

Speaker Bios for Cash Adventure 2017

Monday, May 22rd

8:00-9:00 am

Richard Kaglic

Rick Kaglic is the Senior Regional Economist at the Federal Reserve Bank of Richmond serving the Carolinas. He joined the Research Department in 2009 and is responsible for analyzing regional economic conditions and developments, as well as educating the region's diverse constituents on the role of the Federal Reserve and its District Banks. Prior to joining the Richmond Fed, Rick served as a Senior Economist for Eaton Corporation, a diversified manufacturing firm headquartered in Cleveland, OH; as Chief Economist for the Washington State Employment Security Department; and spent eleven years as Senior Business Economist for the Federal Reserve Bank of Chicago. Rick is a graduate of Leadership North Carolina Class 23 and has served in leadership roles in the Chicago and Cleveland Associations for Business Economics and provided economic analysis for Governor's Economic Advisory Councils in four states. He completed both his undergraduate and graduate work at Youngstown State University with specializations in regional and urban economics.

9:15-10:15 am

Chris Block

During his 20+ year career in the banking industry, Chris gained expertise in personal banking, business banking, and treasury services spanning the national, regional and community banking landscapes. His passion for developing financial products and services has grown over time and is the driving force behind **SafeDeposit**. Chris' commitment to innovation and creating cutting edge FinTech products is core to **SafeDeposit's** product and service offerings. Chris has filed two patents with the United States Patent and Trademark Office and continues to investigate and implement new products and processes into the FinTech marketplace. He earned a Bachelor of Science in Business Administration from Viterbo University.

Scott Wachs

Scott Wachs, executive director, is global head of Product for Morgan Stanley's Global Liquidity Solutions business. He is responsible for the management, strategy, development, delivery and marketing of short term investment management products including money market funds and ultra-short bond funds. Scott joined Morgan Stanley in 2014 and has over 32 years of financial services experience. Prior to joining Morgan Stanley, Scott worked at J.P. Morgan Asset Management for 16 years where he was COO/head of Business Management for the Global Liquidity business and head of Managed Accounts. He worked an additional 13 years within J.P. Morgan Chase on the vice chairman's strategic staff and in a variety of cash and treasury management roles encompassing product management, finance, operations, service, and business management on a global scale. Scott received an M.B.A. in marketing from the New York University Stern School of Business and a B.A. in economics from Tufts University.

10:30-11:30 am

Sandy Saxer

Mr Saxer recently retired as a Senior Vice President of PNC Bank. In his 41 year career with the Bank he provided treasury consultation, advisory, sales support and product development to a wide variety of large- and middle market corporate clients and prospects. Throughout his career he has been

an author and frequent speaker at national and regional events such as the Carolinas Cash Exchange. He is a graduate of Haverford College with a B.A in Economics, is a CPA in the state of Pennsylvania, and holds a permanent CCM designation from the Association of Financial Professionals.

Rob Hajduch

In his role as Principal Credit Research Analyst, Rob brings over 25 years of experience to bear on credit research within the global financial sector. He also covers bank-related sectors and any bank-sponsored ABS. Rob regularly represents our firm speaking with clients and at conferences. In addition, he serves on the Taxable and Tax-Exempt Credit Committees. Rob began his financial industry career in 1988. Prior to joining U.S. Bancorp Asset Management in 2010, Rob was a senior counterparty credit research analyst at Fannie Mae and also served as a senior credit research analyst at Ameriprise Financial. Rob earned a B.S. in business administration from Marquette University and an M.B.A. from De Paul University – Kellstadt Graduate School of Business.

12:15-1:15pm

Shane Boyd

Shane Boyd is an author, professional speaker and personal development expert who leads, motivates and inspires others to live the lives they are called to live, not the lives they are told to live. He has an MBA, he's a Certified Life Coach, a Certified Law of Attraction Practitioner and a Certified Neuro-Linguistic Programming practitioner. Shane is the author of the book *Speed Bumps in the Mind: 7 Ways to Unleash Your Inner Genius, Do Stuff That Matters and Live Life on Purpose*. During Shane's talks, he identifies multiple "speed bumps" we harbor in our minds that prevent us from living the lives we want, then he shows you how to overcome those speed bumps so you can live a life you love waking up to. To live a life you love waking up to, you'll need to know your purpose. In Ephesians 2:10, we read "For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do." Basically, what that means is that you were created to do awesome things. Shane discovered that he was created to Lead, Motivate and Inspire. THAT'S what he does. And THAT'S why he's here. His opus, his...life work so to speak, is to open people's minds to help them think. He does that by leading, motivating and inspiring others to unleash their inner genius, do stuff that matters and live life on purpose. After Shane had brain surgery in 1999, and recovered in less than six weeks, he realized he was saved for a purpose. And he believes that purpose is to help others find theirs. If you feel like your life lacks purpose, he can help. If you feel unmotivated to complete the tasks you need that you know will take you to the next level, he can help. And if you are a struggling business owner who lacks vision and direction, he can help. You can learn more about Shane by visiting his website at www.ShaneBoyd.net You can also purchase a copy of his book on Amazon.com so you can get a jumpstart on overcoming the speed bumps in your mind.

