

4th Annual Banking Symposium

Community Banking on the Horizon: Seizing Opportunities

Speaker Biographies



Steven L. Antonakes
Senior Vice President and Chief Compliance Officer
Eastern Bank

Steven L. Antonakes is the Senior Vice President and Chief Compliance Officer at Eastern Bank, the largest and oldest mutual bank in the United States.

Mr. Antonakes was most recently the Deputy Director and the Associate Director for Supervision, Enforcement, and Fair Lending at the Consumer Financial Protection Bureau. He was appointed to serve as the Bureau's second highest ranking official, oversaw the supervision of all banks and non-banks under the Bureau's jurisdiction, including the enforcement of federal consumer protection and fair lending laws, and established the Bureau's consumer protection supervision program for the largest financial institutions in the country which collectively account for over 80 percent of the nation's banking assets.

Mr. Antonakes was previously appointed by successive governors to serve as the Massachusetts Commissioner of Banks from December 2003 to November 2010. He served in various managerial capacities at the Division of Banks having begun his regulatory career as an entry-level bank examiner in 1990.

Mr. Antonakes served as the first state-voting member of the Federal Financial Institutions Examination Council's (FFIEC), as the Vice Chairman of the Conference of State Bank Supervisors (CSBS), and as a founding member of the governing board of the Nationwide Mortgage Licensing System (NMLS). In March 2007, Mr. Antonakes received NeighborWorks America's Government Service Award for his work in combatting foreclosures.

Mr. Antonakes graduated from Lynn Public Schools and holds a Bachelor of Arts degree from Penn State University, a Master of Business Administration from Salem State University, and a Doctorate of Philosophy in Law and Public Policy from Northeastern University.



Lynne B. Barr
Partner and Chair of Banking and Consumer Financial Services
Goodwin Procter LLP

Lynne Barr is a partner in Goodwin Procter's Financial Institutions Group and chair of its Banking and Consumer Financial Services Practices. Her practice focuses on banking and consumer financial services law. She advises banks, bank holding companies, brokerage firms, mortgage companies, trade associations and other entities on general corporate matters, including the offering and operation of their products and services, particularly in the context of federal and state regulation of financial institutions and their activities. Ms. Barr has extensive experience in credit and mortgage lending matters (including licensing, disclosure, documentation, interest rate limitations and credit reporting), credit and debit card operations, fair lending and equal credit opportunity issues, credit and deposit services, electronic banking, Internet and mobile financial services, privacy and data security, and insurance products.

Ms. Barr earned her J.D. from The George Washington University Law School and her B.A. from The George Washington University.



Gren Blackall
Bank Strategy and Customer Engagement Consultant
Blackall Consulting

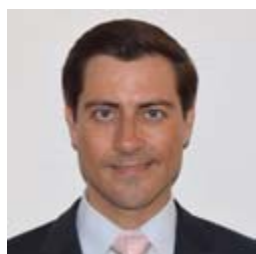
Gren Blackall has held executive positions in financial institutions and community non-profits, and currently serves as a bank consultant. He has led efforts around business and retail organic customer growth, small business services, marketing with emphasis on data and customer engagement driven decisions, cash management, MIS/CRM, profitability, deposit and loan product design, social media, technology and strategic assessment/planning. He has worked for community and regional banks in c-suite positions, as well as middle management positions in large national banks. Gren believes the future will see banks going beyond transactions to bring vibrant commerce and active, informed networks of people and businesses into the communities they serve. Gren has written extensively, including over 1,200 bank "thought leader" articles and has presented to Bank Conferences on many topics including strategic banking and employee motivation. Gren has a BS in Math from Yale University and an MBA from UCLA. He is a strategic consultant working independently today, and Treasurer of Avesta Housing, a large New England affordable housing developer and manager. He has lived and worked on both the east and west coasts, and 15 years in the Midwest. Today Gren lives in Maine with his wife and two dogs.



Christine Conrad
Vice President of Product Management and Development
Martha's Vineyard Savings Bank

Christine is Vice President of Product Management and Development at the Martha's Vineyard Savings Bank. Her experience in customer analytics, marketing and product development enables her to establish fundamental customer acquisition and retention strategies across all delivery channels. Her work centers around achieving loan and deposit growth through a meaningful and engaging customer experiences.

Ms. Conrad earned her MS in Bank and Financial Services Management from Boston University and is a graduate of the Rhode Island School of Design and Bates College.



Pablo Fernandez
FinTech Entrepreneur and former Executive Vice President and Head of Strategy
Santander Bank

Pablo Fernandez is currently the co-founder of a European startup in the Auto-FinTech space that focus on buying and selling cars online while providing financial advice to its customers.

Previously, he was Executive Vice President and Head of Strategy of Santander Holdings USA, a \$150Bn bank based in Boston where he also served as the CEO's Chief of Staff. Pablo led the acquisition and turnaround of Sovereign Bank, an \$80 Billion bank that was the result of multiple mergers of community banks in the US Northeast. At Santander, Pablo also worked in the Investment Banking Group in New York, where he helped to raised \$10 Billion in the equity capital markets and execute \$1 Billion in M&A deals. Before that, he worked for The Boston Consulting Group where he specialized in consumer, digital and financial services.

