New York's 25th Congressional District, which includes almost the entirety of Monroe County. A lifelong resident of Upstate New York, Rep. Morelle is a former small business owner and was previously elected to the Monroe County Legislature as well as the New York State Assembly, where he served as Majority Leader from 2013-2018. Throughout his career, Rep. Morelle has worked diligently to improve and expand access to healthcare for all people, grow our economy, and protect our communities by passing legislation to ban assault weapons and strengthen gun background checks.

A graduate of the State University of New York at Geneseo, Rep. Morelle resides in the town of Irondequoit in Rochester, New York, with his wife, Mary Beth. They have three children and four grandchildren.



SESSION THREE (cont.)

Lieutenant Governor Kathleen Hochul

Kathy Hochul is President of the NYS Senate and Chairs the Regional Economic Development Councils and NYS Women's Suffrage 100th Anniversary Commemoration Commission. She Co-Chairs the NYS Heroin and Opioid Abuse Task Force and Community College Councils.

Lieutenant Governor Hochul chairs 10 Regional Economic Development Councils that have transformed the State's economy by building upon regional strengths through long-term strategic plans. The Councils include leaders from academia, business, labor and not-for-profits and, to date, have invested over \$6.1 billion into more than 7,300 projects across the State. The Lieutenant Governor also chairs the State Workforce Investment Board, which addresses the number one concern of businesses - the lack of skilled workers.



Governor Cuomo appointed Lieutenant Governor Hochul to co-chair the Heroin and Opioid Abuse Task Force. In this capacity, she convened eight outreach sessions across New York State to hear from experts and community members in search of answers to the opioid crisis and to develop a comprehensive strategy for New York. Hochul spearheaded Governor Cuomo's Enough is Enough campaign to combat sexual assault on college campuses, hosting and attending more than 25 events. As the highest-ranking female elected official in New York State, she continues to be a champion for women and families across the State. In March 2016, she was elected as chair of the New York State Women's Suffrage 100th Anniversary Commemoration Commission.

Representing Governor Cuomo across the State, Hochul tours main streets, meets with local business owners, visits college campuses, and meets regularly with mayors, supervisors and other community leaders. The Lieutenant Governor builds support for the Governor's initiatives including the minimum wage increase, paid family leave, ethics reform and infrastructure investment.

As Lieutenant Governor, Hochul is liaison to New York's federal representatives in Washington, D.C. From 2011 to 2013, she served in the U.S. House representing New York's 26th Congressional District. Then Congresswoman Hochul served on the House Armed Services and Homeland Security Committees, traveling to Afghanistan to confer with military leaders and meet with active duty men and women. Prior to becoming Lieutenant Governor, she was Group Vice President for Strategic Relationships at M&T Bank, serving as liaison for community matters and significant economic development projects.

Lieutenant Governor Hochul served as County Clerk from 2007 to 2011. Before that, Hochul worked for 14 years as a Hamburg Town Councilmember. She served as liaison to the local economic development agency and worked to attract new businesses and create jobs following the loss of the WNY manufacturing base.

The Lieutenant Governor holds a bachelor's degree from Syracuse University and a law degree from Catholic University in Washington, DC. She began her legal career working at a large firm in Washington, DC and later served as legal counsel and legislative assistant to Congressman John LaFalce and later Senator Daniel Patrick Moynihan. She was instrumental in drafting legislation related to campaign finance reform, immigration reform and combatting drug abuse.

In 2006, Hochul joined her mother and aunt in establishing the Kathleen Mary House, a transitional home for victims of domestic violence

Tom McHale

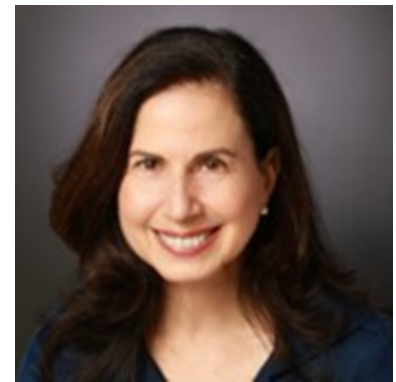
Tom serves as Regional President for the Hudson Valley and New Jersey for Pursuit. He began working for NYBDC in 1997 after graduating with a B.A. in Economics from the University at Albany. His current role, which he has had since 2010, includes managing a team of lenders in the nine county Hudson Valley Region as well as all of New Jersey. Tom has completed numerous lending courses and received his MBA in 2013. He is a Board Member and active volunteer for Junior Achievement of Northeastern NY and the Clifton Park Soccer Club.