1:30-2:30pm

Michael Morin

Michael Morin is director of money market institutional portfolio management in the Fixed Income division at Fidelity Management & Research Company (FMRCo), the investment advisor for Fidelity's family of mutual funds. In this role, he is responsible for the delivery, implementation, and oversight of the institutional fixed income investment strategy. Before joining Fidelity in 2008, Michael spent 10 years at JPMorgan Chase Bank, N.A. as a managing director in the Worldwide Securities Services division. Previously, Michael held various trading positions at The Bank of New York Mellon Securities Lending Division. He has been in the investments industry since 1990. Michael earned his bachelor of science degree in finance and quantitative methods from Syracuse University and his master of business administration degree from Fordham University. He is also a Chartered Financial Analyst (CFA) charterholder.

Matthew “Matt” Wright

Matt is a 15 year veteran of global P2P technology solutions and is currently serving as Taulia’s Vice President of Partner Solutions, working closely with Taulia’s most strategic partners to combine services and solutions with Taulia’s technologies. Matt joined Taulia as employee #7 and initially served as Taulia’s Vice President of Customer Success, where Matt built and managed all of the post sale functions for Taulia. Prior to Taulia Matt worked with a global eInvoicing provider where he was responsible delivering global eInvoicing programs.

2:45-3:45pm

Kim Pace and John Gurney

Kim joined First Tennessee as a Treasury Management Sales Officer in 2010. Prior to joining First Tennessee, she spent 17 years with Wachovia Corporation and Wells Fargo within their Treasury Management division. Within the field of Treasury Management, she has held the positions of Product Manager, Sales Officer, Business Development, Segment Manager and Client Transition Manager. She also is a Certified Treasury Professional and a member of NC’s Treasury Management Association. She was selected to attend UNC’s Kenan-Flagler School of Business Advanced Cash Management program. Prior to joining Wachovia, Kim held Product Management positions with two banking consulting firms. Kim earned her Bachelor of Science degree in Business Administration and Computer Information Systems from Western Carolina University. Kim serves on the Hospice and Palliative CareCenter Foundation Board and is an active volunteer within Forsyth County. She lives in Winston-Salem with her husband and has two grown daughters.

John Gurney is a Senior Vice President in the International Department at First Tennessee Bank. In this capacity, he offers expertise to companies with managing payment risks associated with exporting and importing goods and services. He has worked in this area for 22 of his 23 years with First Tennessee. He holds a professional letter of credit certification (Certified Documentary Credit Specialist or CDCS) from BAFT (Bankers' Association for Finance and Trade) and has a BBA, majoring in international business from The University of Memphis. John currently serves on the State of Tennessee District Export Council and is a past president of the Memphis World Trade Club. He recently retired as a Lieutenant Colonel in the United States Army Reserve and has previously deployed to Iraq and Kuwait. Living in a suburb of Memphis, John lives with his wife of 19 years and their two children.

Brittney Keating and Emily Otto

Brittney Keating is an eReceivables Consultant with Wells Fargo Bank, N.A. Brittney’s primary responsibility is to consult with clients on electronic ways to accelerate receivables from invoicing methods to collection. She has 10 years of banking experience with a strong background in Treasury Management supporting Commercial and Government clients. Brittney holds a BS in Economics from East Carolina University.

Emily’s main responsibility is to provide consultation, merchant and overall receivables solution expertise. She consults with you on issues pertaining to credit, debit and eCheck processing solutions and will be your main contact throughout the merchant and receivables sales process. Emily has been with Wells Fargo since 2003. Her background is in Treasury Management. Emily earned a BA from University of Kansas in Lawrence Kansas. Her major was Communication Studies.

May 23, 2017

8:00-9:00am

Allison Flexer

Allison is a Director of Treasury and Financial Operations and is based out of the company’s Charlotte office. In her role with Vizant, she is responsible for overseeing the delivery and implementation of Vizant’s Financial Operations, Treasury Management and Business Payments solutions for premier national engagements. Ms.

