Meet The Speakers

LaTisha Boyd
Assistant Deputy Controller
OCC

LaTisha Boyd is Assistant Deputy Controller and National Bank Examiner in the OCC's Tampa Office. She started her career with the OCC in 2004. She has led community, midsize, and large bank examinations over the course of her career. She has also contributed to several important regional and national initiatives and has served as a FinCEN Analyst. She holds a BS in Accounting from the University of Arkansas at Pine Bluff.

Sam Chen
Quantitative Risk Consultant
Darling Consulting Group

Sam Chen is a Quantitative Risk Consultant at Darling Consulting Group with 17 years of model development and validation experience in banking, including 12 years at DCG. He has validated models spanning BSA/AML, fraud, CECL, stress testing, and risk rating, with extensive experience in statistical, machine learning, and GenAI models, including "black box" models increasingly used by banks. Sam is also lead developer of DCG's community bank credit stress testing models. Previously, he was a Senior Financial Risk Consultant at SunGard, where he developed credit and interest rate risk models, including credit loss models implemented at a top 15 U.S. bank. He graduated cum laude from Princeton University.

Emily Dent
Partner
Mauldin & Jenkins LLC

Emily Dent, CPA, CRCM, CAMS is a partner with Mauldin & Jenkins and has been with the firm since 2007. With more than 25 years of experience in financial institutions, she provides accounting, auditing, and regulatory compliance services to community banks and other financial institutions. Prior to joining the firm, she spent nearly 10 years with a community bank in retail and operations roles. Emily focuses on regulatory compliance and regularly speaks at state banking association events on compliance and BSA topics. She holds the Certified Regulatory Compliance Manager (CRCM) and Certified Anti-Money Laundering Specialist (CAMS) certifications and is a graduate of National Banking School at the University of Virginia.

Sarah Beth Felix
President
Palmera Consulting

Sarah Beth Felix has more than 20 years of experience in AML and sanctions, with operational, audit, and advisory roles serving banks, payment firms, and global fintechs. Her expertise spans fintech, lending, cannabis banking, cryptocurrency, correspondent banking, and trade finance. She is Managing Partner of Palmera Consulting and Co-Founder and Chief AML Officer of Acceleron Bank, a de novo digital correspondent bank in formation based in Vermont. Sarah Beth brings a broad perspective on banking and global money flows, focusing on effective AML and sanctions programs. She is a frequent speaker and guest lecturer at the National War College, a private-sector contributor to the J5, and trains U.S. federal law enforcement agencies on unregulated payment ecosystems and banking funds flows.

Jeffrey Garner
Risk Management Examiner
FDIC

Jeffrey Garner is a Risk Management Examiner with the Federal Deposit Insurance Corporation (FDIC) and has 22 years of bank examination experience. Since 2009, Garner has conducted risk management examinations and serves as a BSA/AML subject matter expert, conducting examinations throughout the Atlanta Region. Previously, he served as a Financial Control Analyst (Examiner) with the Florida Office of Financial Regulation in Orlando from 2004 to 2009. Garner also served for seven years as an instructor for the FDIC's Introduction to Examinations School. He holds a Bachelor of Science in Business Administration and MBA from Western Carolina University and CAMS and CFE certifications.

Brad Gorman
Special Agent
IRS

Brad Gorman began his career as a CPA in the audit practice of a Big 4 accounting firm, where he spent five years focusing primarily on large public companies in the financial services industry. In 2024, he transitioned to IRS Criminal Investigation as a special agent, and since joining IRS-CI he has conducted investigations involving tax refund fraud, wire fraud, money laundering, and identity theft.

Mike Helsby
Financial Analyst
US Secret Service

Michael Helsby is a Financial Analyst with the United States Secret Service. He joined the USSS in 2023 following a distinguished career with the Lexington Police Department, where he retired as a financial crimes detective. Mr. Helsby brings more than 18 years of experience investigating financial crimes, with expertise in complex financial investigations and related law enforcement operations. His background reflects a strong commitment to public service, investigative excellence, and protecting the integrity of financial systems.

