
Chris Abbas

Laurie Appelbaum, AAP

Laurie Appelbaum, AAP is the Payments Association Specialist for EPN Association Services. She is responsible for directing, implementing and executing the EPN communications plan as well as core product training and the development of new association services. Laurie has over 9 years experience in the payments arena and has spoken at several industry specific conferences. She is a part of the 2010 NACHA Payments Conference Planning Committee and served on The Payments Institute Board of Directors for NACHA's 2009 TPI. Laurie also serves as Chairperson of the Regional Payments Association Marketing Committee. She became an accredited ACH Professional in 2002 while Director of Education Services at SWACHA in Dallas. Laurie is a former high school teacher with an extensive background in corporate training, management and meeting planning. Laurie holds a Bachelors of Business Education Degree with a minor in English from Sam Houston State University in Huntsville, TX.

Nichol Beckstrand

Nichol Breckstrand is the Chief Operating Officer of Sunrise Community Banks, a three bank holding company in the Minneapolis/St. Paul area. In her current position Nichol oversees the operations of each bank including Legal, Regulatory, Audit/Compliance, Financial Operations Management, and Project Management. Prior to joining Sunrise Community Banks Nichol spent 10 years at Larson Allen Weishair & Co., LLP where she was a Principal in the Financial Institutions Group with experience as both an internal and external auditor. During her tenure at Larson Allen, Nichol was involved in a variety of financial institution engagements including certified audits, directors' examinations, internal audit and compliance services and other consulting engagements. Her emphasis was in providing regulatory compliance testing and training to community banks. Nichol has instructed various ACH Training, Compliance, Risk Management, and Internal Audit Training for the Independent Community Bankers Association of America, Virginia Community Bankers Association, Minnesota Bankers Association, Community Bankers of Indiana, Iowa Independent Bankers, as well as many individual client training conferences. Nichol has also facilitated a regional compliance committee for bank compliance officers looking for an outlet to discuss current compliance topics and challenges.

Nichol is a graduate of the University of Minnesota, Carlson School of Management with a BS in Accounting and a Certified Public Accountant. She is a Certified Regulatory Compliance Manager and a member of the American Institute of Certified Public Accountants and Minnesota Society of Certified Public Accountants. Nichol is a graduate of the ABA National School of Compliance and the ABA Graduate School of Compliance Management. Nichol has held positions as a Board member of Financial Women International and a member of the Accounting Careers committee of the Minnesota Society of Certified Public Accountants.

Andrew Brooker

Andrew Brooker is a Senior Information Security Consultant and Certified Information Systems Security Professional (CISSP) with Assurity River Group, a leading information security and business continuity consultancy headquartered in Minneapolis. Brooker works with organizations to improve their information security risk posture and comply with data protection regulations. He has expertise in "white-hat hacking" (penetration testing), incident response, IT risk assessments and PCI compliance. Brooker has over 13 years of experience in corporate IT operations, engineering and information security.

Prior to Assurity River Group, Brooker served as Director of Information Security for the 18th largest Managed Security Services Provider in the world where he consulted with clients to provide security and Payment Card Industry (PCI) compliance solutions for major distributed organizations.

Kim A. Bruck, AAP

Kim A. Bruck, AAP (Accredited ACH Professional) is Vice-President of Business Development for ACH ALERT, LLC. Kim is responsible for acquiring new business for ACH ALERT by introducing financial institutions to the unique fraud protection services provided by ACH ALERT designed to protect financial institutions, their commercial clients, consumers and ACH Originators. Kim is responsible for speaking at industry conferences to share her insights on risk management and prevalent threats in the marketplace.

Prior to joining ACH ALERT Kim was the Manager of Association Services Member Support for Viewpointe, LLC. Before joining Viewpointe, LLC Kim was the Senior Director of Education and Annual Payments Conference for WACHA (Wisconsin Automated Clearing House Association) the prior 3.5 years. Kim has worked in the financial industry for over 25 years in Credit Unions, Savings and Commercial Banks in the areas of Branch Staff (Teller, Personal Banker & Branch Manager), Consumer & Mortgage Loan Officer, Sales Management and Training. Kim has an Associate Degree from Milwaukee Area Technical College in Marketing Management.

