MAINE BANKERS Association NH Bankers ASSOCIATION VBA Vermont Bankers Association, Inc. NEW HAMPSHIRE TRUST COUNCIL

SPEAKER PROFILES

Jeff Nowell
SVP of Client Relationships Management
Mascoma Wealth Management

Jeff Nowell is SVP of Client Relationship Management and Senior Wealth Advisor with Mascoma Wealth Management. He also serves as the bank's Chief Trust Officer. Jeff has more than two decades' experience advising and assisting clients with all their financial needs, from financial planning to trusts and estates administration and the administration of employer-sponsored retirement plans. Jeff holds a B.A. in political science from the University of Georgia and a J.D. from Wake Forest University School of Law. Before coming to Mascoma Bank, Jeff was a relationship manager for People's United Bank. He is a member and current chair of the Vermont Bankers Association Trust Committee and works out of Mascoma's Burlington, VT and Hanover, NH offices.

Susan Martore-Baker
President
Cambridge Trust Company of NH, Inc.

Susan has overall responsibility for Cambridge Trust's New Hampshire relationships. She and her team work with individuals, municipalities and non-profit organizations to bring solutions to a variety of financial issues. Susan also provides guidance on the benefits of New Hampshire's trust laws.

- B.A., Furman University
- M.B.A, Southern New Hampshire University
- Joined Cambridge Trust in 2011
- Prior work experience at CFX Bank, Shawmut Bank, U.S. Trust (formerly State Street Global Advisors) and Citizens Bank
- Former Chair, New Hampshire Women's Foundation Board of Directors
- Board of Directors, Secretary, Mayhew Program for At-Risk Boys
- Board of Directors, Easterseals NH & VT
- Advisory Board Chair, St. Anselm College Center for Ethics in Society
- Chair, New Hampshire Bankers Trust Committee
- Board of Directors, Treasurer, Canterbury Shaker Village
- Board of Directors, Secretary, Mayhew Program for At-Risk Boys
- Advisory Board, St. Anselm College Center for Ethics in Society
- Chair, New Hampshire Bankers Trust Committee
- Former Member, Manchester Region Advisory Board of the New Hampshire Charitable Foundation

Earl L. Suttle, Ph.D.
Founder and Chair
Leadership Success International, LLC

Dr. Earl Suttle is the CEO and founder of Leadership Success International, LLC, an international consulting and training company based in Atlanta, GA. The firm works with businesses and organizations to increase their profits and productivity through developing their greatest resource: their people. Through his live seminars, webinars, and private executive coaching sessions, Dr. Earl has empowered thousands of individuals to achieve greater success and enabled companies to become world-class.

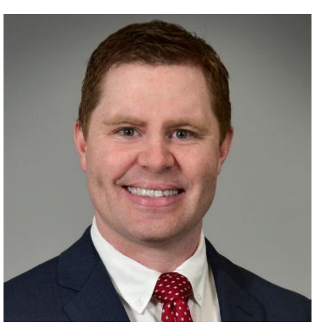
As a leadership advisor, his clients include Delta Air Lines, American Express, AT&T, AFLAC Insurance, Home Depot, Toyota, University of Georgia, Walmart, and Kimberly Clark Corporation. Dr. Suttle has also conducted keynote consulting and training seminars for many corporations, government, healthcare and education organizations. He has also been a consultant to the NBA, NFL, and WWE (World Wrestling Entertainment) and works on a personal level with the athletes.

Dr. Earl is a highly sought-after speaker and co-author of 12 best-selling books and numerous DVDs on leadership. His latest book, Beyond Excellence, is receiving rave reviews. He has appeared on CNN and been featured in Ebony and In Style magazines. His remarkable insights and powerful, practical tools excite, energize and elevate his audiences to exceptional greatness.

He and his wife, Felicia, make their home in Atlanta.

Karen Manna
Investment Director, Portfolio Management
Federated Hermes

Karen Manna, Vice President, Investment Director, Portfolio Manager. Responsible for interaction with clients and consultants regarding fixed income strategies. Also responsible for portfolio management and research in the fixed income area. Previous associations: Senior Investment Analyst/Portfolio Manager, Investment Grade Bonds; Senior Investment Analyst/Portfolio Manager, Tax-Free Money Market and Bonds; Senior Product Manager, Fixed Income & Institutional; Director, Research and Fixed Income Marketing, Federated Hermes; Fixed Income Product Manager; Real Estate Portfolio Analyst, Fidelity Management Trust Company. B.S., Pennsylvania State University; M.B.A., Boston College. Joined Federated Hermes 2004; Investment Experience: 24 Years.