Nan J. Morrison

Nan J. Morrison is President and Chief Executive Officer of the Council for Economic Education. She has overall responsibility for deepening and expanding CEE's work to deliver on its mission, including working closely with CEE's over 200 affiliates across the country. This role marries her passion to give kids the tools and confidence to achieve their dreams with her experience in the business world, to keep CEE's mission relevant and leadership in the field strong.

Prior to joining CEE, she was as a Partner at Accenture, working with senior leaders at several major universities and the NYC Department of Education. She was also a partner at the Boston Consulting Group (BCG), Mercer Management Consulting. Nan has also held operational roles at Morgan Stanley and General Electric.



Nan serves on the Advisory Board of the MIT Center for Finance and Policy and CNBC's Financial Wellness Advisory Council. She co-chaired the Executive Committee of a \$100M agency serving the aging in the NYC, and served on the Federal Reserve's Centennial Advisory Council. She was a founder of ReStart Central, an organization that was started to help small businesses recover in the aftermath of 9/11.

Nan holds a B.S. in Applied Mathematics from Yale University (magna cum laude) and an M.B.A. from the Harvard Business School, with second year honors. She has completed 5 triathlons.

Daniel J. Randall

Daniel is a Vice President, Community Investment Business Development Officer with the Federal Home Loan Bank of New York.

In this role, Daniel’s focus includes developing and overseeing the successful implementation of the Bank’s housing and community development policies and strategy. He is also responsible for all aspects of the Bank’s community investment business development endeavors, including research, product creation and enhancement, and outreach.

Daniel has more than 15 years of experience in finance and banking. His areas of expertise include working with banks, credit unions and community development financial institutions (CDFIs) to ensure that they have access to liquidity so that they can effectively finance housing and economic development initiatives in their respective assessment areas.

Before joining the Bank in 2007, Daniel worked for five years in the mortgage industry for a diverse range of financial institutions, including a large multifaceted mortgage company, PHH Mortgage, and niche financier, World Mortgage.

Daniel holds a Master of Business Administration degree with a dual concentration in finance and public accounting from Fordham University’s Gabelli School of Business. He earned his Bachelor’s degree from Rowan University.



PAST SESSIONS

Friday, February 5, 2021

SESSION TWO: BANKING IN THE CURRENT ECONOMY

SESSION TWO KEYNOTE

Dr. Charles W. Calomiris

Dr. Charles W. Calomiris is the Senior Deputy Comptroller for Economics at the Office of the Comptroller of the Currency (OCC).

As the agency's chief economist, Dr. Calomiris oversees the OCC's Economics Department, which provides economic, risk, and policy analysis to enhance the agency's mission of bank supervision as well as its policy development. He leads staff who directly support bank supervision, conduct analysis and research of bank-related issues, and provide regular reports to OCC executives and personnel. He also serves as a member of the OCC's Executive Committee. He joined the OCC in this role in July 2020.

Dr. Calomiris joined the OCC from Columbia University where he was Henry Kaufman Professor of Financial Institutions at Columbia Business School, Director of the Business School's Program for Financial Studies Initiative on Finance and Growth in Emerging Markets, and a professor at Columbia's School of International and Public Affairs. His research spans banking, corporate finance, financial history, and monetary economics.