Kim has spoken at many national events including NACHA's Payments Conference and The Payments Institute, International Association of Financial Crimes Investigators Annual Conference & Certified Fraud Examiners regional meeting as well as conducting Risk Management & Fraud training for many of the regional ACH/payments associations. Kim has served on the NACHA's Network Entry Topics Risk Management Product Group, Corporate Account Takeover Workgroup and the Account Takeover Task Force with FS-ISAC. Kim is a member of the Arizona Chapter of the International Association of Financial Crime Investigators (IAFCI).

Joe Casali, AAP

Joe joined NEACH(the New England ACH Association) in 1989. He is responsible for the eLearning program which includes ACHPro, Government Pro, and the Association's On-Demand Learning Platform. He also serves on several national Councils and Committees including the Internet Council, NACHA Rules Enforcement Panel and various Rules Works Groups. Joe is a regular speaker for Association events. He received his AAP in 1993 and has continued to maintain his certification.

Vicki Colliander

Patrick Collins

Pat Collins is a product manager at Associated Bank. Associated Bank is a \$23 Billion bank with headquarters located in Green Bay, WI, however, Pat is located in downtown Minneapolis in the IDS Tower. Pat has worked in the TM business since before the start of the AFP/TMA... that's a long time. Pat has been closely involved with ACH from the beginning of ACH time, which started in 1974. Pat is currently on the Executive Committee for the Board of Directors for the Wisconsin Automated Clearing House Association. Pat has previously served on the Board of Directors for UMACHA. Pat grew up in Spring Valley, MN and went to college at Mesa State College in Grand Jct., CO before attending banking school at the University of Wisconsin.

Brenda Eckert, AAP

Brenda is an Operations Manager within Wells Fargo's ACH Quality Control Department. She is actively involved in payment industry efforts – serving a second term on the NACHA Blue Ribbon Panel and the Minneapolis Payments Conference Planning Committee. Brenda provides oversight of training and development, quality control, recognition and project support. She obtained her AAP designation in 2004 and is a strong advocate for the Accredited ACH Professional (AAP) certification.

Brenda joined the ACH Services team within Wells Fargo in 2002. Prior to joining Wells Fargo's ACH Services area, Brenda's career was in mortgage where she held a variety of leadership positions within Fraud, Quality Control and Loan Servicing. Brenda holds a Bachelor of Science degree with majors in Business Administration and Industrial Relations with a minor in Economics. Brenda is currently pursuing her Masters of Arts in Organizational Leadership through St. Catherine University.

Angi Farren, AAP

Angi Farren, AAP, joined UMACHA (Upper Midwest ACH Association) in November 2007 as the Image Education Services Director. Angi has over 16 years of experience in the banking industry, primarily in the Automated Clearing House (ACH) operations, product development and risk management. Currently Angi is developing a new Remote Deposit Capture (RDC) training program and Image/RDC publications for the association. Prior to joining UMACHA, Angi served as an ACH Product Manager for TCF National Bank Minnesota. At TCF she was instrumental in developing and implementing a corporate capture product for the bank's commercial and small business clients. Angi holds the Accredited ACH Professional (AAP) designation, is a member of the NACHA Electronic Check Council and is involved with the Electronic Check Clearing House Organization (ECCHO).

Richard Fraher

Richard Fraher is vice president and counsel to the Federal Reserve System Retail Payments Office (RPO), based at the Federal Reserve Bank of Atlanta.

Mr. Fraher played a leading role in rewriting Operating Circular 3 and Regulation J to structure the Reserve Banks' image based check services. He is one of the architects of the Federal Reserve's FedGlobal services and is the principle author of the rules of the International Payments Framework. He chairs the Federal Reserve legal advisory group that supports retail payments, speaking frequently to banking industry leaders about legal issues that arise from technical and operational innovations in payments, and plays a leading role in shaping discussions about the future of payments law.