Fredrick Jackson
Detective
St Petersburg Police Department

Detective Fred Jackson has served with the St. Petersburg Police Department since 2013. He graduated from the University of South Florida in 2012 with a degree in Business Management. Throughout his 13-year law enforcement career, Jackson has worked in patrol, field training, community policing, human trafficking investigations, and the Special Victims Unit. He is currently assigned to the Crimes Against Children Division, investigating child abuse, exploitation, and related offenses. Jackson has participated in numerous human trafficking, child exploitation, and missing-child investigations with local, regional, and federal agencies, including Operation Dragon Eye, the U.S. Marshals Service-led missing-child recovery operation.

Jason Keith
Partner
Saltmarsh

Jason Keith is a partner with more than 20 years of experience helping financial institutions and other highly regulated organizations manage risk, compliance, and governance. His expertise spans traditional banking, trust and fiduciary services, fintech partnerships, BSA/AML compliance, enterprise and technology risk, information security, cybersecurity, and third-party risk management. Prior to joining Saltmarsh, Jason held senior leadership roles including Vice President of Risk, Chief Information Officer, and Chief Operating Officer. He also brings hands-on banking experience as a Bank Director, Credit Administrator, Compliance Officer, and Financial Advisor, providing practical insight into governance, credit, operations, and regulatory expectations.

Kathy Kraninger
President & CEO
Florida Bankers Association

Kathy Kraninger is President and Chief Executive Officer of the Florida Bankers Association (FBA). Before joining FBA, she held roles under four Presidents, serving as a counselor and advisor to cabinet officials and members of Congress. From December 2018 to January 2021, Kraninger served as Director of the Consumer Financial Protection Bureau, where she led the agency through regulatory challenges, including the COVID-19 pandemic. She served on the boards of the Federal Deposit Insurance Corporation and Financial Stability Oversight Board and chaired the Federal Financial Institutions Examination Council. Her government service included roles at Transportation, Homeland Security, OMB, and Congress.

Tomas Lares
President
United Abolitionists, Inc.

Tomas Lares is a dedicated anti-human trafficking advocate with over 35 years of experience in human services at the local, state, and national level. He has proven leadership in nonprofit development, coalition building, policy advocacy, and victim-centered response systems. Also, he had founded and co-founded numerous pioneering initiatives and coalitions, with a reputation for implementing innovative, trauma-informed solutions to combat human trafficking across multiple sectors. Lares earned a Bachelor of Arts in Psychology with a minor in World Missions from Southeastern University. He also pursued graduate studies in the Master of Social Work program at the University of Central Florida.

Cuong Ly
Special Agent-CI
IRS

Cuong Ly began his career with the IRS in 2009 as a revenue agent and transitioned to a special agent in the Tampa Field Office in 2014. He has conducted various types of investigations including traditional tax, international tax, identity theft, and money laundering. He also led multiple international money laundering investigations that included agents from the FBI, USPIS, TIGTA and local law enforcement agencies. In 2023, he served as the Cyber Attaché to the U.S. Embassy and INTERPOL in Singapore for IRS-CI. In 2024, he became the Supervisory Special Agent for the Tampa Office.

Joseph Matthews
Area Financial Manager - Orlando
OFR

Joe Matthews is the Area Financial Manager for the Orlando region. Within the role, Joe oversees the examination and monitoring processes for state-chartered banks within Central Florida. Prior to rejoining the OFR, he spent 11 years employed in compliance capacities for financial institutions, and most recently served as the Chief Compliance Officer of a 20-billion-dollar financial institution, at which, Joe oversaw the Global Financial Crimes and Sanctions Units. Additionally, he oversaw compliance programs relating to consumer protection, Volker Rule, Swap Dealer, affiliate transactions (Regulation W), and insider transactions (Regulation O) requirements. Before entering the private sector, Joe spent over 14 years at the OFR within various roles, including bank and credit union safety and soundness examinations and supervision, licensing and chartering, and legal.

Charles Miller
Special Agent
IRS

Charles Miller currently serves as Acting Special Agent in Charge of the Florida Field Office for IRS Criminal Investigation. Previously, he served as Director of the National Criminal Investigation Training Academy (NCITA), overseeing training programs for IRS-CI employees across foundational, advanced, and leadership levels. Miller also served as Special Agent in Charge of the Detroit Field Office and Assistant Special Agent in Charge of the St. Louis Field Office. Throughout his career, he has focused on financial crime enforcement, workforce development, and mission readiness. Miller graduated from Weber State University in Ogden, Utah, in 2002 with a bachelor's degree in accounting.