Dr. Calomiris was a Distinguished Visiting Fellow at the Hoover Institution, a Fellow at the Manhattan Institute, a member of the Shadow Open Market Committee and the Financial Economists Roundtable, and a Research Associate of the National Bureau of Economic Research. He is also past president of the International Atlantic Economic Society, and has served on numerous committees, including the Advisory Scientific Committee of the European Systemic Risk Board, the U.S. Congress's International Financial Institution Advisory Commission, the Shadow Financial Regulatory Committee, and the Federal Reserve System's Centennial Advisory Committee. Dr. Calomiris is a distinguished author who has earned numerous awards, including the American Publishers 2015 Award for the best book in business, finance and management for *Fragile By Design: The Political Origins of Banking Crises and Scarce Credit* (Princeton 2014). He received a bachelor's in economics from Yale University, Magna Cum Laude, a Ph.D. in economics from Stanford University, and holds an honorary doctorate from the University of Basel.



SESSION TWO PANELISTS

Richard B. Trauger, Jr. **Moderator**

Rich has been with TKG in various capacities since inception and is also a shareholder. He participates in all facets of TKG's service lines and is primarily responsible for strategic planning, customer statistical analysis and visualization, capital planning and stress testing, financial analytics and modeling, and is a member of TKG's financial advisory services team.

He has led over 100 client engagements for financial services industry firms and has extensive experience with boards of directors and executive management teams. During his career Rich has successfully completed over three dozen merger and acquisition, capital market, and financial advisory assignments for financial institutions, with an aggregate transaction value of approximately \$2.6 billion.

During his 30-year financial services industry career, Rich has developed his skill set, first as a financial analyst with Dauphin Deposit Corporation (now M&T Bank Corporation) and then as an investment banker with Tucker Anthony Sutro Capital Markets (now RBC Capital Markets).

In addition to client facing assignments, Rich has been a subject matter expert for SNL Financial, L.C. (now S&P Global Market Intelligence) on the topic of advanced bank valuation. He has also served in the capacity of an expert witness for matters involving financial services industry firms. He is a faculty member at the American Bankers Association Stonier Graduate School of Banking, the Pennsylvania Bankers Association School of Banking and Advanced School of Banking and is an occasional speaker at industry events.

Rich holds an undergraduate degree from Penn State University (Harrisburg) and the license of Certified Public Accountant in the Commonwealth of Pennsylvania, along with the following other professional designations: Chartered Global Management Accountant (CGMA®), Certified Valuation Analyst (CVA®), CERTIFIED FINANCIAL PLANNERTM (CFP®) and, Chartered Financial Consultant (ChFC®).

He continues to pursue additional levels of education and is eligible to sit for the Level III exam as administered by the CFA Institute. He is a practitioner member of the National Association of Certified Valuators and Analysts (NACVA), and a member of the CFA Institute, the CFA Society of Philadelphia, the AICPA and the PICPA.

Rich is also a certified barbeque judge and table captain as sanctioned by the Kansas City Barbeque Society.



Kamal Mustafa

Kamal Mustafa is the Founder and Chairman of the Invictus Group. As the former Head of Global M&A at Citibank, Mr. Mustafa led a substantial amount of domestic and international banking transactions. While Managing Director of M&A and Merchant Banking at PaineWebber, he was one of a select few entrusted with handling hostile takeovers and defenses. He also was Managing Director at KSP, handling all acquisitions for John Kluge's \$1 billion leveraged-buyout fund. He later founded and was chairman of Bluestone Capital Partners and Wildwood Capital, organizations that brought global M&A techniques to the small cap market. With a banking/investment banking career spanning more than 40 years, he is a major thought leader in the banking and finance industries.



Mr. Mustafa has been a trustee for the University of Connecticut, where he earned his MBA

William Hickey

William Hickey is a managing director in the financial services group at Piper Sandler. Previously, he was a principal at Sandler O'Neill + Partners, L.P., where he was responsible for providing merger and acquisition and general strategic planning advice for community banks nationwide. Sandler O'Neill regularly ranked among the top advisors to community banks, with Hickey spearheading this effort.



Over the last decade, Hickey has been one of the most active merger advisors to financial institutions and has built a substantial experience base for valuations and structure, on which many in the industry have come to rely. He has advised clients on a variety of transactions, including buy side, sell side, capital raising and divestitures. Hickey has worked extensively with both domestic and foreign financial institutions.