Flexer was previously with KPMG and Bank of America and has 14 years of experience in the financial operations, treasury management, business payments and efficiency and process improvement arena. In her role, she provides strategic insight and guidance on business operating models that support an organization's efforts across Treasury Management, Enterprise Payments and Technology and Operations. Ms. Flexer has an undergraduate degree in Management and Information Technology from Georgia Tech and an MBA from UNC Kenan-Flagler Business School.

Claire Masino-Alesiani

Claire Masino-Alesiani, AAP, VP, TD Bank Treasury Management Services

Claire has been with TD Bank for over 16 years and in the banking industry for over 30 years. She is currently Manager of Learning and Development for Treasury Management Services. Prior to this role, Claire held multiple positions at TD including, Group Manager for Marketing, Training and Proposals and District Sales Manager for Treasury Management, responsible for middle market and large corporate relationships. As part of TD's risk mitigation initiative, Claire developed and continues to facilitate a comprehensive advanced ACH Risk Training Course for all Sales and Relationship Managers at TD. Claire is a graduate of Stockton University of New Jersey and an Accredited ACH Professional (AAP). She is also an active mentor in the Women in Leadership program at TD.

9:15-10:15am

Adrienne Terpak

Terpak started her career as a corporate treasury practitioner and held senior management positions at Prudential Financial and Sharp Electronics Corporation, with responsibility for Treasury Operations, Accounts Payable and Accounts Receivable. She joined TD Bank in 2013 and currently manages the Corporate and Specialty Banking Segment for Treasury Management Services, directing the growth strategy for large Corporates, Corporate Real Estate, Asset-Based Lending and Dealer Commercial Services. Terpak holds an MBA in Finance from Seton Hall University and a BS in Spanish/Business Administration with Honors from The Pennsylvania State University.

Nicholas "Nick" Ritter

Nick Ritter is Senior Vice President and Deputy Chief Information Security Officer for Fifth Third Bank. In this capacity he oversees the day-to-day operations of Information Security. Prior to joining Fifth Third, Mr. Ritter spent 14 years at Siemens AG, jointly based in the US and in Munich, Germany. Most recently he was V.P. and one of three Global CISOs. He was the primary designer and deeply involved in the development of Siemens' big data security analytics engine, for which Siemens was awarded a US patent. Siemens maintained one of the 10 largest private networks in the world, with operations in more than 180 countries. Mr. Ritter is involved in a number of information security and community associations, including the Financial Services ISAC (FS-ISAC), Defense Security Intelligence Exchange, Information Systems Security Association (ISSA), InfraGard, Digital Forensics Working Group, and the Cincinnati United Way

10:30-11:30am

Kyle Ruschman

Kyle Ruschman is a Strategic Sales Executive at Vantiv Inc. focusing on the Prepaid Enterprise lines of business. Vantiv (NYSE: VNTV) is currently the second largest payment processing company in the United States supporting over 800,000 merchant locations and over 1,600 Banks and Credit Unions. In 2016, Vantiv processed over 25 billion transactions and over \$930 billion in volume. Kyle's professional credentials include over 15 years of business development and consultative sales with a proven track record of developing industry leading product initiatives, new product enhancements and successful marketplace launches. Kyle's payments knowledge

spans across prepaid, debit, credit, mobile, EMV, alternative financial solutions and emerging payments throughout his career.

Kyle's passion for the prepaid industry began in 2009 when he joined UniRush Financial Services, founded by entrepreneur and philanthropist Russell Simmons, to help revolutionize the payments industry by launching one of the first reloadable Visa® Prepaid debit cards. UniRush LLC, dba RushCard, provided instant access to a set of basic financial services for millions of Americans who didn't have access to traditional banking relationships. His position consisted of selling and management of Visa® prepaid debit cards and ancillary products through multiple distribution channels including payroll, tax, retail and government entities. Kyle was responsible for launching several pilot programs in retail, payroll cards and tax disbursements using GPR (General Purpose Reloadable) cards as a point of entry into SMBs, staffing agencies, check cashers, insurance companies and tax franchises. UniRush was recently acquired by GreenDot Corporation (NYSE: GDOT) for \$167,000,000.