Tammy Franzimi

Tammy has been in the credit industry for 23 years. For the past 15 years she has been the Credit Manager for Kwik Trip, Inc. Previous to that, she was a Credit Analyst for G. Heileman Brewing Company. As Kwik Trip's Credit Manager she oversees their proprietary credit card operations as well as their Electronic Payments area (which includes other cards accepted at Kwik Trip, Inc. stores and their back office check conversion process).

Iris Freeman

Iris C. Freeman, MSW, is Associate Director of the Center for Elder Justice and Policy at the William Mitchell College of Law. An Adjunct Professor, she co-teaches the Elder Justice and Policy Keystone class, supervises students' policy research and represents the Center as Coordinator of the Vulnerable Adult Justice Project. Her current and recent research focuses on effective interventions in financial exploitation.

She taught Community Practice, Advanced Community Organizing and Advocacy courses at the University of Minnesota Graduate School of Social Work from 2003-2008. In 2002, she was honored by the school as its Alumna of the Year and in 2010 as a Distinguished Alumna of the University's College of Education and Human Development.

Ms. Freeman directed the Advocacy Center for Long-Term Care (now the ElderCare Rights Alliance) for over 20 years and was Director of Public Policy at the Alzheimer's Association, Minnesota-Dakotas Chapter from 2000-2003. She has brought long-term care consumer perspectives to state and local working groups and lawmakers since the 1970's as staff in these organizations and, later, as a public policy advisor to seniors' and labor organizations. She publishes widely in professional journals and serves on local and national boards and advisory committees.

Mary Gilmeister, AAP

Mary is the President of WACHA (The Premier Payments Resource) and an Accredited ACH Professional. She has been President of WACHA for 15 years. Mary has also served on the NACHA (National ACH Association) Marketing Committee and the Board of Directors, chaired a Nation Wide Direct Deposit Campaign in 1998 and participated in the Federal Debit Collection Improvement Act of 1996. She has also served as Chairman of the Regional Payment Associations. In addition, Mary has chaired many national rule making committees for NACHA and has served on many panels.

Currently, she is participating in developing a program with the state of Wisconsin on Financial Elder Exploitation. In addition to participating on national committees, Mary speaks nationally at the NACHA conference and other conferences. She trains the state and FDIC examiners, also serving on two steering committees for NACHA.

Mary has 18 years of experience in the financial industry. She has worked as a branch manger, cash management officer, manager of operations for deposit and loans, and training coordinator. She holds a Certificate from Carroll College in Not for Profit Management and a BS in Public Administration from Carroll College.

Mark Hargrave

Mark Hargrave is a partner in the Kansas City office of Stinson Morrison Hecker LLP. His practice focuses on financial and commercial law matters, with special emphasis on issues involving payment systems, secured lending and regulatory compliance. Mark regularly advises clients with respect to traditional bank deposit and collection issues as well as ACH and wire transfers, stored-value products and emerging electronic payment systems. Mark frequently speaks on these topics at regional and national programs, and he has authored several topic related books.

Ellen Heffner

Ellen Heffner is the Director of Product Management with ECCHO and manages the Education function for the organization. She provides educational support in a variety of formats for all ECCHO members and sponsors. Training topics range from the need for rules for check image exchange to general rules questions, membership opportunities and the benefits of exchanging under the ECCHO rules.

Actively involved in payments systems since 1983, Ms. Heffner has over 25 years of banking and payment systems experience and is a frequent guest speaker at many industry meetings and conferences. She has held management positions with financial institutions in several states as well as senior product management positions with Carreker Corporation (now part of Fiserv) and with predecessor institutions of Bank of America.

Steve Helgen

As vice president within U.S. Bank's Global Treasury Management division, Steve Helgen leads product risk management for Treasury Management products – including ACH, Wire Transfer, Positive Pay and Depository Services. Steve joined U.S. Bank in 1982 and has previous experience managing Treasury Management operations and Financial Planning functions at US Bank. He holds a B.A. degree from St. Olaf College and an MBS from the University of Minnesota. He is a member of the NACHA Risk Management Advisory Group (RMAG).

