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PRESS RELEASES

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Washington, D.C. – The Conference of State Bank Supervisors (CSBS) today announced the formation of the Nonbank Industry Advisory Council (NIAC), a forum designed to foster dialogue among industry experts and state supervisors**.**

The NIAC will convene industry members to share their experience and engage with CSBS and state supervisors on matters related to the Nationwide Multistate Licensing System and its supervisory component, the State Examination System, as well as the overall state system of nonbank supervision. In particular, the NIAC will be a forum for state supervisors to discuss with industry any major policy or system development issues that would benefit from industry input.

“The NIAC reflects the commitment of state supervisors to conduct informed oversight and facilitate collaboration between industry and regulators across the nonbank sector,” said CSBS President and CEO Brandon Milhorn. “Engagements like these help build trust between regulators and regulated institutions, encourage honest discussions about systemic risks, enhance consumer protection, and increase the safety and soundness of financial markets.”

The NIAC will be led by two co-chairs — one industry member and one regulator liaison — who will serve two-year terms. The council will be comprised of 30 industry representatives from the mortgage, money services, consumer finance, and debt collection sectors, and up to five members from organizations representing industry. CSBS will appoint up to seven additional state regulators in consultation with American Association of Residential Mortgage Regulators, the Money Transmitter Regulator Association, the National Association of Consumer Credit Administrators, and the North American Collection Agency Regulatory Association.

Regulator Liaisons

- Francisco Menchaca, Director, Division of Financial Institutions, Illinois Department of Financial and Professional Regulation
- Jan Murtha, Deputy, Non-Depository Division, North Dakota Department of Financial Institutions
- Dan O'Leary, Regional Field Manager, Massachusetts Division of Banks
- Jesse Saucillo, Deputy Commissioner of Non-Depository Supervision, Texas Department of Banking
- Brandi Smith, Chief of Enforcement, Florida Office of Financial Regulation
- Karyn Tierney, Director of Consumer Services and Legislative Affairs, Arkansas Securities Department

Alternate Regulator Liaisons

- Chasity Ball, Banking Licensing Specialist, DC Department of Insurance, Securities and Banking
- Jessica Canwell, Examiner, Maine Bureau of Consumer Credit Protection
- Bradley Fletcher, Consumer Services Manager, Illinois Department of Financial and Professional Regulation
- Haven Garber, Non-Depository Programs Manager, Oregon Division of Financial Regulation
- Pamela Prude-Smithers, Deputy Superintendent for Consumer Finance, Division of Financial Institutions, Ohio Department of Commerce
- Robert Spell, Director of Money Transmitters, Colorado Division of Banking

Consumer Finance

- Laura Hulse, Head of Trust & Safety, Homebase Services LLC
- Johnathan Hutton, Director, Global Licensing & Regulatory Programs, Affirm, Inc. **(also listed in money services businesses)**
- Julie Townsend, Vice President of Government Affairs, Purpose Financial

Debt Collection

- John McNamara, Chief Growth Officer, Avtal

Money Services Businesses

- Nauman Abuzar, Founder & CEO, Compliance with Nauman Abuzar
- Jessica Dunn, Program Manager Regulatory Affairs, Airwallex
- Michelle Gitlitz, Founder & CEO, Change Agents Technologies Inc.
- Johnathan Hutton, Director, Global Licensing & Regulatory Programs, Affirm, Inc. **(also listed in consumer finance)**
- John Laramie, Director of Crypto Compliance, Robinhood Crypto, LLC
- Yunhong Liu, Head of Regulatory Engagement, Amazon Payments
- Aram Minasyan, Chief Compliance Officer, Xono Finance, Inc.
- Samuel Nde Tene, Chief Business Officer, FA. R Group // BJFT INC
- Steve Shultz, Owner, Caspian Financial Group LLC dba United Check Cashing
- Lily Swift, Director, Regulatory Affairs, Visa Global Services, Inc.

Mortgage

- Michael Cavallaro, Head of Legal and Compliance, Valon Technologies, Inc.
- Amanda Garcia, Senior Vice President, Compliance, Verus Residential Loanco
- Brian Harvey, Chief Operating Officer, Mortgage JV
- Melissa Koupal, Executive Vice President, Risk & Compliance, CMG
- Jeff Midbo, Senior Vice President, Chief Compliance Officer, UWM
- Frank Riley, Director of Compliance, NFM Lending
- Michael Stidham, Director of Regulatory Affairs, Rocket
- Judith Tribble, Executive Vice President, Chief Compliance Officer, Lakeview Loan Servicing
- Amanda Tucker, Chief Risk & Compliance Officer, Atlantic Bay
- Paula Tuffin, General Counsel and Chief Compliance Officer, Better Mortgage Corporation
- Briana Wiederspahn, Senior Vice President Compliance, Cardinal Financial
- Josh Weinberg, President, Firstline Compliance
- Eric Wilson, Senior Director of External Affairs & Government Relations, Veterans United
- Latoya Young, Licensing and Compliance Administrator, Zenta Mortgage Services

Observers

- Jedd Bellman, Partner, Orrick
- Josh Dhyani, Attorney, Alston & Bird, LLP
- Frank Doorley, Partner, Mayer Brown, LLP
- Paula Frost, Licensing and Compliance Specialist, Weiner Brodsky Kider, PC
- Amy Greenwood-Field, Partner, Womble Bond Dickenson, LLP
- Ian Moloney, Chief Policy Officer, American Fintech Council
- Bob Niemi, Director of Government Affairs, Weiner Brodsky Kider, PC
- Haydn Richards, Partner, Bradley Arant Boult Cummings, LLP

Industry Representatives

- Danielle Arlowe, Senior Vice President, American Financial Services Association
- Liz Facemire, Associate Vice President, State Government Affairs, Mortgage Bankers Association
- Andrew Madden, Vice President, Government and State Affairs, ACA International
- Valerie Saunders, Chief of Staff, National Association of Mortgage Brokers
- Kathy Tomasofsky, Executive Director, Money Services Business Association, Inc.

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The Conference of State Bank Supervisors (CSBS) is a nationwide organization that supports a network of financial regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. State regulators supervise 79% of all U.S. banks and a variety of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance, and debt industries.

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