Hickey was one of the founders of the Investment Banking Group, which now numbers over 80 professionals in New York, Chicago, Atlanta and San Francisco. Hickey has advised on merger and acquisition transactions, as well as equity and debt transactions.

Joseph H. Moeller

Joseph Moeller joined KBW in 1994 and his responsibilities relate to corporate finance advisory, mergers & acquisitions and capital markets transactions for financial services companies primarily located in the Mid-Atlantic region of the U.S. Earlier in his career, Joe worked in the Bank Supervision Group of the Federal Reserve Bank of New York.

He received a BS in Industrial Management and Economics from Carnegie Mellon University, Pittsburgh, PA in 1992 and attended classes at New York University's Stern School of Business.



PAST SESSIONS

Friday, January 29, 2021

SESSION ONE: THE STATE OF POLITICS NEW YORK POLITICAL UPDATE

SESSION ONE KEYNOTE

Amy Walter

Amy Walter is the National Editor of The Cook Political Report, where she provides analysis of the issues, trends and events that shape the political environment. Her [weekly column](#) appears on [cookpolitical.com](#). She is also the host of WNYC's [Politics with Amy Walter on The Takeaway](#), and a regular contributor to the PBS NewsHour, where she offers her perspective weekly on "[Politics Monday](#)."

This is Amy's second tour of duty with The Cook Political Report. From 1997 to 2007, she served as Senior Editor where she covered the US House. Walter was named one of DC's "50 Top Journalists" by Washingtonian Magazine in 2009 and honored with the Washington Post's Crystal Ball award for her spot-on election predictions in 2000.



With over 25 years of experience, Amy Walter has built a reputation as an accurate, objective, and insightful political analyst with unparalleled access to campaign insiders and decision-makers. Known as one of the best political journalists covering Washington, she is the former political director of ABC News. She is also a regular panelist on NBC's Meet the Press, Fox News' Special Report with Bret Baier and CBS' Face the Nation.

Amy was an inaugural fellow at the Institute of Politics at the University of Chicago, where she now serves on the IOP Board of Advisors. She graduated summa cum laude from Colby College, earned an honorary degree as a Doctor of Letters, and now serves as a Trustee Emeritus to the Board.

SESSION ONE PANELISTS

Clare M. Cusack

Clare Cusack is the President and Chief Executive Officer of the New York Bankers Association (NYBA), the premier trade association for the banking industry in New York. As chief legal officer, Clare oversees NYBA's legal matters, supporting each of NYBA's divisions and areas including government relations, professional development, profit solutions, major industry events and legal and regulatory strategy. Prior to her appointment, Clare served as Deputy General Counsel and Senior Vice President for Government Relations for NYBA, managing the Association's government relations at the local, state and national levels and assisting in the development and implementation of NYBA's legal, regulatory and legislative initiatives.



Prior to joining NYBA, Clare was an associate at the law firm Morgan, Lewis & Bockius, focusing her practice within the securities litigation and regulatory investigation fields. She has also served as a clinical adjunct professor at Fordham University School of Law, and was the recipient of the 2013 Fordham DRS Distinguished Alumni Award. Prior to law school, Clare worked in the New York State Legislature, serving as an aide to the Assembly Speaker and later as Chief of Staff to the Chairman of the Assembly Committee on Education.

Clare is a member of the Board of Directors of the Geneseo Foundation, a nonprofit foundation that supports her alma mater. Prior to this work, she was the Founder and Chair of Geneseo's Alumni Committee in New York City. Clare is a proud graduate of the State University of New York at Geneseo and Fordham University School of Law. She is admitted to practice in New York.

Dwight A. Fettig

Dwight A. Fettig is a Partner of Porterfield, Fettig & Sears, LLC (PFS). Fettig returned to the firm in January of 2013 after leaving in 2010 to serve as Staff Director for the U.S. Senate Committee on Banking, Housing and Urban Affairs under the leadership of Chairman Tim Johnson.

