



## Callahan & Associates Risk Roundtable Attendee Information

May 14-15, 2018

### **Angela Pletcher, VP, Enterprise Risk Management**

*Interra Credit Union (\$1B, IN)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** 18 years.

**What is your primary role & responsibilities?** I currently oversee the following departments: compliance, member solutions (collections) and credit risk.

**In my free time, I enjoy...** Spending time with family, hanging out at the lake and reading.

### **Berenice Villarreal, Chief Risk Officer**

*Randolph-Brooks Federal Credit Union (\$8.6B, TX)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** 12 years.

**What is your primary role & responsibilities?** I'm a CPA working in public accounting for several years with a focus on financial institution audits, worked in Internal Audit and Risk Management for several years and also spent some time in Payments, Business Accounts and Consumer Lending. Currently CRO since Nov. 2017.

**In my free time, I enjoy...** Spending time with family, traveling, exercising, home improvement projects.

## Chris Curry, Chief Enterprise Risk Management Officer

Community Financial Credit Union (\$856M, MI)



**How long have you been with your credit union (and any relevant experience you'd like to share)?** I have been with Community Financial coming up on five years this July.

**What is your primary role & responsibilities?** Fifteen + years of financial industry experience in risk related fields, certified Anti-Money Laundering Specialist (CAMS), Credit Union Enterprise Risk Management Expert (CUERME).

**In my free time, I enjoy...** Spending time with my wife and two children (let's be honest with a 9-year-old son and nearly 7-year-old daughter there isn't much time left for anything else at this point in our lives, but wouldn't change it for anything)

## Chris Johnson, VP, Enterprise Risk Management

Wright-Patt Credit Union (\$4B, OH)



**How long have you been with your credit union (and any relevant experience you'd like to share)?** I've been with WPCU since Jan 22 of this year.

**What is your primary role & responsibilities?** I've had broad leadership roles and served on ERM Committees for natural person and Corp CU's. This role is new to me and I'm looking forward to meeting and learning from other participants.

**In my free time, I enjoy...** Time with family and friends, bike riding, golfing (ball and disc).

## Jackie Gilbert, SVP, Enterprise Risk Management

Suncoast Credit Union (\$8.7B, FL)



**How long have you been with your credit union (and any relevant experience you'd like to share)?** Prior to her current role, Jackie was the Vice President of Member Solutions where she oversaw all operations of the Member Solutions Department. In this role she worked to protect the assets of the credit union and the credit reputations of members by ensuring the provision of financial counseling and solutions to members. Past positions also include Student Loan Collector and Officer, Consumer Loan Officer, Risk Management Manager and Collection Director. Jackie is a Certified Credit Union Executive (CCUE), Certified Credit Union Financial Counselor (CCUFC), Certified Credit Union Risk

Management Expert (CUERME), Certified Credit Union Compliance Expert (CUCE), and Certified Credit Union Bank Secrecy Act (BSACT) and She holds an Associate of Science degree in criminal justice.

**What is your primary role & responsibilities?** With more than 21 years of credit union experience, Jackie Gilbert has served in five different positions at Suncoast. In her current role as Senior Vice President of Enterprise Risk Management. Jackie develops, maintains and updates governance, risk and compliance for the credit union. She oversees the risk infrastructure, process and reporting of key exposures, including risk assessment and action plans. Jackie is also responsible for overseeing the Member Solutions, Risk Management and Compliance Departments.

**In my free time, I enjoy...** Gilbert enjoys the challenges that each day brings, the opportunity to meet new people and the chance to make a difference in our members' lives. When she is not busy overseeing the various departments that assist members in retaining financial freedom, Jackie enjoys spending time with family and friends. Born and raised in Tampa, Gilbert makes it a point to enjoy the Florida sunshine as much as possible.

## Jessica Barile, VP/Compliance Officer

Virginia Credit Union (\$3.4B, VA)



**How long have you been with your credit union (and any relevant experience you'd like to share)?** I have been with my CU for 10 months.

**What is your primary role & responsibilities?** Previously, I worked for a non-depository mortgage company where I was Loan Counsel and managed the Internal Audit function.

**In my free time, I enjoy...** Fly-fishing, taking care of my 3 dogs and one rabbit, reading and baking.

## Jessica Dailey, Director, Enterprise Risk Management

Corning Federal Credit Union (\$1.3B, NY)



**How long have you been with your credit union (and any relevant experience you'd like to share)?** 3.5 years.

**What is your primary role & responsibilities?** 15 years of audit/internal audit experience prior to transitioning into ERM.

**In my free time, I enjoy...** spending time with family, friends, photography, art, being active.

## Jim Hunsanger, Chief Risk Officer

Michigan State University Federal Credit Union (\$3.8B, MI)



**How long have you been with your credit union (and any relevant experience you'd like to share)?** 7 years.

**What is your primary role & responsibilities?** Previously Vice President Internal Audit & Compliance. Chief Risk Officer for 1.5 years. Responsible for compliance, BSA/OFAC, Quality Control, IT Penetration Testing, Risk Management, Vendor Due Diligence, Internal Audit, Legal Requests, Credit Disputes, and Governmental Affairs.

**In my free time, I enjoy...** Spending time with my wife and two kids as well as playing in softball and flag football leagues.

