R. Paul Allred  
Deputy Commissioner  
Utah Department of Financial Institutions

Paul Allred is currently the Deputy Commissioner of the Utah Department of Financial Institutions. In his capacity as Deputy Commissioner, he is responsible for assisting the Commissioner in the formulation of policy and regulation and acting as a liaison with other departments, the attorney general’s office, the state legislature, and the industries regulated by the department.

Paul holds a B.S. in Political Science from the University of Utah. He received his J.D. degree from the University of Utah College of Law. After graduating, Paul was in private practice focusing on banking, commercial and bankruptcy law. He left private practice to serve as an assistant attorney general for the Utah Attorney General’s Office. Paul is the first Deputy Commissioner to have banking experience having worked for Bank One, Utah for six years as in-house counsel. Prior to his appointment as Deputy Commissioner in 1999, he was again serving as an assistant attorney general for the Utah Attorney General’s Office representing the Utah Division of Securities focusing on securities regulation and enforcement.

Paul is married to the former Carol Clayton and they are the proud parents of four children.
Amy Avitable, JD, CPA  
Director of Regulatory Compliance  
Tata Consultancy Services

Amy Avitable is a nationally known compliance expert through both her frequent speaking engagements for state bankers associations, state mortgage associations, the Mortgage Bankers Association, and the American Bankers Association, and articles in banking and compliance publications.

Amy is the Director of Regulatory Compliance for the TCS BaNCS system at Tata Consultancy Services. She began her career at Deloitte & Touche, LLP and has served financial institutions and other organizations as legal counsel at Lowndes, Drosdick, Doster, Kantor & Reed, PA. Most recently, she has supported software products for financial institutions and engaged in lobbying efforts in Congress as well as with the FDIC, CFPB, and NCUA.

She was previously the National Director of Compliance Services at Sheshunoff Consulting + Solutions, where she managed a team of compliance professionals who performed compliance audits and consulting for financial institutions of all sizes. Before joining Sheshunoff, she was the Director of FIS Regulatory Advisory Services (formerly Kirchman/Metavante Regulatory Service), where she was the Editor-In-Chief for the renowned “Big Orange Book” compliance manual and served hundreds of financial institutions throughout the country as well as the FDIC, Federal Reserve and OCC.
Mr. Baines has more than 20 years of diversified business, economic, and quantitative analysis experience. He specializes in financial institution analyses for regulatory reviews and has testified as an expert. He is a leading expert in consumer finance, the retail automotive industry, and indirect lending. He has assisted numerous banks, mortgage companies, automobile manufacturers, captive finance arms, and other automotive lenders respond to regulatory investigations and litigations. His work has generally involved analysis of economic and financial condition, development of financial and econometric models, evaluation of financial performance, the evaluation of consumer credit lending practices, the study of underlying information systems, and the migration and development of large analytic databases. Mr. Baines has assisted numerous clients in the design, implementation, and monitoring of governance and compliance programs related to fair lending, conflicts of interest, financial disclosure, and various consent decrees.

Mr. Baines holds an MS in Economics from University of North Carolina at Charlotte, and a BA in Economics, University of North Carolina at Chapel Hill.
Michael A. Benoit
Partner
Hudson Cook, LLP

Michael A. Benoit is a partner in the Washington DC office of Hudson Cook, LLP. He advises banks, sales finance companies, auto dealers, leasing companies, mortgage lenders, and other creditors and technology providers on a wide range of consumer financial services law, and provides federal legislative and regulatory advice and support to trade associations involved in vehicle finance. His practice focuses on compliance with federal and state laws pertaining to consumer credit, electronic commerce, privacy, telemarketing, personal property financing, and leasing and collection practices.

Michael is a frequent speaker and author on a variety of consumer financial services law topics. His articles have appeared in the American Bar Association's Business Law Journal, the Mortgage Banker Magazine, among others, and he writes a monthly column for Auto Finance News and F&I Showroom magazine. Speaking engagements include the Auto Finance Summit, the Consumer Bankers Association CBA Live!, the American Financial Services Association (AFSA) Vehicle Finance Conference, the AFSA Independent’s Conference, the National Automobile Dealers Association Annual Conference, the Conference on Consumer Finance Law, the American Bar Association, and numerous other national programs.