Megan Henning, AAP

Megan is a Technical Service Specialist within Wells Fargo's ACH Services Department. In her role at Wells Fargo, she supports training and development, recognition and project management. Megan obtained her AAP designation in 2009 and is a strong advocate for the Accredited ACH Professional (AAP) certification. She supports Wells Fargo's mission to achieve increased numbers of certified staff by coordinating and facilitating industry training to guide team members studying for the AAP examination.

Megan joined the Wells Fargo ACH Services team in 2007 as the department administrative assistant and has since moved into a support role with a specific focus on training and recognition. Prior to joining Wells Fargo's ACH Services area, Megan worked as an administrative assistant at the Minnesota International Center, a nonprofit organization working to bring global awareness among Minnesotans. She holds a Bachelor of Arts degree with majors in Sociology and Spanish from Augsburg College and is currently pursuing her Masters of Arts in Organizational Leadership through St. Catherine's University. Megan is also a member of the Metro Speakeasy Toastmasters club, working to strengthen her speaking, presentation, and leadership skills.

Ken Isaacson

Ken Isaacson is Vice President in the Wholesale Product Office at the Federal Reserve Bank of New York and has product and pricing responsibility for the Fedwire Funds and National Settlement Services. Along with other senior management in the Wholesale Product Office, Mr. Isaacson serves as the business owner for these services on behalf of the 12 Federal Reserve Banks.

Since joining the Wholesale Product Office in 2005, Mr. Isaacson has led numerous projects to enhance the resiliency and efficiency of services, including recent efforts to enhance the Fedwire Funds message format to include more robust information. Mr. Isaacson has more than 19 years of payments, liquidity and bank supervisory experience at the Federal Reserve Bank of New York, is a frequent speaker at industry conferences, and leads or participates on numerous industry committees related to high value payment systems and Fedwire services.

Mr. Isaacson holds an A.B. from Washington University in St. Louis, and an M.B.A. from Columbia University.

Brad Johnson

Brad Johnson is a veteran of the financial services industry, having spent the past 25 years in various capacities. His background includes designing bank technology solutions as well as supporting/training financial institutions on best practices for utilizing technology. In his current role as Director of Business Development for Centrix, Brad oversees all of the company's sales and marketing initiatives and has an integral part in defining strategic policy and direction. Prior to joining Centrix Solutions, he spent 16 years in various capacities within the Fiserv organization, holding senior positions in sales, product management and customer service.

Mike Johnson

Mike Johnson is the Information Security Officer for Bremer Bank, a \$7.5 billion bank with 100 offices across MN, ND and WI. As Information Security Officer, Mike is responsible for all aspects of Bremer's Information Security program, including the efforts to ensure that eCommerce related services are properly protected and the Bank's systems and data are appropriately secured. Mike has worked in financial services for 19 years. Prior to joining Bremer, he was an FDIC Bank Examiner and IT Director/Compliance Officer for Dean Financial Services in St. Paul, MN.

Deborah Matthews, AAP

As the Director of Payments Strategies for the Enterprise Payments Group at Jack Henry & Associates, Deborah combines her expertise in payments industry issues, compliance, marketplace intelligence, product management and marketing to drive strategy and innovation.

Deborah is actively involved in various industry councils, currently serving as a member of the NACHA Communications and Marketing Advisory Group. She is presently Vice Chair of the Internet Council and previously served on the NACHA Electronic Check Council steering committee as Co-chair of ECC's Communications Workgroup. Deborah has contributed to advancing the ACH industry through industry initiatives such as NACHA's Payments Conference Planning Committee, NACHA's Marketing Management Group, and by serving as Vice-Chair of the Payments Executives Forum's Marketing committee and participating on the American Payroll Association's ACH Advisory Committee.