Patrick O. Collins
Director
McLane Middleton Law Firm
NH Trust Council, Legislative Committee Member

Patrick is a Director in the firm's Trusts and Estates Department. Patrick focuses on wealth transfer, philanthropic and business succession planning for family offices and high-net worth individuals, including private equity and venture capital principals, real estate developers, private and public company executives, tech entrepreneurs and business owners.

Prior to joining the firm, Patrick was senior counsel at Jordan Park Trust Company (previously Perspecta Trust) where he counseled the trust company on complex trust administration matters and advised some of the wealthiest families in the country on strategic estate planning around pre-liquidity events, carried interest, “insider” status under the Securities and Exchange Commission (SEC), succession planning for professional sports teams, intergenerational structuring of large family compounds, and optimal use of a client’s remaining gift, estate and generation skipping transfer exclusion amounts.

Patrick has extensive experience with advanced aspects of New Hampshire’s favorable trust laws, including the formation and administration of private trust companies, private non-charitable and charitable foundations, asset protection trusts, directed trusts, purpose trusts, dynasty trusts, and quiet trusts, as well as advising trustees on the use of decantings, non-judicial settlement agreements, and trustee modifications.

Patrick is also the author of the “Modern Trust Design” Chapter in the Private Wealth and Private Client Review, Edition 9.

Patrick received his B.A. from Connecticut College, cum laude (2009) and his J.D. from Albany Law School, magna cum laude with honors with the Estate Planning Concentration (2012)

Livia DeMarchis
In-House Counsel
Trust Company of Vermont

Livia is fiduciary counsel at Trust Company of Vermont. She enjoys providing her colleagues with all manner of legal advice related to trust and estate administration matters, and she likes working with clients and their outside counsel to develop estate plans. Previously, she was a partner in the estate planning group at a prominent Burlington, VT law firm. Before that, she was a clerk for the Hon. John A. Dooley at the Vermont Supreme Court and was an associate at a well-known international law firm based in Boston. Livia received her J.D. from Yale Law School. She also has an M.E.M. from Yale School of Forestry & Environmental Studies and a B.A. from Yale College. Livia lives in Burlington with her husband and three children.

T. Griffin Leschefske
Partner
Pierce Atwood LLP

Griff Leschefske’s practice centers on estate planning, charitable giving, and probate, trust, and fiduciary litigation, in which he represents individuals, families, fiduciaries, and institutional clients in all aspects of trust and estate planning, administration, and controversy. Griff also represents charitable organizations, educational institutions, and corporate clients with respect to planned giving and philanthropy matters.

In his estate planning practice, Griff provides counsel on wealth transfer and charitable planning, including through the use of sophisticated, tax-focused planning strategies, and planning for special assets. Griff also represents clients faced with unexpected trust and estate administrative problems arising after death, whether in the nature of under-performing or inappropriate estate plans, late tax elections, domicile issues, or ambiguous provisions.

Griff has notable experience with trust and estate litigation, where he provides comprehensive, solution-focused representation at all phases of controversy, drawing upon hands-on experience with sophisticated trust, estate and charitable planning to the strategic advantage of his clients.

Griff is a proud member of the firm's Pro Bono Committee and is committed to ensuring access to justice and legal services for all. Griff was the firm's "Pro Bono Attorney of the Year" in 2016 and 2017.

Honors & Distinctions

- Recognized by The Best Lawyers in America® for Trusts and Estates and Litigation - Trust and Estates (2026)
- Recognized by Chambers High Net Worth for Private Wealth Law in Maine (2024-present)
- Included in The Best Lawyers in America® "Ones to Watch" for Trusts and Estates and Litigation - Trusts and Estates (2024)

Professional Activities

- Board of Directors, Maine Estate Planning Council
- Maine Volunteer Lawyers Project

Civic Activities

- Brick and Beam Society, United Way of Greater Portland
- Board of Directors, Harraseeket Yacht Club (2009-2014)

Brendan Mitchell
General Counsel & Chief Fiduciary Officer
Market Street Trust

As General Counsel and Chief Fiduciary Officer at Market Street Trust Company, Brendan is responsible for oversight and management of the company's legal function and its trust and fiduciary activities as a corporate trustee. He is also an active partner with the Client Family Services, Tax and Investment teams to provide complete trust, estate and investment management services. This role includes coordinating and providing assistance with the development and execution of trust and estate documents to meet client needs.

Prior to joining Market Street, Brendan was a shareholder at Devine, Millimet & Branch, P.A. in Manchester, New Hampshire and, earlier, a partner at Rubin and Rubin, LLP in Boston, Massachusetts. At both firms, his practice included the analysis and interpretation of trust and estate documents, and litigation arising from trust and estate disputes, among other matters.