Michael is a member of the American Bar Association’s Section of Business Law, and participates in the leadership of its Consumer Financial Services committee as Vice-Chair of the Personal Property Finance Subcommittee. He is a member of the American Financial Services Association (AFSA) State Government Relations and Business Technology committees, as well as counsel to the AFSA Law Committee’s Vehicle Finance Subcommittee. In addition, Michael is a Fellow of the American College of Consumer Financial Services Lawyers, “a professional association of lawyers particularly skilled and experienced in handling consumer financial services matters and dedicated to the improvement and enhancement of the skill and practice of consumer financial services law and the ethics of the profession.”
Ms. Boughner serves as a Senior Consumer Compliance Examiner. In this role, she monitors the performance and risks of a portfolio of state member banks and bank holding companies, leads compliance examinations, handles consumer inquiries, investigates consumer complaints, and participates in various outreach activities to provide current regulatory perspectives to the banking industry.

Since joining the San Francisco Reserve Bank in 1997, Laura has served as a Portfolio Manager and Central Point of Contact for banks and bank holding companies in the 12th District, as a member of the Compliance Risk and Policy Group and a Federal Reserve System instructor for its compliance curriculum. Prior to joining the Federal Reserve Bank of San Francisco, Ms. Boughner worked for the Federal Reserve Bank of Cleveland, managing their compliance supervision program and for a large Ohio-based federal savings bank.

Ms. Boughner is a graduate of Westminster College, New Wilmington, PA where she earned a B.A. in Business Administration and English. In her leisure time, Laura supports fundraising efforts such as the MDA bike rides and as a volunteer for the East Bay Regional Park System’s Earth Day and CA Coastal Clean-up events.
Ms. Callaway has been with the American Bankers Association since 2006 and serves as compliance resource for ABA member banks. She is responsible for manning ABA's Compliance Hotline and responds to member inquiries by phone and e-mail regarding all aspects of bank compliance. She also develops and updates ABA's Frontline compliance training solution courses. Ms. Callaway's particular expertise is in Bank Secrecy Act compliance, operational compliance and consumer protection laws and regulations. Leslie has over 40 years in banking experience in banking including 20 years as a bank compliance officer.

Ms. Callaway earned her MS in Legal Studies from George Washington University and her BS in Legal Studies from University of Maryland University College.
Scott Daugherty
President & General Counsel
Compliance Alliance

Since starting Compliance Alliance in December 2010, Scott has managed the startup and growth of Compliance Alliance. He joined the legal staff of the Texas Bankers Association in 2003, serving as the primary contact for the legal and compliance hotline, oversaw TBA BankPac and worked on legislative issues.

Scott brings a great combination of practical community and regional bank experience that goes with his legal expertise. Prior to law school, Scott enjoyed an eleven-year career in banking. Scott has a broad banking background that includes retail and branch management, consumer and commercial lending responsibilities. Scott started his banking career at a community bank and was with Barnet Banks of Pinellas County, just prior to attending law school.

Scott is a graduate of the University of Kentucky and St. Mary’s School of Law. After law school, Scott worked for Brobeck, Phleger & Harrison, a 950 attorney international law firm. Scott’s practice was focused on securities class action litigation.
Anders Erickson is a senior manager at Eide Bailly and has more than 10 years of experience providing IT risk and control solutions within the private and public sectors. Anders plans and executes assessments of IT security practices, risks, and controls against organizational, industry and government standards. He leads evaluations of logical and physical security, continuous monitoring programs, business continuity plans, change management processes and system implementation. Anders conducts IT reviews in support of financial statement audits and performs SOC 1 and SOC 2 third-party assessments. Anders has managed execution of IT controls and security assessments for Federal government agencies, including Department of Defense (DoD), Department of Homeland Security (DHS), and the Intelligence Community (IC). Scope of reviews included financial management and reporting, service organization assessments and compliance with Federal Information Security Management Act (FISMA). He has conducted engagement planning, execution and reporting in accordance with Government Auditing Standards (GAS) for financial and performance audits. Anders has experience in leading readiness assessments to prepare federal government agencies for future audits related to IT security management and computer network defense and has supervised audit remediation activities through the development of Corrective Action Planning (CAP) processes.