Debby Montgomery Johnson
Advocate, Author & Speaker
The Woman Behind the Smile

Debby Montgomery Johnson is an advocate, author, and speaker who draws on her experiences in military service, finance, and community leadership to empower others. She served as a U.S. Air Force Intelligence Officer, earning the Joint Meritorious Service Medal and Joint Service Commendation Medal. In banking, she served as Senior Branch Manager at World Savings Bank, where she was named Manager of the Year in Florida in 2005 and received top customer service honors in 2006. Following a million-dollar online relationship fraud/romance scam, she authored The Woman Behind the Smile. She also serves as an Advisor for the Society of Citizens Against Relationship Scams Inc. (SCARS Institute).

Melba Moody
Senior Consultant, Financial Institutions Advisory Group
Saltmarsh

Melba Moody is a senior consultant in the Financial Institutions Advisory Group at Saltmarsh. She has 10 years of retail banking management experience and works with the firm's financial institution clients, primarily focusing on consulting in deposit operations and compliance, Bank Secrecy Act (BSA), Anti-Money Laundering (AML) and Office of Foreign Asset Control (OFAC) compliance, and she also performs AML System validations and ACH reviews. Prior to joining Saltmarsh, Melba served as VP of Operations, including ACH functions and BSA/AML for a Florida community bank. She was also a senior manager responsible for providing AML monitoring, governance, oversight and regulatory reporting services for a multinational investment bank.

Brenda Petersen
Senior Manager
Mauldin & Jenkins LLC

Brenda Petersen serves as a Senior Manager of Audit and Compliance Services at Mauldin & Jenkins. With more than 30 years of experience in the financial services sector, Brenda has held senior roles in compliance, operations, and risk management. Her specialties include regulatory consumer compliance, BSA/AML compliance, audit execution, and program implementation. She has developed and led Compliance and BSA/AML programs across a wide range of community banks and financial institutions.

Becky Reed
Financial Service Executive
BankSocial

Becky Reed is a financial services executive, strategist, and thought leader with more than 25 years of experience helping cooperative financial institutions navigate the future of finance. She works across credit unions, CUSOs, fintechs, and industry partners to advance innovation, growth, and shared infrastructure. Her expertise includes cooperative finance, payments, emerging technology, digital assets, decentralized finance, stablecoins, tokenization, and digital wallets. A frequent speaker, author, and industry advocate, Becky is the author of Credit Unions and DeFi: A Financial Renaissance and is known for her forward-looking perspective on modernizing financial services while preserving the cooperative principles that strengthen communities.

Yarinet Restrepo
Senior AML Risk Specialist
Federal Reserve Bank of Atlanta

Since joining the Federal Reserve Bank of Atlanta, **Yarinet "Yari" Restrepo** serves as a Senior AML Risk Specialist, where she is primarily responsible for examining and supervising BSA/AML and Sanctions Compliance for firms with elevated risk profiles, spanning across regional, large, foreign, and globally systemic financial institutions throughout the Federal Reserve System. Before joining the Fed, Yari was a Senior Risk Regulatory Compliance Consultant at Crowe Horwath, responsible for specialized AML & Sanctions Compliance Risk Management work, including compliance testing, independent audits, and model validation for international banking entities, money service businesses, third-party payment processors, and U.S. financial institutions.

Kristen Stogniew
Partner, Financial Institutions Advisory Group
Saltmarsh

Kristen Stogniew is a partner in Saltmarsh's Financial Institution Advisory Group, providing legal counsel and audit services in regulatory compliance and operations since 1995. She leads internal coaching and training for Saltmarsh consultants and provides guidance to compliance officers, BSA officers, executive management, and boards of directors. Kristen serves as the primary facilitator and emcee for the Florida Bankers Association's BSA and Consumer Compliance Conferences and leads peer groups, the annual BSA Summit, and forums for the Georgia and Tennessee Bankers Associations. Kristen is also active in financial industry education, teaching at the Florida School of Banking at the University of Florida, the Southeastern Schools of Consumer and Commercial Lending, and the Graduate School of Banking at LSU. She previously taught BSA/AML in Florida State University's Juris Master's program.