SPEAKER PROFILES

Steve Lanter
Partner
Luse Gorman

Steve Lanter has represented financial institutions on a wide range of securities, corporate, executive compensation and bank regulatory matters for more than 25 years. He has managed numerous merger and acquisition transactions and complex corporate reorganizations for banks and their holding companies. Mr. Lanter routinely advises boards of directors on capital raising and merger transactions and corporate governance matters, including stockholder relations and defensive strategies in dealing with activist stockholders. He has also advised numerous investor groups on bank acquisitions and *de novo* bank charters.

Mr. Lanter received his B.A. degree from Duke University and his law degree from Georgetown University. In his free time, he sings in a contemporary and classic rock band, and enjoys spending time with his three young-adult children and playing golf.

Tom Hutton
Partner
Luse Gorman

Tom Hutton is a partner of the Washington, DC-based law firm, Luse Gorman, PC, and has represented community banks for over 25 years. Mr. Hutton provides strategic advice and counsel to public, private and mutual banks in the areas of compensation and benefits, as well as general corporate law matters. Mr. Hutton's experience includes tax-qualified retirement plans, non-qualified retirement plans, split-dollar life insurance arrangements, equity-compensation arrangements, employment and change in control agreements and director compensation arrangements, as well as corporate governance matters. He has also been involved with numerous capital raises, holding company formations and mergers and business combinations.

Mr. Hutton is a frequent speaker at various conferences sponsored by continuing education and financial institution trade groups.

Mr. Hutton received his B.S. from Auburn University, his J.D. from the Cumberland School of Law at Samford University and his LL.M in taxation from the University of Florida.

Tom Lazard
Principal
Crowe LLP

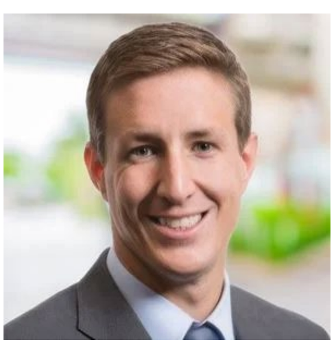
Tom serves as a Principal in Crowe's Regulatory Compliance Consulting practice, bringing two decades of experience advising and leading financial institutions and fintechs. He specializes in designing and optimizing compliance, BSA/AML, sanctions, and response programs that enable growth while maintaining regulatory rigor. Known for balancing innovation with governance, he provides strategic counsel that strengthens resilience in an evolving regulatory environment.

As the leader of Crowe's Crypto and Digital Asset Services team, Tom drives multidisciplinary initiatives spanning financial crime prevention, internal audit, consumer compliance, third-party risk management, data governance, and enterprise risk. His cross-functional expertise positions him as a trusted advisor to both traditional financial services companies and emerging fintechs, helping them navigate digital innovation responsibly and compliantly.

Tom is also a recognized leader in Financial Crime Consulting, with deep expertise in advisory and remediation related to Anti-Money Laundering (AML), Bank Secrecy Act (BSA), fraud, and sanctions. He partners with clients to assess risk, close compliance gaps, and elevate program maturity in line with regulatory expectations. His track record reflects a consistent ability to translate complex requirements into actionable strategies that enhance institutional integrity and safeguard against financial crime.

Client Focus Includes:

- Digital Asset Strategy and Innovation
- Design and Execution of Compliance Risk Strategies
- Compliance Program Development and Maturity Assessment
- Regulatory Examination and Enforcement Response
- Enterprise Compliance Risk Assessment and Planning



Dan McGonegle
Senior Manager, Fintech, Digital Assets and Regulatory Compliance
Crowe

Dan is a Senior Manager in Crowe's Regulatory Compliance and Financial Crimes Consulting practice. Before joining Crowe, Dan had 17 years of experience in bank policy, regulation, and supervision with the Federal Reserve System. Dan has consistently championed responsible innovation in the banking sector and has been instrumental in translating emerging ideas into practical supervisory approaches and risk management practices.

Professional & Industry Experience
Dan's career with the Federal Reserve System included roles with two regional Federal Reserve Banks and five years at the Board of Governors in Washington, D.C., where he most recently played a key role in establishing and leading the Novel Activities Supervision Program. During his time with the Novel Program, Dan led supervisory activities and policy development for bank and fintech partnerships, digital asset activities, and novel-related bank applications. Throughout Dan's tenure with the Federal Reserve, he has specialized in:

- Capital markets risk and model risk management,
- Information technology and cybersecurity risks
- Banking-as-a-Service
- Payments System Risk and Account Access
- Digital Assets and CBDCs
- Third-party risk management
- Novel-related bank applications
- Enforcement actions and issue remediation

Since joining Crowe, Dan has focused on bank and fintech partnerships, third-party risk management, digital asset activities, and bank regulatory and examination matters.