## Jim McNeil, SVP, Risk Management and Strategy

Credit Union 1 (\$826M, IL)



**How long have you been with your credit union (and any relevant experience you'd like to share)?** Prior to his current position Jim was the VP – Internal Audit for 15 years at Credit Union 1, has served as the CEO of a single sponsor credit union, been the Interim President of several struggling credit unions and prior to entering the Credit Union field was the CFO of family owned corporations.

**What is your primary role & responsibilities?** He is in charge of the Enterprise Risk Management Department and has special expertise in mergers and acquisitions, which have been a significant portion of Credit Union 1's growth over the past 20 years.

**In my free time, I enjoy...** During his spare time, he works alongside his wife, who is a Pastor of a growing church, and has 3 adult sons.

## Joseph Boeser, VP, Enterprise Risk Management

*Wings Financial Credit Union (\$4.5B, MN)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** Just over one year.

**What is your primary role & responsibilities?** I've been in the risk domain for almost all my career, 13 years, in a variety of roles spanning from ERM to compliance to Audit. I've spent the last 5+ years working exclusively in the ERM space as a consultant, in-house and in the risk management software marketplace.

**In my free time, I enjoy...** Boating (when the lake isn't frozen), spending time with my wife of 11 years and 2 kids, golfing, attending concerts, traveling and cheering for my two sports loves, the Minnesota Twins and Creighton Bluejays basketball.

## Paige Crump, SVP, Governance and Risk

*Virginia Credit Union (\$3.4B, VA)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** 27 years; 5 years in current role.

**What is your primary role & responsibilities?** In my current role as SVP, Technology Governance & Risk Management, I am responsible for ERM, business continuity, enterprise information management, technology and information security governance, and business transformation (project management, business analysis, process improvement & quality assurance). I previously served as Information Security Manager and VP, Internal Audit and Security at the Credit Union. Prior to this, I spent 10 years in the audit practice

of a large public accounting firm.

**In my free time, I enjoy...** Walking, hiking, and following Virginia Tech athletics.

## **Rick Torres, AVP, Risk Compliance and Audit**

*Credit Union 1 (\$826M, IL)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** I have been working with Credit Union 1 for over eleven years.

**What is your primary role & responsibilities?** Started the credit union world as a Teller and slowly got promoted into various roles such as a Head Teller, Assistant Branch Manager, Branch Manager, Recovery Collector, Loss Prevention Coordinator, Internal Auditor and currently now as the Assistant Vice President over Risk, Compliance and Audit. My experience in audit is about 3 years now, compliance is forever learning and I'm fresh in the Enterprise Risk Management world. I am working on obtaining my CIA certification with two exams left to go.

**In my free time, I enjoy...** I'm a sucker for brunch and mimosas. Typically, I am not usually one to have free time as I like to keep myself busy, whether at social events, spending time with friends and family or busy working. Actual free time means cleaning or catching up on shows on my DVR or Netflix.

## **Ryan Ross, CRO**

*Pen Air Federal Credit Union (\$1.3B, FL)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** I've been in the CU industry for almost 11 years now.

**What is your primary role & responsibilities?** I manage several depts. to include the following: Vendor Management, BCP, Compliance/BSA, Credit Resolution, ERM, Facilities, and Security/Fraud. This is my second CU as I started my career at SAFE FCU in Sumter, SC.

**In my free time, I enjoy...**

**Sandra Cloutier, CRO**

*Infinity Federal Credit Union (\$337M, ME)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** I have been employed by the credit union 32 years.

**What is your primary role & responsibilities?** I have been head of Risk and implemented ERM in 2015. I have attend several ERM (GRC) conferences to maintain my CUERME status.

**In my free time, I enjoy...** In my free time I love to train and show my Golden Retrievers in Confirmation and Obedience, sew, and am an avid cyclist.

**Shelley Engleman, SVP, Risk Management**

*Seven Seventeen Credit Union (\$975M, OH)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** 30 years.

**What is your primary role & responsibilities?** In my current role as SVP, Risk Management, I oversee Enterprise Risk Management, Fraud, Internal Audit, Compliance, Incident Response, Business Continuity, Vendor Management, Security and IT Governance. I previously served as VP, General Auditor.

**In my free time, I enjoy...** Running, biking and spending time with my children and grandchildren.



## **Terrance Phillips, AVP, Enterprise Risk Management**

*Affinity Federal Credit Union (\$2.9B, NJ)*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** 1 year and 5 months.

**What is your primary role & responsibilities?** Banking 32 years. Internal Audit for 25 Years. Risk Management for 4 years.

**In my free time, I enjoy...** Traveling to the Caribbean, NFL, NBA, MLB, family time, cooking.

## **Chris Howard, Senior Vice President**

*Callahan & Associates*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** I'm a recovering banker who has been working with credit unions for more than five years and still have the zeal of the newly converted.

**What is your primary role & responsibilities?** I'm a strategy consultant, guide several innovation initiatives, and write for CreditUnions.com

**In my free time, I enjoy...** Plotting the overthrow of the banking hegemony!

## **Jennifer Davis, VP Information Technology**

*Callahan & Associates*



**How long have you been with your credit union (and any relevant experience you'd like to share)?** I found Callahan and the credit union industry 6 years ago and I haven't looked back. Prior to that I worked for a personal injury lawfirm running their web development team.

**What is your primary role & responsibilities?** I oversee software development, database infrastructure and IT. Every day is different, but I would categorize my primary role somewhere between firefighter, diplomat and mad scientist.

**In my free time, I enjoy...** Studying python and reading anything I can get my hands on.