As staff director, Fettig organized staff, set and implemented the agenda for the Committee. During Fettig's tenure, the Committee undertook comprehensive oversight of the implementation of the Dodd-Frank Act by the financial regulators. The Committee passed bipartisan bills such as reauthorization of the Export-Import Bank, the National Flood Insurance Program (NFIP), the transit title of the Surface Transportation bill, Iran and Syria sanctions, as well as legislation to protect information provided to the Consumer Financial Protection Bureau (CFPB) and reduce the duplication of ATM fee disclosures. Fettig also directed more than 30 nominees through the Banking Committee confirmation process in 2011 and 2012, including nominees at the Federal Reserve Board, Department of Treasury, Office of the Comptroller of the



Currency (OCC), Federal Deposit Insurance Corporation (FDIC), Securities and Exchange Commission (SEC), and Council of Economic Advisers (CEA).

Fettig is a frequent Washington panelist, having participated in the American Banker's annual legislative and regulatory conference, Bipartisan Policy Center panel on mortgage finance issues, as well as a guest appearance on the C-SPAN program Washington Journal.

Prior to joining the firm in July of 2009, Fettig enjoyed several jobs off the Hill, including, Senior Policy and Legislative Advisor at Arnold & Porter LLP and Senior Director of Government and Industry Relations at Freddie Mac. Fettig started his career in Washington with then-Congressman Tim Johnson, gaining policy experience in financial services, housing, appropriations, taxes, healthcare and energy.

A native of Bismarck, North Dakota, Fettig graduated with a B.A. degree in Political Science from Minnesota State University Moorhead. Fettig currently serves on the Board of the National Law Center on Homelessness & Poverty.

Jill T. Sandhaas

Jill T. Sandhaas brings substantial experience to Shenker Russo & Clark LLP advising clients in all types of government affairs, legal transactions, as well as regulatory and compliance matters.

With more than three decades of advocacy and legislative experience, Jill Sandhaas is an experienced lawyer who represents a number of different clients on a host of issues before the legislature, executive branch and New York state governmental agencies.

Over the course of her career, Jill has advanced the policy agendas of a diverse group of corporate and association clients and has developed deep and substantive experience in a variety of industries including, banking and financial services, higher education, health care, and energy.

Jill works with clients on both proactive and defensive policy-based approaches that resolve problems. A highly respected advocate in the state capital, Jill has been on the cutting edge of major policy decisions and legislative initiatives, including the recently enacted Corporate Tax Reform for New York State and New York City.

Prior to joining the firm, Jill worked with an international law firm in their Government Affairs practice area. Prior to that, she served as counsel to the chairman of the New York State Senate Health Committee, and as an advance representative for former First Lady Barbara Bush on both domestic and foreign travel.

Jill has built a network of professional contacts at the local, state and federal levels of government. These relationships and her experience with the legislative process have enabled her to build a successful practice assisting the firm's clients in legal, lobbying, appropriations and regulatory matters.



Michael Woloz

Michael Woloz joined the established public affairs firm, Connelly & McLaughlin in 2000 after serving for several years in the New York City Council Governmental and Legal Affairs Division and as a New York City-based freelance reporter, writing for outlets that included The New York Times and Newsday. In 2011, he was made a named partner in what became known as Connelly McLaughlin & Woloz and in 2020 he became President and CEO of the renamed CMW Strategies LLC.



Over the last two decades, Michael Woloz has managed successful lobbying and public relations campaigns on behalf of clients in the transportation, technology, corporate, real estate and non-profit sectors, earning widespread recognition among his peers and in publications including the New York Times, Crain's New York Business, City and State and other media outlets that cover New York City and New York State politics.

Under Michael's leadership, CMW has consistently ranked among New York City's "Top Ten" lobbying firms and has managed to do so while maintaining a boutique hands-on approach to all clients.

Michael is active in numerous philanthropic, civic and non-profit causes, having recently been named Chairman of the New York City Chapter of the New York League of Conservation Voters and is also a proud member of the NYLCV State Board. He has served on the board of Young Audiences New York, an arts education provider since 2004. He regularly guest lectures on lobbying and advocacy at Yale University, Teachers College at Columbia University and Queens College.

Michael is a New York City native, currently living in Astoria with his family.