Pablo is a member of Accion East's New England Advisory Board, part of Accion U.S. Network, the largest microfinance network in the United States, he serves in the Leadership Committee of the Boys & Girls Club of Boston's Friend's Council and he is the President of the Network of Young Ibero-American Leaders, a group of +500 emerging leaders selected by the Spanish Government among 22 countries.

Pablo is also an investor and advisor of FinTech companies, such as Camino Financial, a Harvard Innovation Lab born startup, where he serves as Senior Advisor.

Pablo earned degrees from Harvard Business School and the University of Madrid.



Gina Harman
Chief Executive Officer
Accion U.S. Network

Gina Harman is the CEO of Accion's U.S. Network, the only nationwide nonprofit microfinance and small-business lending network in the United States. A longtime proponent of social justice, she believes passionately in helping hard-working, determined people take control of their economic future so they can provide for themselves and their families while contributing to their communities.

Gina began her career in the nonprofit sector, serving in leadership roles including Executive Director of the Central Astoria Community Development Organization and Executive Director of the Washington Square Day Care Cooperative. After 12 years working for nonprofits, Gina honed her business leadership skills at Harman International, eventually serving as President of their \$600 million consumer division.

In 2002, she joined the board of directors of Accion New York while working at Harman. She joined Accion full time in 2008, bringing her commitment to the nonprofit sector full circle after more than 20 years.

Gina holds a B.A. from the State University of New York, Empire State College, and is a graduate of the Nonprofit Management Institute at Columbia University. She has served as an advisor to the Small Business and Entrepreneurship Working Groups at CGI America from 2010 to 2014 and was named to Fast Company's League of Extraordinary Women 2012.



Samantha M. Kirby
Partner
Goodwin Procter LLP

Samantha Kirby is a partner in Goodwin Procter's Financial Institutions Group. Ms. Kirby advises financial institutions and other financial services firms on a wide range of corporate governance, securities, bank regulatory and transactional matters. She also regularly represents client before federal and state regulatory agencies, including the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, the FDIC and the Massachusetts Divisions of Banks. She has been selected for inclusion in Chambers USA: America's Leading Lawyers for Business.

Ms. Kirby earned her J.D. from the Georgetown University Law Center, her M.S.F.S., Georgetown University and her B.A. from Wellesley College.



William P. Mayer
Partner and Co-Chair of the Financial Institutions Group
Goodwin Procter LLP

Bill Mayer is a partner of the firm and co-chairs Goodwin Procter's Financial Institutions Group. He serves as corporate and regulatory counsel for financial institutions and financial institution holding companies, ranging from global and larger U.S. banking organizations to regional and community banks. As outside general counsel, he regularly advises banking organizations and their boards of directors on a broad array of corporate, regulatory, governance and transactional matters. Mr. Mayer also has participated in missions for USAID, the World Bank and the IMF to address financial sector issues in Eastern Europe, the Middle East and Latin America.

A former chair of Goodwin Procter's Pro Bono Committee for 10 years, Mr. Mayer maintains an active pro bono practice, serving on the board of KickStart International, a nonprofit devoted to designing and mass marketing appropriate technology to African farmers, and RefugePoint, a nonprofit organization founded to protect and develop solutions for refugees worldwide. He also serves as counsel and He also serves as counsel and board advisor to Management Sciences for Health, PeaceFirst and the Penikese Island School.

Mr. Mayer earned his J.D., from the University of Virginia School of Law, his M.S. from the University of Dar es Salaam and his A.B. from Dartmouth College.



Aaron F. McPherson
Senior Vice President, Global Payment Strategy
Fidelity Information Services (FIS)

Mr. McPherson is responsible for global payment market strategy for FIS, the largest financial technology firm in the world, with annual revenues of \$6.4 billion in 2014. At FIS, Mr. McPherson analyzes where the payments industry will be in 3-5 years and helps ensure that FIS is well positioned to compete in this future environment. Some of his primary focus areas include tokenization, blockchain, and rewards programs.

Prior to joining FIS in 2013, Mr. McPherson ran the Global Payment Strategies practice at IDC Financial Insights, an independent global research company based in Framingham, Massachusetts. Over 12 years, Mr. McPherson became a well-regarded industry analyst known for his expertise on enterprise payments, mobile payments, and reward programs.

Mr. McPherson began his financial industry career as a principal consultant for American Management Systems (now CGI), focused on customer value management and analytics.



Rana Mookherjee
Structured Products – Capital Markets
Funding Circle

Rana Mookherjee has over 25 years of structured finance experience with deep domain knowledge in asset-based, contractual cash flow financings from institutional investors.

At Funding Circle, Rana oversees the company's structured finance initiatives with credit-oriented funds and banks to purchase loans, provide leverage and enter into collaborative borrower referral partnerships.