In 2013, Kyle joined Vantiv Inc. as an Alliance Partner Sales Consultant to launch the development of the Commercial Prepaid Plus™ business across both the merchant and financial institution business units. He served as the principal liaison along with our solution engineers for legal, compliance, product deployment and implementation of sales process. Within the first year the business grew 145% expanding all three prepaid categories: incentives, rebates/rewards and disbursements. Today Vantiv's Commercial Prepaid Plus™ solution focuses on four main verticals: healthcare, specialty retail, automotive and property management. This allows these businesses to promote their businesses, build customer loyalty, and control expenses with a customized prepaid debit card program. Vantiv's program is flexible enough to accommodate uses from customer and employee rewards to expense management programs. Vantiv's Commercial Prepaid Plus™ solution is backed by over 40 years of experience in the payments industry and has the scalability to grow as their partner's businesses grow. It is Vantiv's goal to collectively Power Up to be the largest payments processing company in the world by 2018! Kyle has a Bachelor of Arts in Business Administration, with a concentration in Marketing and an Associate of Arts in Biology from Thomas More College.

Everette Glass

Everette has been with Bank of America for 20 years. His experience with the bank has included working in project management with various treasury platforms, 6 years as the payments platform manager specializing in domestic and international payment applications and most recently 10 years as a Payments and Integration Product Sales Specialist offering payment platform consultation to both existing and prospective clients. Everette is a subject matter expert on the Bank of America host-to-host and web-based platforms as well as being SWIFT Corporate certified. His current role involves tracking emerging digital payment technologies and trends in cutting edge payment solutions.

12:45-1:45pm

Geoffrey Duke

Geoffrey R. Duke has thirty years of experience in the retail, software, business services and insurance industries. He serves as the CEO of a portfolio of companies including SafeDeposit Company, Payentry Financial Services and MPAY, Inc. SafeDeposit Company is a financial technology start-up that offers unique armored car management services and smart safe technologies that improve employee safety, enhance cash flow and provide cloud reporting. Payentry Financial Services provides small and medium sized businesses with high value employee benefit packages at competitive prices. MPAY, Inc. provides software as a service (SaaS) solutions to small and medium sized businesses that manage their workforce transactions from an employee's hiring, ongoing payroll and benefits management, all the way through to their separation or retirement. Geoffrey earned a Bachelor of Arts in Political Science from Washington & Lee University in Lexington, VA.

John Weaver, Wes Seeger, Duncan Muil and Jace Webb

John T. Weaver III is a Director in Global Treasury Services with Bank of America Merrill Lynch. He currently is located in Charlotte, N.C. and has responsibility managing the Wholesale Sales Enablement team within Foreign Exchange to provide transactional FX solutions to Commercial and Large Corporate clients globally. He has been employed with Bank of America Merrill Lynch for 14 years, 9 of which in a managerial role. John has been instrumental in executing migration strategies within different asset classes such as Interest Rates and Commodities resulting in Greenbelt certification. His background includes over 9 years of management experience spanning FX, Interest Rate, Credit Derivatives and Commodity operations. John graduated from the University of Missouri – St. Louis and started his career with Bank of America in St. Louis. Throughout his career at Bank of America Merrill Lynch, John has moved to various locations including Chicago, Houston and Charlotte, adapting to change and growing relationships throughout various levels of the bank.

Wes Seeger is a Foreign Exchange Advisor for BofAML, and is based in Charlotte NC. Wes has 29 years of experience in foreign exchange markets working with larger to medium sized companies focusing on assisting them in managing their currency risk. Prior to joining BofAML in 2005, Wes worked for Swiss Bank Corporation, First National Bank of Chicago and ABN AMRO, also in a foreign exchange advisory role. He holds a B.S. in Financial Management from Clemson University.

Jace Webb is an FX Product Sales Specialist for BofAML, and is based in Charlotte, NC. Jace has 5 years of experience in treasury working with medium to large sized companies, focusing on assisting them with transactional FX needs. Jace holds a B.S. in Communication Studies from Liberty University.

Duncan Muil is a Foreign Exchange and Interest Rate Advisor for BofAML and is based in Charlotte, NC. Duncan has 6 years of experience in the finance industry, all with Bank of America. Duncan holds a B.S. in Economics from the University of Michigan.

2:00-3:00pm

Gary Nesbitt and Sims Propst

Gary has spent over three decades in the banking and payments industry in a wide variety of roles. He formed a consulting practice to assist financial institutions and companies with the myriad challenges involved with payments rules and regulations. He has helped organizations understand and mitigate the risks associated with participating in the various payment systems and helped organizations establish payment programs that are efficient, effective and compliant with all appropriate rules and regulations. Prior to starting GNesbitt Consulting, he served as Senior Vice President, Member Services, Finance and Administration for EastPay, the regional ACH and payments association. He served as the Executive Director of the North Carolina ACH Association (NorCACHA) from October 1994 until the merger of NorCACHA and VACHA in April 1996. Prior to joining NorCACHA, he worked for First Union National Bank from 1981 to 1994. While at First Union, Gary held a variety of operations management positions including Electronic Banking Support Manager and Electronic Payments Manager, which included management responsibility for ACH operations, wire transfers, ATM deposit accounting, and other cash management operations. Before joining First Union, he worked for the Charlotte Branch of the Federal Reserve Bank. During his tenure with the Federal Reserve Bank, he managed reserve accounting and wire transfer functions. His entire career has been involved with electronic payments (wire transfer, ACH, and ATMs) as well as regulatory issues.