Deborah is a recognized speaker, presenting at national and regional venues and is a frequent contributor to a wide variety of magazines and trade publications. She earned the prestigious AAP (Accredited ACH Professional) designation in 2001. Deborah obtained a degree in Communications from Northwestern University, an executive certificate in Executive Leadership from Cornell University and a certificate from University of Southern California in Leading People, Leading Organizations.

John McCullough, CPP

John McCullough, chairman of FCS, is a highly sought-after speaker on fraud and security issues. John's vision and insight in many areas of fraud have also been instrumental in his role as Business Coordinator on the Minnesota Financial Crimes Task Force, a group that provides guidance in investigating and prosecuting identity theft and financial crimes. Prior to his position at FCS, he was President of Financial Retailers Protection Association, where he was in charge of loss prevention for the Department Store Division of Target Corporation for 23 years and developed protection standards and fraud controls. John is a Certified Protection Professional (CPP) and a Certified Fraud Examiner (CFE).

Tim Mills, AAP

Timothy Mills is Vice President and Account Executive for The Clearing House Payments Company's Electronic Payments Network, an Automated Clearing House Operator and Regional Payments Association. Mr. Mills holds the Accredited Automated Clearing House Professional credential and has served as a member of the National Automated Clearing House Association's (NACHA) Payments Institute Board of Regents, Risk Management Advisory Group (RMAG). He has also formerly served as a member of the AAP Blue Ribbon Committee and Rules Enforcement Panel and is a frequent speaker at regional conferences and payments related functions.

Dana Moeller, AAP

Dana Moeller, AAP joined UMACHA in March of 2011 as Education Services Specialist. Dana has over 12 years of experience in the private banking industry working for medium and large sized financial institutions. Her areas of expertise are primarily in ACH operations, operations management, and check fraud operations. Currently, her responsibilities include educating members on ACH rules, regulations, and operational processes. Dana holds the Accredited ACH Professional (AAP) designation.

Dave Mona

Dave Mona co-founded the Minneapolis-Saint Paul office of Weber Shandwick and helped build it into the largest public relations office between Chicago and the West Coast. He's taken the leadership role in keeping the office's name front and center in the region with his involvement in numerous civic, charitable and educational organizations.

He chaired the successful communications effort to bring both the Super Bowl and NCAA Men's Final Four to Minneapolis-Saint Paul, and co-chaired the successful public fund-raising campaign to bring Big Ten football back to the University of Minnesota campus in 2009. He worked to bring NBA basketball to Minnesota and to keep it there when the community fought off a hostile takeover threat from New Orleans. Dave and his wife, Linda, co-chaired the 2008 Women's U.S. Open Golf Championship in suburban Minneapolis, and he will co-chair the U.S. Senior Games in Minneapolis in 2015.

Dave frequently consults with senior management on a variety of issues including threatened lawsuits, product recalls and management transitions. He provides strategic direction to clients in the areas of corporate visibility, social responsibility, and sponsorship activation.

Before joining Weber Shandwick, Dave worked at The Toro Company where he was vice president of communications. He led communications behind the New York Stock Exchange listings of both Toro and International Multifoods Corporation where he was director of corporate communications. Prior to that he was a reporter/editor for The Minneapolis Tribune and WCCO TV (CBS Minneapolis). Dave has co-hosted the region's top-rated sports talk show on WCCO Radio for more than 30 years and did color analysis of football games on radio broadcasts for his alma mater, the University of Minnesota, for 14 years.

David Nayes

David Nayes serves as the key liaison between VASCO Data Security and financial institutions throughout North America. He joined the company in 2008 and has been a key contributor to the VASCO team which has become the market leader in global authentication. David has successfully managed partner and customer relationships with some of the world's best known organizations. He has been involved in a number of two-factor authentication security projects with major banks and financial organizations. Nayes holds a degree from the University of New Hampshire in Entrepreneurial Business where he graduated magna cum laude. He has spoken at many banking and industry conferences throughout North America on best practices to secure banking applications and high risk transactions to ensure high levels of security and low customer impact.