Rana has financed assets as diverse as plug-in hybrid vehicles, solar and wind projects, right-to-use timeshare receivables, restaurant meal inventories, leasing portfolios, drug and music royalties, sub-prime auto, manufactured housing contracts and leveraged mortgage-backed securities. Previously, Rana worked in senior finance and deal origination roles at Vision Fleet Capital, Solaria Corporation, Applied Materials, JPMorgan, Hambros Bank and CSFB.

Rana began his career as a Financial Analyst in the Investment Banking Program at Morgan Stanley & Co.



Dan O'Malley
Head of Eastern Labs and Chief Digital Officer
Eastern Bank

Dan is the head of Eastern Labs and the Chief Digital Officer of Eastern Bank, the largest and oldest mutually owned bank in the U.S. Eastern Labs builds new technologies using the data and digital assets of the bank as the fuel for experimentation. The technologies built by Labs are then spun into the bank or out into new companies. Before helping found Eastern Labs, Dan was the CEO of PerkStreet Financial, which he co-founded, raised multiple rounds of capital for, and grew to \$1 billion in annual transaction volume. Prior to PerkStreet, Dan was an executive at Capital One, where he co-founded Capital One's Payments division and relaunched the company's cash back credit card. He began his career as a consultant at Oliver Wyman, serving Fortune 1000 financial services firms and retailers. Dan has a passion for furthering STEM education and took a sabbatical to teach high school physics. He has a degree in Operations Research from Princeton.



Regina M. Pisa
Chairman Emeritus
Goodwin Procter LLP

Regina Pisa is the Chairman Emeritus of Goodwin Procter LLP, a leading Global 100 law firm serving clients from locations in the United States, Europe and Asia.

Pisa led the firm as Chairman, and before that as Managing Partner, for more than 16 years, from 1998 to 2014. She also led the firm's partner Allocations Committee for 15 years. Pisa was the first woman to head an AmLaw 100 law firm in the United States and one of the youngest executives – at age 42 – to take the helm at the time of her appointment. In a survey of AmLaw firms, Ms. Pisa was recognized by her peers as among the most highly respected law firm leaders in the United States.

A recognized national business leader, Pisa's vision and leadership fostered an unprecedented period of growth for Goodwin Procter. Shortly after assuming her leadership role in 1998, she spearheaded a strategic plan that raised the firm to national prominence. The plan resulted in an expansion to several new markets, an intense focus on high-growth practice areas and the acquisition of lateral attorneys in key markets.

Under her strategic guidance, Goodwin Procter transformed dramatically from a major regional law firm with gross revenues of \$172.5 million and approximately 300 attorneys, to a leading national and international firm with more than \$775 million in revenue and more than 900 attorneys. Today Goodwin Procter is well-known as a leader in its service to clients in many industries, including technology, life sciences, private equity, financial institutions and real estate capital markets, among others, and has received accolades for its outstanding client service, commitment to innovation, ongoing support of the legal profession, community outreach and pro bono work, and myriad diversity efforts.

Pisa received her A.B. from Harvard University (Radcliffe College), M.A. from St. Hilda's College, University of Oxford, and J.D. from Georgetown University Law Center, where she was editor-in-chief of *The Tax Lawyer*. Pisa also served as the Chair of the Board of Visitors of Georgetown University Law Center and was awarded Georgetown's 2007 Paul R. Dean Award, given to outstanding alumni for their leadership on behalf of Georgetown and the legal profession.



William E. Stern
Partner
Goodwin Procter LLP

William Stern is a partner in the firm's Financial Institutions Group and a member of its Banking, Consumer Financial Services, and FinTech Practices. Mr. Stern works on a variety of transactional and regulatory matters for Goodwin Procter's financial services clients. Mr. Stern regularly advises depository institutions and their holding companies on compliance with regulatory requirements related to capital, affiliate and insider transactions, permissible activities and investments, anti-money laundering rules, privacy requirements, trust department and asset management operations, and consumer protection. He provides regulatory advice related to merger and acquisition transactions undertaken by the firm's financial services clients as well as advising on change in control requirements related to investments in financial institutions.

Mr. Stern earned his J.D. from The George Washington University Law School and his B.A. from Hamilton College.

Program Chair



Matthew Dyckman
Counsel
Goodwin Procter LLP

Matt Dyckman is a counsel in Goodwin Procter's Financial Institutions Group and a member of the firm's FinTech Practice. Mr. Dyckman has extensive experience in corporate finance and securities, mergers and acquisitions, and banking and financial services.

Mr. Dyckman represents banks, investment banks, mortgage companies, mortgage servicers, real estate investment trusts, payment processors and other financial institutions in corporate and securities transactions. He assists issuers, underwriters, placement agents and investors with capital raising transactions, including public and private offerings of equity and debt securities, conversions of thrift institutions from mutual to stock form and trust preferred securities. He also has significant M&A experience, advising on acquisitions of public and private companies, tender offers, spin-offs, asset acquisitions, branch purchases and acquisitions of failed financial institutions and distressed assets. Mr. Dyckman also advises financial and non-financial companies with corporate and limited liability company formations, holding company formations and reorganizations, and other general corporate matters.

Mr. Dyckman earned his J.D. from Duke University School of Law and his B.A., from the University of Virginia.