Gary served two terms on the NACHA Rules and Operations Committee (1991-1993 and 1993-1995). He was elected in 1995 to a two-year term on the NACHA Marketing Committee. Gary has been a speaker at the BAI Money Transfer Conference, as well as the NACHA Annual Payments Conference. He was elected to the Bankwire Operations Committee in 1985 and VISA's ACH Advisory Committee in 1992. He worked with the US Treasury on a special task force dealing with ACH issues. In early 1996, Gary was named to NACHA's Arbitration Board and continues to serve. He chaired a NACHA task force on Electronic Child Support Payments. In September 2003,

he was awarded the Commissioner's Partnership Award by the Federal Office of Child Support Enforcement for his work on the task force. Gary served on NACHA's Risk Management Advisory Group in its initial stages. He served as the co-leader of the Electronic Check Council's Strategic Initiatives workgroup and ECC steering committee. In late 2009, he was asked to work on a task force with representatives from NACHA, APA and AFP to identify ways to increase movement of payroll to electronic payments. He was honored by the American Payroll Association (APA) in 2010 by being named to their Hall of Fame in recognition of his 10+ years of service on their ACH Committee.

Gary holds a BA and MBA degree from the University of North Carolina at Charlotte (UNC Charlotte). He is a graduate of both the North Carolina Bankers Association School and the South Carolina Bankers Association School, and holds certificates from the American Institute of Banking (AIB). Gary holds the permanent Accredited ACH Professional (AAP) certification from the National Automated Clearing House Association. He is active in the North Carolina Treasury Management Association (NCTMA), having served as Secretary and Treasurer. Gary is active in the local American Payroll Association (APA) chapter as well as at the national level of APA, where he serves on the national APA ACH Committee. He has been recognized by APA for his ongoing work on this committee. He regularly speaks at local, regional and national TMA and APA chapter meetings and conferences, as well as for local Bankers Associations and Credit Union groups. Gary has also been an instructor at NACHA's Payment Institute. He conducts wire transfer training for a number of the regional payments associations around the country.

Sims Propst is a Treasury Management Sales Office and Senior Vice President at Park Sterling Bank. Sims has over 35 years of banking experience, seven as a relationship manager with the remainder in Treasury Services. He was most recently with Synovus Financial and, before that, with Wachovia prior to the merger with Wells Fargo. He has served in a variety of Treasury Management roles including sales management and product management and development. He has a considerable background in both paper and electronic products and services and has significant experience in fraud protection. Born in Sumter, SC, he has an undergraduate degree from Wofford College in Spartanburg, SC, and an MBA from Emory University in Atlanta, Georgia. He is active in the Greenville community, having served on several non-profit boards and is currently on the Advisory Board of A Child's Haven, which provides therapeutic care to children. He has also served as an Elder at Fourth Presbyterian Church in his hometown of Greenville, SC.

May 24, 2017

8:30-10:00am

Rob Hickson

Rob Hickson, a partner with BluePointe, LLC, has spent over 28 years in technology consulting and the use of technology to enhance business practices and e-commerce sales. As founder of a leading e-commerce web site focusing on luxury mechanical watches, Rob created a profitable retail business model without using a traditional retail store structure which is now celebrating its 19th year. Rob worked for eight years with KPMG in both the Raleigh and Brussels, Belgium offices. Rob also managed the computer consulting and not-for-profit practices, and served as the US accounting instructor in Belgium. Rob was a principal shareholder in American FundWare, a leader in not-for-profit and governmental accounting software that was purchased by Intuit, Inc of California. Rob is a James M. Johnston Scholar and Phi Beta Kappa graduate of the University of North Carolina at Chapel Hill, and is a Silver Medal Winner on the CPA Examination for scoring the second highest grade. Rob is a frequent speaker for the NCACPA, SCACPA, IMA, NC/SC Treasury Management Associations and a number of other industry and corporate conferences and events, focusing on technology driven topics and teaching speaker presentation skills. He has been honored with the Outstanding Conference Speaker Award twelve times by the North Carolina Association of CPA's.