Anders’ education background includes a Masters of Information Systems Management – Brigham Young University, Provo, Utah. Anders is a Certified Information Systems Auditor (CISA), Certified Information system Security Professional (CISSP), and is Certified in Risk and Information Systems Control (CRISC).
Kelly Etherington, CRCM CAMS
Assistant Director of Corporate Compliance
Zions Bancorporation

Kelly has been with Zions Bancorporation for 28 years, beginning his Zions career in Zions Bank Branch Operations in 1986 and worked in branch and administration capacities until 1997. Kelly became the Operations Compliance Officer and BSA Officer in 1997, and transferred to the holding company as the Corporate AML/Operations Compliance Manager in October 2001, and became the Assistant Director of Corporate Compliance in January 2011.

Kelly earned his Associates Degree in Banking and Finance from Utah Valley Community College and later graduated from the University of Phoenix in Business Administration. He attended the ABA National Compliance School in 1997 and the ABA Graduate School of Compliance Risk Management in 2008. Kelly was awarded the designation of Certified Anti-money Laundering Specialist in March 2003 after passing the required exam with the first set of candidates to sit for the exam and became a Certified Regulatory Compliance Manager exam in June of 2004.

In addition to standing as an advisory and coordinating body, Zions’ Corporate Compliance employs over 170 individuals responsible for monitoring compliance processes for eight affiliate banks and various investment and trust businesses in ten Western states.
Jilenne Gunther grew up wanting to be Superman. Five stitches later, she chose a different road. Armed with a passion for social work and her trade as an attorney, Jilenne is on a mission to solve policy problems and implement solutions in a meaningful and impactful way for those over 50.

As a Senior Strategic Policy Advisor in AARP’s Public Policy Institute, Jilenne Gunther is providing policy solutions to curb financial exploitation and implement age-friendly banking practices across the country.

She has most recently worked with Utah’s Division of Aging and Adult Service where she worked with banks to institute age-friendly practices and to create one of the first banking products to help family caregivers prevent exploitation. She wrote a pioneering analysis of the economic cost of elder financial exploitation as well as two books for seniors on legal and financial issues (Navigating Your Rights: The National Legal Guide for Those 50 and Over (in press and the Utah Legal Guide for Those 55 and Over.))

She is a well-recognized policy expert in age-friendly banking, financial exploitation, and elder rights. Her groundbreaking policy and research has been replicated in over thirty states, and it has been cited in Senate hearings, GAO reports, and Consumer Reports. As a result, Jilenne has received over 15 awards for her work including the Utah State’s Woman of the Year Achievement Award. She is a popular speaker, a straight talker, and an avid adventurer.
Leah M. Hamilton is the Director of TriComply Services with TriNovus, A Temenos Company. She has more than 18 years of experience in the financial services industry. Leah is one of the nation’s sought after compliance instructors and consultants. She brings her passion for compliance and real world stories to engage the audience and offer levity to very tough topics.

As a compliance expert, Leah and the TriComply team advise over 850 financial institutions with more than 4700 users on compliance and BSA/AML issues. A licensed attorney for more than 10 years, Leah received her Juris Doctorate from Northern Illinois University College of Law, and her Bachelor of Arts in General Studies degree from the University of Texas at Dallas where she majored in law and minored in business management.
Jeremy Hancock
Director of Government Affairs and Public Policy
Experian

Jeremy is Director of Government Affairs and Public Policy and represents Experian before federal and state policymakers. He specializes in issues related to credit reporting, identity theft, financial literacy, e-commerce, and privacy. Prior to Experian, Jeremy worked in legislative and regulatory affairs for Charles Schwab, where he managed a number of legislative issues, including banking and tax policy.

Jeremy has also worked as an aide in the United States Senate, advising senior Republican senators on issues before the Senate Banking and Commerce Committees. He holds a bachelor’s degree from Florida Southern College and an MBA from The George Washington University.
David Hewes
Examiner, West Region
Office of Supervision and Examination
CFPB

Over 27 years of regulatory experience in safety and soundness and compliance capacities acting as an examiner, examiner in charge, and field manager with the OTS, OCC and CFPB. Industry experience includes commercial loan origination responsibilities as a loan officer, and internal loan review manager for commercial banks with greater than $50 billion in total assets.

