

VT Bankers Association | NH Bankers Association | ME Bankers Association

2025 Chief Financial Officer Meeting

April 23 – 24, 2025

Mountain View Grand Resort & Spa, Whitefield, NH



Dave Sidon, CPA, President, Navis Partners, LLC

David Sidon, CPA is a former bank director and CEO and since 2003, the managing partner of The Navis Group, a Massachusetts-based consulting group specializing in FDICIA / SOX financial reporting controls, strategic planning and organizational planning. Dave is also the architect behind a banking simulation model used in various banking schools and educational programs.



Mike Burke, Senior Robbery and Crisis Management Consultant, Shazam

A nine veteran of SHAZAM, Mike has over 30 years of experience in retail loss prevention, criminal justice education, law enforcement and the Department of Homeland Security. He's recognized as a master presenter by the National Institute for Staff and Organizational Development (NISOD).

During his law enforcement career as a detective sergeant, Mike was a case agent for financial institution robberies, drug investigations and homicides. He's testified as an expert witness against drug trafficking organizations in numerous state and federal court cases. He's been recognized by the United States Attorney's Office for his meritorious acts in the investigation and prosecution of a methamphetamine trafficking organization.

As founding director of Iowa Central Homeland Security Training Center, he was responsible for the development, implementation, and instruction of over 40,000 first responders in critical homeland security curriculum. Those duties included active shooter law enforcement response training and conducting threat assessments for government facilities.

Mike is a current member of CrimeDex, International Association of Financial Crime Investigators and numerous local, state, and federal fraud working groups.



Stephanie Wallace, VP, Supervision, Regulation, & Credit, Federal Reserve Bank of Boston

Stephanie Wallace is Vice President responsible for the Reserves, Credit Risk Management, and Applications (RCA) unit within the Supervision, Regulation and Credit (SRC) department at the Federal Reserve Bank of Boston. In this role, Stephanie leads the RCA unit in its effort to promote financial stability and public confidence in the banking system. RCA works to integrate the discount window, counterparty credit risk, reserves management, payment system risk, and applications

regulatory work into a single group. The discount window is available at all 12 Reserve Banks and lends money to depository institutions to help them manage liquidity risks. During her tenure at the Bank, she has held positions of increasing responsibility and most recently served as assistant vice president and Discount Officer overseeing SRC's credit risk management and applications functions. Stephanie has made extensive contributions to both local and Federal Reserve System discount window collateral eligibility and valuation initiatives and to the design and development of liquidity facilities, which are critical priorities for the Bank and the System.



Mark Brassard, AVP, Supervision, Regulation, & Credit, Federal Reserve Bank of Boston

Mark Brassard is an Assistant Vice President in the Supervision, Regulation & Credit (SRC) Department. In his role, Mark helps to set the strategy for the Reserves, Credit Risk Management, and Applications unit. He also is accountable for lending and risk management/mitigation decisions and results. Mark directs the Bank's Discount Window lending activity and the administration of Federal Reserve policies to depository institutions. Mark previously served as a central point of contact within SRC's Large Bank & Insurance unit. He was responsible for the development and implementation of an institution's supervisory plan and coordinated the evaluation of its risk profiles and exposures through risk assessments, examination activities, and ongoing monitoring. Prior to joining the Bank, Mark was a senior vice president of capital planning at State Street Corporation. He also spent 11 years at Citizens Financial Group.



Patricia Valley, AVP, Supervision, Regulation, & Credit, Federal Reserve Bank of Boston

Patricia Valley is an Assistant Vice President within the Supervision, Regulation and Credit (SRC) department at the Federal Reserve Bank of Boston. In this role, Patricia provides strategic direction to the Reserves, Credit Risk Management, and Applications unit (RCA). She is accountable for the policy and applications functions for RCA, and engages with internal and external stakeholders on CRM and Applications matters. Patricia also represents the Bank on Federal Reserve System initiatives. Patricia has broad experience in leading and executing firm-specific and horizontal supervisory examinations and played key roles in policy efforts. Prior to joining the Bank, Patricia worked for Manulife Financial in Boston where she held various traditional and non-traditional actuarial roles.

Raeleen Blaisdell, Director of Banking Division, State of New Hampshire Banking Department

Raeleen Blaisdell is the Director of the Banking Division for the New Hampshire Banking Department and has been with the Department since January 2016, serving previously as the Director of the Consumer Credit Division. Prior to joining the Department, she spent 10 years with the State of Wyoming Banking Division and 14 months with the Consumer Financial Protection Bureau. Before becoming a regulator, she worked in both lending and supervisory roles with USBank and WyHy Federal Credit Union. She has served as a Board of Director, Secretary and Treasurer for the American Association of Residential Mortgage Regulators (AARMR), been a member of the Multi-State Mortgage Committee Board, Mortgage Testing and Education Board and various work groups and committees throughout her career.