Brendan is a graduate of Dartmouth College and Cornell Law School, and earned his MBA at the University of New Hampshire. He is licensed to practice law in New Hampshire, New York and Massachusetts and is a member of both the New Hampshire Estate Planning Council and the Boston Estate Planning Council. Brendan serves and has served on a number of boards, including the Aquinas House at Dartmouth College, the Bedford (NH) Land Trust and the Andover/North Andover YMCA, and is an active coach of youth soccer.

Heather Perkins Ogmundson
VP, Associate Counsel & Chief Compliance Officer
Jordan Park Trust

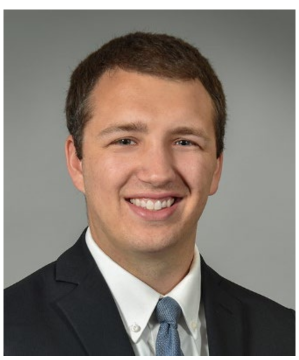
Ms. Ogmundson is Vice President, Associate Counsel and Chief Compliance Officer of Jordan Park Trust Company LLC (JPTC), Portsmouth, New Hampshire. Heather is responsible for providing legal and compliance support to JPTC including providing support to trust officers in the areas of fiduciary, tax, and estate planning. Heather holds a BA, magna cum laude, from the University of New Hampshire and J.D. from Vermont Law School and is a member of the New Hampshire Bar Association, and New Hampshire Trust Council Legislative Committee.

John Sherman
Co-head of the Tactical Balanced Strategies Team
Sr. Portfolio Manager & VP
Federated Hermes

John Sherman is co-head of the Tactical Balanced Strategies Team and is responsible for portfolio management and research in the global asset allocation area and managing Real Estate Investment Trust investments. He has more than 30 years of investment experience.

John joined MDT Advisers in 2000 and Federated Hermes in 2006. Previous associations include senior analyst at Citizens Financial Group and senior analyst at Federal Deposit Insurance Corporation.

John has a bachelor's degree from North Adams State College and an MBA from Boston University's Graduate School of Management. He is a CFA® charterholder, and a member of the CFA® Institute and CFA® Society of Boston.



Brandon Vallie
Associate, Trust & Estates
McLane Middleton

Brandon is an associate in McLane Middleton's Trusts and Estates Department where he represents clients in a number of areas including estate planning, tax planning, fiduciary matters and estate and trust administration.

Brandon received his Juris Doctor, cum laude, and LL.M in Taxation from Suffolk University Law School in 2021, where he served as the Associate Director of Competitions on the Moot Court Honor Board and the Journal of Trial and Appellate Advocacy.

Prior to law school, he earned his Bachelors of Business Administration in Accounting, cum laude, and an additional major in Legal Studies, at The University of Massachusetts, Amherst in 2018.

Patrick Alyward
Founder and CEO
TRUSTworthy Consultants, Inc.

Patrick Alyward is the Founder and CEO of TRUSTworthy Consultants, Inc. where he partners with Bank and Trust Organizations on fiduciary compliance solutions and training needs. He is an industry expert and is a frequent speaker and conducts many training seminars related to the trust industry.

Patrick has 30+ years within the banking/fiduciary & wealth management industry with focuses on fiduciary compliance, unique assets held in trusts, policy/procedures, and operations/tax. He was recently with RIC (Resource Insurance Consultants) serving as CEO where they specialized in assisting with unique assets residing in fiduciary accounts. Patrick has consulted and partnered with over 200 banks and trust companies (including 6 of the top 7 U.S. banks). Lastly, Patrick served in critical executive roles in banking, managing several fiduciary wealth mgt. functions. He was an Executive Vice President at PNC/National City for 15 years where he was Chief Fiduciary Officer and managed several hundred team members in 15 states. He also previously worked at EY and KPMG in fiduciary tax leadership roles.

Board Positions and Other Roles

- Currently serves as Director for Trustees (closely held businesses)
- CEO and Chairman for TRUSTworthy Consultants
- Former CEO and Board Member of RIC (Resource Insurance Consultants)
- Executive Director of the Trust Education Foundation
- Executive Director of the NTCHBA and NTREA
- Advisor for New Frontier Analytics (works with banks on risk management solutions)
- FIRMA Member

Education and Certifications

- BA, Economics, University of Rhode Island; Minor in Accounting
- MBA, Pepperdine University, Business Strategy and Finance
- Accredited Trust Financial Advisor (ATFA) Certified

Matthew T. Lee
Director, Wealth Strategies
Wilmington Trust

As part of the Wilmington Trust Emerald Family Office & Advisory® team, Matt is responsible for developing customized wealth management strategies and financial plans for high-net-worth individuals, families, and business owners in the Tri-State area that includes New York City, Westchester, Long Island, Connecticut, and northern New Jersey. Matt works closely with clients and their advisors to develop financial and tax planning strategies to help clients meet their current needs and plan for their long-term objectives.