Angela Newman

Angela Newman has worked in the banking and collection industry for 12 years. She has worked with Kwik Trip for 6 years and has been the NSF Collections Manager for 5. Angela was directly involved in the research, testing, and implementation of Kwik Trip's transition to Back Office Conversion.

Donna Olheiser, AAP

Donna Olheiser, AAP, joined UMACHA in September 2005. Donna, the Payment Education Services Director, is responsible for the development and delivery of training on a variety of ACH-related topics for nearly 900 members via webinars, teleseminars and in-person workshops. Donna received her Accredited ACH Professional (AAP) designation in 2004 and holds a Professional Certification as a Master Trainer from Langevin Learning Services. Prior to joining UMACHA, Donna gained industry experience working for the Federal Reserve Bank in Minneapolis for 14 years, holding positions in several departments, including FedACH Central Operations as the Training and Development Specialist.

Jeff Pape

Jeff Pape is a senior vice president in the Corporate Payment Systems division at US Bank. Pape is responsible for the strategy, profitability and business development of the commercial payables businesses for U.S. Bank.

His responsibilities include leading the strategic development of commercial cards, emerging payables products, and rapidly evolving business-to-business EIPP solutions. Jeff has more than sixteen years' experience in the payments industry including roles in product management, relationship management, operations, technology and business development with U. S. Bank.

Pape participates on various industry committees for Visa and MasterCard. He graduated from the University of Wisconsin – LaCrosse where he majored in Finance with a concentration in Economics.

Deborah Peace, AAP

Deborah Peace, AAP, is the CEO of ACH Alert and has over 20 years of business and credit management experience, with over 15 years devoted to the ACH industry. She recently served on the Consumer Advisory Council of the Federal Reserve Board and is currently a member of multiple Regional ACH Associations. Her expertise gained recognition from the State of Tennessee's Banking Commissioner to the extent that he engaged her to provide ACH training for the State of Tennessee Bank Examiners and has conducted numerous educational ACH seminars throughout the country. Deborah has held management positions with multiple companies during her career where she was responsible for all areas of operations, marketing, product development and administration.

Rayleen Pirnie

Rayleen joined EPCOR in 2007 after a 10-year career as a Fraud Investigator in banking. Today she draws on that extensive investigative background to educate and offer consulting to financial institutions, businesses, consumers, and law enforcement on payments fraud, risk, and regulatory compliance. Her primary focus is on initiatives to combat cyber crimes.

Rayleen stays abreast of all frauds and their prevention counter-measures, a necessity in the rapid changing environment of financial crimes. She is recognized as a payments-fraud expert and is regularly called upon to present at national conferences.

Gregory Rettinger

As assistant vice president and product manager for U.S. Bank's ACH Services, Greg Rettinger is responsible for product strategy and development for ACH Direct, ACH Block and Filter, UPIC, ACH Reporting, ACH Data Capture, and Cash Concentration.

Greg joined U.S. bank in 1999, and previously gained experience in technical support and customer service for a wide variety of Treasury Management applications, specializing in ACH origination software support. He holds a bachelor's degree in Liberal Arts from the University of Minnesota.

Dawn Richardson

Dawn Richardson, an ACH Business Analyst, has been with U.S. Bank for 13 years. In that time she has been an Information Reporting Technical Specialist, Information Reporting Technical Trainer and is currently a Business Analyst in the ACH Division. Dawn is a 2002 graduate of Oak Hills Christian College in Bemidji, Minnesota, and has been an AAP since 2007.

Kali Richardson

Andrew Showstead

Deb Siebenaler

Ms. Siebenaler, MN Department of Human Services (DHS) Adult Protection Policy and Legislative Specialist, graduated from St. Cloud State University with a degree in Social Work. She has 16 years field experience working with Elderly and Adults with Disabilities. For 6 years she was an Adult Protection field investigator. Prior to joining DHS, in May of 2007, she was a Supervisor with Hennepin County's Aging and Disability Services program, where she supervised Senior Community Health Workers, Social Workers and Public Health Nurses who assessed and case managed Federal Waiver recipients and Deaf/Hard of Hearing Services.