Steven Fay, VP, Regional and Community Bank Supervision

Steven Fay is a Vice President in the supervision, regulation and credit (SRC) department at the Federal Reserve Bank of Boston. Steven oversees the management and administration of the Regional & Community unit, which supervises state member banks and bank holding companies, including savings and loan holding companies, \$100 billion and under in total assets. Steven joined the Bank in 1997 as a research assistant in the Research department. In 2001, he became a quantitative analyst in SRC, and he has since assumed roles of increasing responsibility in the department. In 2016, he became assistant vice president and has been responsible for designing and directing the supervisory program for large financial firms with distinct risk profiles, corporate structures, and financial accounting profiles. Since 2021, Steven was the vice president responsible for designing and directing the supervision of State Street Corporation in ways that are consistent with Fed supervisory requirements. Steven was also a member of Federal Reserve System oversight groups, including the Large Foreign Banking Organization Risk Coordination Group and Large Foreign Banking Organization Cybersecurity Oversight Group. Steven's prior leadership roles include capital planning lead, and coordinator for the U.S. implementation of Basel II. Within the department, Steven co-led a workgroup focused on enhancing the hybrid work engagement model, serves as the sponsor of the events committee, and is a member of the Compensation Committee as well as the Emerging Risk and Policy Forum. Previously, Steven served as treasurer of the Bank's Federal Reserve Society.



Luke Jandreau, Financial Examinations Director, Vermont Department of Financial Regulation

Mr. Luke Jandreau serves as the Financial Examinations Director for the Vermont Department of Financial Regulation's Banking Division. With over 19 years of regulatory experience, Luke is primarily responsible for supervising the Division's entire financial institution regulatory and oversight functions, including both field examinations and the central office review and enforcement activities. In addition, he is responsible for developing and supervising all the Division's 10 examiners and review functions and serving as principal staff assistant to the Deputy Commissioner of Banking. Prior to his two years in the Director role, Luke was a Senior Financial Examiner with the Division for nearly 13 years. Luke's background includes work in risk management, internal audit and compliance, and mortgage supervision. In his spare time, Luke enjoys travelling and spending time with family.

Michael Aldrich, Regional Capital Market Specialist, FDIC

Michael E. Aldrich has been with the FDIC since 1993 starting as a community bank examiner in the Boston North Field Office before becoming a national capital markets resource leading asset/liability reviews at banks of all sizes up to and including the largest domestic financial institutions. Currently he serves as a Regional Capital Markets Specialist for the NY Region which covers the 11 states in the northeast. He has developed and taught numerous ALM courses for the FDIC, the Federal Reserve, and the FFIEC.



Michael O'Brien, Managing Director, New England, IntraFi

Michael O'Brien serves as Managing Director for the New England region at IntraFi. He supports banks who offer IntraFi's services.

Michael has been with the company for 19 years, serving in various roles on the Sales, Treasury Desk, and Client Services teams. He earned his BA in Economics from Boston College.



David Kantor, Managing Director – Financial Institutions Strategy, Stifel

David Kantor works as a Managing Director in the Financial Institution Strategies Group at Stifel. He advises depositories nationwide on balance sheet management, financial projections, capital planning, and fixed income securities. His responsibilities also include developing and maintaining several analytical models designed to supplement the Fixed Income calling effort. Mr. Kantor also leads Stifel's Tax Credit Solutions business and is responsible for sourcing and providing tax credit investment opportunities for Stifel bank clients. The Stifel Tax Credit Solutions group sources state and federal tax credits, including Low Income Housing Tax Credits (LIHTC), New Markets Tax Credits (NMTCs), Historic Tax Credits (HTCs), and Renewable Energy Tax Credits (ITCs and PTCs). Mr. Kantor joined Stifel in June 2013. Before joining Stifel, Mr. Kantor was a teacher at The Stanwich School in Greenwich Connecticut. Mr. Kantor graduated magna cum laude from The George Washington University where he received his B.A. in Psychology. Mr. Kantor also holds a Master of Arts in Teaching from Manhattanville College. Mr. Kantor and his wife Margaret live in Connecticut with their two children, Madeline and Isabelle.



Brandon M. Quiterio, CPA, Audit Senior Manager, Wolf & Company

Brandon is a Senior Manager in the Audit group, where he provides services to financial institutions, broker dealers, employee benefit plans, and technology - based companies.

Brandon resides in Ludlow, Massachusetts with his wife, two daughters, and dog. When not at work, he enjoys spending time with his family, going on hikes, trying out new restaurants, and watching movies.