

NH Bankers Annual Meeting

June 6, 2025

SPEAKER BIOS



Brian Gottlob
Principal
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.



Joe Sullivan
CEO
Market Insights, Inc.

Joe Sullivan is the CEO and Founder of Market Insights, Inc. – a consulting firm that helps bring clarity to the complex choices faced by community-based financial institutions by providing market-specific, data-driven insights and strategies that will position their institutions for sustainable growth. As a consultant, author, and professional speaker with over 30 years of experience, the themes of growth, innovation and motivation can be found throughout Joe's work.

He has been invited to share his insights with international, national, regional and state associations/leagues as keynote and workshop presenter. Joe is a founding faculty member for the Graduate School of Banking at Univ. of Wisconsin (Digital Banking School). He also teaches at the Ohio Bankers League Management School and Washington Bankers Association (Fintech Executive Development Program). He has presented to hundreds of audiences on human connection, disruption, fintech, consumer trends, delivery system planning, marketing, leadership and personal empowerment.

Joe's passion, energetic style and practical approach engages his audiences and consistently makes him a top-rated speaker. His unique perspective comes from working side-by-side with executives and marketers around the U.S. in the development of successful growth strategies. Joe incorporates these frontline experiences into his presentations and offers insights that challenge conventional thinking, creating a sense of excited urgency with his audiences.



Commissioner Emelia Galdieri
State of New Hampshire Banking Department

Emelia Galdieri is the Bank Commissioner for the New Hampshire Banking Department. She has worked for the Department since June of 2012; first as a hearings examiner for the Consumer Credit Division, later becoming legal counsel, and then deputy commissioner. Prior to working at the Department, Emelia served as senior law clerk for the New Hampshire Superior Court where she worked closely with many Superior Court judges, including the Honorable James D. O'Neill, III and the Honorable Tina L. Nadeau, supervised all Superior Court law clerks, and drafted legal opinions.



Steven R. Gerlach
Shareholder
Bernstein Shur

Steve is a tax attorney who specializes in employee benefits, executive compensation, and the Employee Retirement Income Security Act (ERISA). He works with employers of all stripes—including banks, health care entities, businesses, nonprofits and individuals—on ERISA requirements and liabilities, executive compensation programs, regulatory compliance and controversies, as well as the tax and ERISA implications of mergers and acquisitions. In addition, Steve represents employee benefits brokers, employee-owned companies (i.e., “ESOPs”), multiple employer welfare arrangements (“MEWAs”) – as well as other large insured and self-insured health plans.

Before becoming a lawyer, Steve worked a number of different jobs, which gives him firsthand insight into a range of industries and helps him think more broadly about clients’ issues. Whether he’s focusing on compensation work, Affordable Care Act compliance, employer-sponsored savings vehicles, or anything else, Steve is thoughtful, perceptive, and determined to find business-savvy solutions.

Steve is also experienced in:

- US. Department of Labor (DOL) and Internal Revenue Service (IRS)
- correction programs
- The effects of ongoing changes in health plan regulation, employee benefits, and the bottom line
- Counseling employers on flexible benefit plans, deferred compensation arrangements, split-dollar arrangements, health and life insurance plans, and stock-related compensation arrangements
- Advising employee benefits brokers on compliance issues affecting their businesses and their clients



Meghan Sutherland

CEO

FiVerity

Meghan Sutherland is the CEO of FiVerity, leading the charge in collaborative fraud prevention and Identity Trust Management for the financial industry. FiVerity's platform enables banks, credit unions, and government agencies to securely share intelligence in real time, combining AI-driven insights with community-driven collaboration to combat fraud more effectively. By facilitating continuous monitoring and identity profiling across institutions, the platform helps protect core deposits, reduce risk, and build collective trust. Meghan brings deep expertise from leadership roles at JPMorgan, UBS, and Wells Fargo, and is passionate about aligning innovation with the practical needs of financial institutions. She actively supports Girls Inc. of Lynn, MA and serves on the Advisory Board of Boston's Women's Lunch Place. Meghan holds a B.A. from Boston College and is a graduate of Harvard Business School's PLD Program.