David is currently acting as Examiner in Charge for CFPB continuous examination of American Express Company and its subsidiary entities, he coordinates CFPB's on site examination activities as well as working with the Company's other domestic prudential regulators.

David earned a bachelor of arts in finance and economics from the College of Idaho and an MBA in management and organizational development from Pepperdine University.

He currently serves as a Vice President/Compliance Officer with Lewiston State Bank and, since a holding company merger in October of 2013, with People’s Utah Bancorp, American Fork, Utah as a Compliance Officer with the holding company.

His banking experience is multifaceted having been a loan officer, compliance officer, operations officer, the forgotten job as a Cashier (CFO), even a teller. He has also been in Human Resources when it was called the Personnel Officer. Also has served as BSA Officer, CRA officer, HMDA Officer, Privacy Officer and other acronym officers!

He is a veteran of the United States Navy having served from September, 1963 to August, 1966.

He is an ICBA Certified Community Bank Compliance Officer and Certified Community Bank Internal Auditor.
Since October 2011, Chris has served as an Examiner in the CFPB’s West Region office in San Francisco. Prior to joining the CFPB, Chris spent 16 years working in the financial services and auto industry as the Chief Compliance Officer for a community bank in Northern California, in retail banking for a large national bank, and as general manager of a Ford Dealership. While working in the financial services industry, Chris worked with the California Bankers Association’s as a member of the Regulatory Compliance Committee and served as their conference chair in 2011.

Chris holds a B.A. degree in Business Administration from Baker College as well as a Master’s Degree in business from Southern Oregon University. In addition to being a Commissioned Examiner with the CFPB, he also holds the designation of Certified Regulatory Compliance Manager (CRCM).
Dave Morlan
Director, Enterprise and Vendor Risk Management
Alliance Data

Dave is currently the Director, Enterprise Risk Management for Alliance Data. Dave’s team led the effort to implement a model governance framework for the organization. Previously, he has assisted companies with reengineering their audit and risk functions, to include strategic enterprise risk assessments, control self-assessments, internal audit, as well as assessing and implementing vendor risk management processes. Dave has worked in the financial, manufacturing and consumer business, and retail industries. Dave has 24 years of experience, 20 of which working in governance, risk and controls consulting.
Dr. Michael Olpin
Director of the Health Promotion Program
Weber State University

Dr. Michael Olpin is a full professor and the Director of the Health Promotion Program at Weber State University. He has studied and researched the science of stress management for over 30 years. He received his Ph.D. in Health Education from Southern Illinois University with his dissertation focusing on the stress response in college students. He earned his M.A. in health promotion and his B.A. in organizational psychology from Brigham Young University. He has taught at several universities across the nation including West Virginia University, Virginia Tech, Concord University, Southern Illinois University, Brigham Young University, and Weber State University.

Dr. Olpin’s teaching includes many areas of health and wellness but his primary focus remains on stress management, mind/body health, peak performance, mental and emotional wellness, health research methods, and wellness coaching. He has presented papers and spoken at many conferences, workshops, and seminars around the country. In addition to these speaking engagements, he also consults with sports teams and athletes, individuals, and other community groups.

He is co-author of Stress Management for Life: A Research Based Experiential Approach, a textbook used in colleges and universities around the world. He is also the founder and Director of the Stress Relief Center at Weber State University where he conducts research and works with thousands of students, faculty, staff, and community members in helping them reduce their stress and reach peak performance.

His website, StressManagementPlace.com focuses on stress management and wellness education. He has produced Workbooks, audio books, ebooks, video, CD’s, DVDs, MP3’s, and other media featuring stress reduction and relaxation training. He has also written the stress management book entitled The World is Not a Stressful Place.


Dr. Olpin enjoys athletics and participates in a variety of sports. He enjoys spending time with his wife and their four kids, who he also coaches in several sports. In his free time you will find him biking and trail running in the beautiful mountains of northern Utah, where they currently reside.
Garry K. Ottosen
Chief Lending Officer
Comenity Capital Bank

Garry is currently the Chief Lending Officer and Risk Officer of Comenity Capital Bank. Garry works with the Enterprise Risk Management team to implement a model governance framework for the organization. He has primary responsibility to explain the Bank’s Model Risk Governance process to the Bank’s examiners. Garry has worked for various industrial and traditional banks for more than 20 years. He has a Masters degree in Statistics and has built and managed credit risk models for most of his career.
Mr. Schwartz joined GE Capital Bank in 2011. Since joining the Bank, he has assumed various roles. In 2013, he assumed the role of Senior Counsel – U.S. Deposits and is responsible for the bank’s deposit program including the Bank’s newly created online banking platform.