Prior to joining Wilmington Trust, Matt practiced law at Day Pitney LLP in New York City and at Nutter, McClennen & Fish LLP in Boston. In his role as an attorney, Matt represented domestic and international clients in the areas of income, estate, and gift tax, as well as succession planning. In addition, Matt was responsible for developing and implementing complex strategies, including dynasty and directed trusts, and planning through entity structuring. Matt also has significant experience assisting in the administration of charitable foundations and advising clients with respect to their philanthropic endeavors. Before his legal career, Matt worked for the Discovery Channel as a member of the advertising sales team in New York City.

Matt holds a JD from Northeastern University School of Law, where he was a member of the Law Journal, and is a graduate of Bowdoin College with a bachelor's degree in history. He is a member of the New York State and New York City Bar Associations and previously held a leadership role with the Boston Philanthropic Advisors Roundtable in Boston. Matt is admitted to the practice of law in New York and Massachusetts.

Brian Gottlob
PolEcon Research

PolEcon Research is an economic research firm based in New Hampshire.

PolEcon specializes in identifying, understanding and communicating emerging economic, demographic, energy, fiscal, labor market, real estate, and public policy trends at the intersection of private sector activity and government policy, where public sector action or inaction can significantly impact the growth, development, and profitability of individual businesses, industries, not-for-profit organizations, and geographic regions.

Brian currently serves as Economic and Labor Market Information Bureau Director at the NH Department of Employment Security.

Beth Weismann
Internal Audit Manager
Wolf & Company, PC

Beth is a Manager in Wolf's Advisory Group and serves on the Firm's Internal Audit Team, where she provides internal audit services to financial institutions including bank holding companies, credit unions, and cooperative, commercial, and community savings banks. She has expertise in wealth management including asset management, trusts, estates, IRAs, qualified retirement plans and custody services.

Prior to joining Wolf, Beth held a management position within risk management at a publicly traded bank with over $15 billion in assets, and internal audit management positions at an international manufacturing company and a community bank with over $3 billion in assets. She has over 19 years of experience in the internal audit and risk management industries.

Ada Paddock
Internal Audit Manager
Wolf & Company, PC

Ada is a Manager in Wolf's Advisory Group and serves on Wolf's Internal Audit Team. She is responsible for delivering internal audit services to financial institutions, including bank holding companies and credit unions, as well as cooperative, commercial, community savings banks, and trust companies. Ada has significant knowledge in financial audits and the operations of lending and servicing, branch and deposit, automated clearing house (ACH), wire transfers, human resources, Regulation W, and trust operations.

With over eight years of experience in the field, Ada has expertise in the optimization of the internal audit department, trust operations, SOC 1 control reviews, and serves as Wolf's trust expert. Throughout her career, Ada has overseen operational and financial audits for institutions ranging from $100 million in assets to multi-billion dollar holding companies.
Ada lives in Massachusetts with her family, and when she's not at work, she enjoys traveling and spending time with her family.

Shelley Foster
Senior Manager, Internal Audit and Regulatory Compliance
Wipfli

Shelley Foster is a senior manager in Wipfli's risk advisory services practice, with over 20 years of financial services experience. She is responsible for leading risk-based internal audits, trust audits, regulatory compliance examinations and consulting engagements. Shelley's experience enables her to evaluate controls within a process and provide practical recommendations to strengthen operating environments and mitigate potential risks. She also serves as a consultant to clients on their risk assessments to identify risks and controls to mitigate those risks. Shelley Foster is a CRCM and CCBIA in Madison, WI specializing in risk-based internal audits and regulatory compliance examinations for financial institutions.

Matthew Hovis
Senior Manager
Wipfli

Matthew Hovis is a senior manager with over 18 years of experience in BSA, AML/CFT, anti-fraud, sanctions and anti-financial crime risk management. He has a proven track record in leading BSA/AML audits, suspicious activity monitoring and sanctions screening system validations. He also offers consulting services, with experience in anti-money laundering monitoring systems and high-risk products/services. His direct experience as a leader in the financial services industry serves as the foundation for Matthew's ability to provide clients with solutions that are practical, reasonable and highly effective.