Debbie Smart

Debbie Smart is Senior Vice President of Product Management for Rockwall-based Aptys Solutions, provider of a single platform for image exchange and payment processing. In this role, she is responsible for guiding product development based on market demand. Previously, Debbie served as Senior Product Consultant for ACI Worldwide, where her responsibilities included providing consulting services for financial institutions to facilitate the successful implementation, utilization and marketing of their online business banking products and services.

Prior to ACI, Debbie served as General Manager of the Community Bank Group of Global Payment Systems where she oversaw sales, marketing, customer service and product development for the group's payments and cash management products. Smart also held various positions at First Security Bank (now Wells Fargo), where her responsibilities included running the cash management department for the state of Idaho, and managing operations for electronic payments and item processing. Smart is a Certified Treasury Professional.

Angie Smith, AAP

Angie is Senior Manager of Education at Viewpointe, LLC. In this position, Angie is responsible for providing assistance, education and training regarding payments to include ACH, Checks and Cards to national clearinghouses, Regional Payments Associations (RPA's), as well as various entities throughout the nation. Angie has twenty-six years experience in the financial services industry at commercial banks, MACHA, and over thirteen years at the Federal Reserve Bank. Most of her concentration during these years has been in Check Processing and Check Adjustment Services.

Angie is a graduate of "The Maryland Banking School" and "The Payments Institute". She holds various certificates in training and management courses and has a Bachelor of Science Degree in Organization Management. Angie is an active participant on various industry work groups. To name a few, she is on the AAP Blue Ribbon Panel for NACHA's AAP Accreditation Program as well as The Editorial Board for "ECCHO" for its Check Certification Program. Angie is the Vice Chair of "The Electronic Check Council" Steering Committee and a member of the ECCHO Operations Committee. She is also an Accredited ACH Professional.

Trinity Surat

Trinity Surat is Managing Director of E-Banking at Sunrise Banks. As head of E-Banking, Trinity leads a customer-focused team that includes Cash Management, Merchant Acquiring, Tax Products, and Prepaid Card business. He is based in St Paul, MN. With over 10 years of banking experience in the industry, and Trinity's vision and leadership the goal of the new division for Sunrise Community Banks is to deliver a best-in-class sales team and the industry's gold standard for sales and service excellence. Trinity recently joined the company in March 2011.

Prior to that, he held roles at Wells Fargo and MetaBank in Sioux Falls, SD. During his time at MetaBank, Trinity held a seat on the UMACHA Board of Directors. Trinity earned his bachelor's degree in psychology from South Dakota State University in South Dakota and his M.B.A in business and project management from Colorado Technical University in South Dakota.

Claudia Swendseid

Claudia Swendseid, senior vice president at the Federal Reserve Bank of Minneapolis, is a member of the Bank's Management Committee and provides executive oversight to the following functions at the Bank: FedACH Support Services, FedACH Central Operations Support, Electronic Access Customer Contact Center (CCC), Federal Reserve Consumer Help, FedLine Channel Products, Information Technology Department, National Service Desk, Enterprise Program Management Support Office, and Payments Information and Outreach Office. Claudia also serves as the senior officer sponsor to the Employee Diversity Action Council.

Claudia conducts industry relations on behalf of the Federal Reserve System, serving as a liaison to selected national banking associations and corporate payments groups. She represents the Federal Reserve to the Accredited Standards Committee (ASC) X9 and serves as the vice chair of the X9 Board of Directors. As part of her outreach in the Ninth District, Claudia is a member of the Minnesota Women's Economic Roundtable.

Claudia joined the Minneapolis Bank in 1985 as a senior marketing research analyst in Business Development and has since worked in most financial services and support areas of the Bank. She was named assistant vice president in 1989, vice president in 1996, and senior vice president in 2000.