Client Focus Includes:

- Bank and Fintech Partnerships
- Digital Asset Activities
- Third Party Risk Management
- AI & Model Risk Management
- Enforcement Actions and Issue Remediation
- Bank Mergers & Acquisitions

Lori Bittner
Assistant Deputy Comptroller
Office of the Comptroller of the Currency

Midsize and Community Bank Supervision – East and Northeast Regions

Lori Bittner has been an Assistant Deputy Comptroller since 2019 for the Boston office for the East and Northeast regions of the Office of the Comptroller of the Currency (OCC). Ms. Bittner has over 30 years of financial sector experience working with the OCC and in private sector consulting. She oversees a portfolio of community banks across New England and leads a team of examiners.

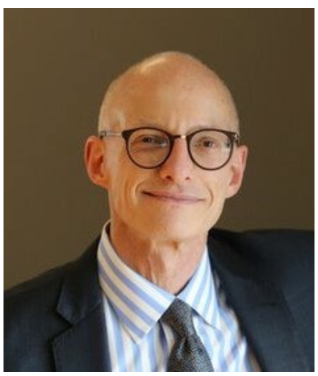
Ms. Bittner has had responsibility for the oversight and supervision of banks ranging in size and complexities from very small to globally significant institutions. She has held several positions, such as Special Assistant to the Large Bank Senior Deputy Comptroller, acting Team Lead for operational and enterprise risk, acting Associate Deputy Comptroller, and Resolution and Recovery Program Manager. She has worked in several divisions and offices, including headquarters, the Southern/Southeast division, and Large Bank Supervision. In the private sector, where she was a managing director for large consulting firms, she led financial and economic reform projects in emerging market countries working with foreign governments and central bank officials.

Ms. Bittner is a member of several internal OCC committees and has represented the agency on committees with other U.S. and foreign regulators, BASEL, and the Financial Stability Board.

She originally joined the OCC in the Miami office. She graduated from University of Central Florida with a Bachelor of Science in Finance.

Michael H. Martin
Financial Technology Policy Specialist
Office of Financial Technology
Office of Comptroller of Currency

Michael currently serves as a Financial Technology Policy Specialist in the Office of Financial Technology (formerly the Office of Innovation). As the OCC's Acting Chief Innovation Officer in 2024, Michael led the team responsible for developing expertise on emerging financial innovations using the OCC's technologically neutral, supporting policy analysis and development and conducting outreach to banks, fintechs, and innovators. He has 20+ years' experience in banking and finance in the public and private sectors, including senior operational and technology leadership roles at banks and technology startups. Michael has Master's degrees from Yale and New York University and maintains various industry certifications.



Jim Schachter
President & CEO
NH Public Radio

Jim Schachter is New Hampshire Public Radio's president and chief executive officer, guiding the vision and strategy for the organization and leading a team of more than 65 staff advancing NHPR's public service mission.

Jim came to NHPR in October 2019, after decades as a journalist and newsroom executive with some of the nation's leading media organizations. He most recently spent seven years as vice president for news at WNYC in New York City, the nation's largest public radio station. He also spent 17 years at *The New York Times,* working as a senior editor in the business and culture departments and at *The New York Times Magazine* before rising to the masthead position of associate managing editor.

Jim and his wife Pam, a special educator, have four adult children. The Schachters are enjoying their explorations of New Hampshire and meeting listeners, members and community leaders across the Granite State.

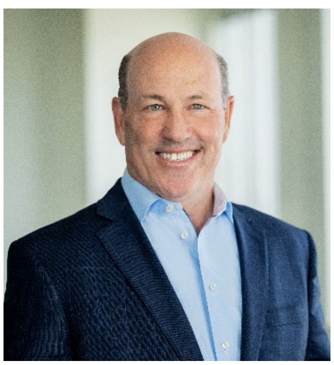
Adam Thompson
SVP of Business Development
StrategyCorps

Adam Thompson, SVP of Business Development, is a self-proclaimed checking account nerd driven to take data analytics and market research to guide clients to the right product strategy to deepen relationships in their marketplace. His strategies drive increases in brand loyalty, non-interest income, and deposits.

Adam has been with StrategyCorps for 10 years, guiding over 80 financial institutions through retail checking improvements. Prior to joining StrategyCorps, Adam worked with the online sports news service Rivals.com, gaining a deep understanding of subscription strategies that drive engagement.

Adam graduated from Lipscomb University with a BS in Organizational Communications and has spoken at countless state and national banking conferences like the ABA Marketing Conference.

When not building the next great checking account you'll find Adam on the golf course, basketball court, or dragging his family to the closest museum, battlefield, or other historical site.



Frank L. Farone
Managing Director
Darling Consulting

Frank consults nationwide with CEOs and CFOs of financial institutions to increase earnings through the proactive management of capital, liquidity/funding risk, and interest rate risk. He is a frequent speaker and author on topics such as industry issues and trends, funding solutions, regulatory issues, interest rate risk management, capital management, and derivatives hedging techniques.

Frank was designated a "top-rated" speaker by FMS and is well known for his popular seminar "Turbo Charging Your ALCO Process" having helped thousands of bankers across the country.

Frank is a graduate of Siena College. He lives in Winchester, Massachusetts and is an avid golfer and runner, having completed numerous marathons including several Boston Marathons over the past 25 years.