Mr. Schwartz began his banking career as Regional Counsel of the Federal Deposit Insurance Corporation. During his 20 year career with the FDIC, he initiated and handled over 500 enforcement actions and regularly met with the board of directors and management of numerous banks. After leaving the FDIC, he joined a $6 billion bank with over 100 branches where he served as the bank’s Senior Vice President and Regulatory Manager. In that position, he was responsible for the bank’s compliance with all regulatory requirements.
Mike Selander began his career at the FDIC as a Compliance Examiner in the Salt Lake City Field Office. As a Compliance Examiner, Mike was responsible for assisting, conducting, or directing examinations, investigations, and other activities related to consumer protection, civil rights, or community reinvestment laws or regulations. Mike is currently the Acting Supervisory Examiner (Compliance) for the Salt Lake City Field Office. As an Acting Supervisory Examiner (Compliance), Mike is responsible for planning, directing, and coordinating the work of a team of examiners in the Salt Lake City, Billings, and Phoenix Field Offices.

Prior to his role as an Acting Supervisory Examiner (Compliance), Mike served as a Review Examiner (Compliance) in the San Francisco Regional Office overseeing all Northern California-, Nevada-, and Pacific Island-based bank examinations. In his role as Review Examiner, Mike was responsible for the review of compliance reports of examination raising highly complex, novel or difficult supervisory issues; examiner guidance and training; the review, investigation and processing of significant complaints or inquiries related to consumer protection, civil rights, or community reinvestment laws or regulations; coordination with other FDIC Divisions and Offices and other state and federal agencies at the regional level; and assisting regional management in monitoring the compliance examination program within the Region.

Mike earned his Bachelor of Arts degree in Accounting from the University of Utah and is currently attending Stonier Graduate School of Banking at the University of Pennsylvania.
Steve started performing stand-up comedy in 2007 as a New Year’s resolution. Since then he has performed on both coasts and a few places in between for crowds as large as 2,500 and as quaint as 7.

Shy and quiet at parties Steve does comedy cause he needs attention. Known for his likeness to actor Kevin Bacon, Steve tries to distract you from his face by talking about his painfully nice parents, being attacked by a homeless man’s sandwich, and the effects of a radioactive cat bite.

His comedy is intelligent, subtly sarcastic, and asinine with each show gaining fans and emails from good people and fist bumps from people who do that kind of thing. A Seattle native he recycles, never uses an umbrella, and loves dogs.
Mr. Sutton served as the Utah Commissioner of Financial Institutions from 1987 to 1993, where he was responsible for regulating all state chartered depository institutions and all consumer financial services providers in Utah. He helped draft the Utah Consumer Credit Code, the Utah Mortgage Originators and Servicers Act, laws regulating escrow agents, and three bills amending the Utah Financial Institutions Act.

He served as president and CEO of two industrial banks and helped organize several others. He has served on several boards of directors including the Utah Housing Finance Agency, the Conference of State Bank Supervisors, the Utah Symphony, the Utah Association of Financial Services, GMAC Capital Corporation, WebBank and Community Nursing Services. Mr. Sutton was honored by Best Lawyers in America as the 2009 ‘Banking Lawyer of the Year’ in Utah and has been listed by Best Lawyers since 1995.

He received his J.D. from the University of Utah in 1977.
Matthew Z. Zamora
Senior Compliance Examiner
FDIC

Matthew Z. Zamora, Senior Compliance Examiner, has worked in the FDIC’s Division of Depositor and Consumer Protection in the Albuquerque office (Denver Territory) since May 2009. Prior to that, Mr. Zamora was Vice President of Audit and Compliance at a commercial bank also located in Albuquerque. He has extensive background in deposit and loan operations, consumer protection, compliance, fair lending, the Community Reinvestment Act, and human resource functions, and has served as a Subject Matter Expert on Fair Lending and Unfair and Deceptive Acts or Practices.