Claudia is also active in her community by serving on the Board of Directors of the East Metro Women's Council, supporting the St. Croix Valley United Way, and volunteering at her church. She holds a bachelor of arts degree in English, humanities, and religion from Concordia College in Moorhead, MN and her M.B.A. from the University of Minnesota.

David Wagner

David received a Bachelor of Science Degree from The University of Wisconsin La Crosse, with a Major in Business Administration and Minor in Accountancy. David has worked with Kwik Trip for 13 years most recently as Treasury Manager, and has been very involved in several projects which have increased the company's use of electronic banking for both making and receiving payments.

Mark Walinske

Mark is currently the CEO/President of CFC Technology, a progressive software company serving community banks and credit unions around the US. More recently, Mark became a co-founder and CEO of a social media company dedicated to the FI industry. Prior to joining CFC, he was the CEO of a software company focused on physician/patient collaboration incorporating a private social media platform.

Mark has over twenty-seven years of start-up and turn-around experience in nine different industries conducting business in over forty countries. He also sits on the board of three outside companies, provided consultation to various start-up companies and is currently writing on a book on entrepreneurial spirit. Mark is an avid fly fisherman, former marathoner, recovering Sunday School teacher, sailor, zealot skier and passionate father of two.

Lee Wetherington

Lee Wetherington, AAP, is Director of Strategic Insight for ProfitStars®, a division of Jack Henry & Associates, Inc., and provider of best-of-breed solutions that improve the performance of financial institutions of all sizes and charters and diverse corporate entities. Lee directs the development of actionable insight and strategy for the financial services industry. To this end, he creates programs, presentations and articles designed to orient and educate financial professionals on the trends and implications of new technologies. He routinely delivers keynotes nationwide focusing upon opportunities and challenges in e-banking and payments, and he is widely renowned for his unique style of comedic delivery.

Lee has spoken for numerous national and state trade groups, including the Independent Community Bankers of America (ICBA), Bank Administration Institute (BAI), Federal Deposit Insurance Corporation (FDIC), Federal Reserve Bank of Atlanta, American Institute of CPAs (AICPA), and the National Automated Clearinghouse Association (NACHA). Lee also serves as the Technology Faculty Chair for several regional schools of banking and finance.

He received bachelor degrees in Economics and English from Duke University in 1990, and in 1993 completed graduate studies at Emory University. In 1995, he earned the distinguished Accredited ACH Professional (AAP) certification from the National Automated Clearing House Association (NACHA).

Casey Wilcox

Casey Wilcox is Vice President and Manager at Fundtech Corporation. Mr. Wilcox joined Fundtech in 1999 after spending seven years with Bank One Corporation. He has over 17 years of banking and financial services experience. Casey's seven years at Bank One Corp. were in Treasury Management Sales, Operations and Product and Business Banking. He is active in numerous industry affiliations including AFP and NACHA, and has been a featured speaker at several regional and national ACH and payment conferences. Casey completed a B.B.A. in finance at the University of North Texas.

Rachel Williams

Rachel Williams has been a U.S. Postal Inspector for 8 years conducting investigations involving identity theft, mortgage fraud, investments fraud/schemes, internet fraud, child exploitation, mail theft and other financial crimes. Rachel is currently assigned to the Mail Fraud team.

Wendy Wishon, AAP

Wendy Wishon has over 30 years experience in the financial institution industry including retail, operations and training for a community bank, a savings and loan and a large commercial bank. She also managed software conversions for a core banking software vendor for three years and joined EPCOR in 1996.

Wendy provides oversight of all critical functions of the organization, including the EPCOR annual payments conference. She is a frequent speaker at various payments industry conferences, including NACHA's Payments Conference and conducts on-site training for member financial institutions. Wendy participates on many NACHA rules work groups, sits on the NACHA Arbitration panel and represents the EPCOR membership on the Electronic Check Council and the Internet Council. She is a member of the Regional Payments Associations Executives Leadership Forum and actively participates on the Education and Audit Committees.
