

Cindy Chen is the Assistant Special Agent in Charge of the Internal Revenue Service Criminal Investigation's Oakland Field Office located in Oakland, California. The Oakland Field Office covers two federal judicial districts: the Eastern District and Northern District, which covers Bakersfield to the Oregon border. As the Assistant Special Agent in Charge, Cindy is responsible for planning, directing and evaluating activities of criminal investigation employees who work to investigate violations of tax and other financial crimes in the Northern California region.

Cindy began her IRS-CI career in 2000 as a Special Agent in Long Beach, California. She joined IRS-CI's leadership team in 2009, when she became a Supervisory Special Agent in the Los Angeles Field Office. In 2013, she was selected as a Senior Analyst to work in IRS-CI's Headquarters in Washington, DC. While in Headquarters, she oversaw IRS-CI's risk management program.

Cindy is a graduate of California State University, Los Angeles with a degree in Business Administration with an emphasis in Accounting.



Kenneth A. Blanco
Director
Financial Crimes Enforcement Network

Mr. Blanco is the Director of the Financial Crimes Enforcement Network (FinCEN), a Bureau within the Department of Treasury, established to support law enforcement and global efforts against domestic and international financial crimes via the collection, analysis, and dissemination of information from the financial sector. FinCEN administers regulations to guard against money laundering and terrorism financing and enforces compliance with the Bank Secrecy Act, among other authorities delegated to the

Director through the USA PATRIOT Act of 2001.

Mr. Blanco is the 8th person to hold the position of Director of FinCEN. Prior to his appointment as Director by the Secretary of the Treasury in December of 2017, Mr. Blanco served as the Acting Assistant Attorney General for the Criminal Division of the United States Department of Justice from January 2017 until November 2017, and as a Deputy Assistant Attorney General from April 2008 until January 2017.

After graduating from Georgetown University Law Center in 1989, Mr. Blanco began his career at the Miami-Dade State Attorney's Office where he served in various sections including the Organized Crime Section, Public Corruption Section, and the Major Narcotics Section. In 1998, Mr. Blanco joined the United States Attorney's Office in the Southern District of Florida as an Assistant United States Attorney and served in numerous leadership positions including Deputy Chief of Narcotics/Chief of the High Intensity Drug Trafficking Area, Acting Chief of Narcotics, and Deputy Chief of the Major Crimes Section. During his time at the United States Attorney's Office, Mr. Blanco was detailed to Washington D.C. from December 2002 to August 2004 to serve as General Counsel to the 94 United States Attorney's Offices and the Executive Office of United States Attorneys. In 2006, Mr. Blanco returned to Washington D.C. to serve as the Chief of the Narcotic and Dangerous Drug Section at the Department of Justice. He was later promoted to the position of Deputy Assistant Attorney General, where he supervised the Asset Forfeiture and Money Laundering Section, Organized Crime and Gang Section, Child Exploitation and Obscenity Section, Narcotic and Dangerous Drug Section, and matters relating to Afghanistan, Colombia, Mexico and Panama.



Anthony J. Orlando
Director of Nationally Coordinated Investigations Unit

Anthony J. Orlando is the Director of Nationally Coordinated Investigations Unit for IRS Criminal Investigation. Mr. Orlando is responsible for the strategic program planning, development, coordination and the implementation of programs that are national and international in scope. As Director, Mr. Orlando is responsible for identifying and developing high impact tax and money laundering investigations in diverse areas such as international, employment taxes, virtual currency and corporate fraud. In addition, Mr. Orlando is tasked with identifying new and emerging threats and piloting innovative ideas.

Criminal Investigation's top law enforcement priorities are designed to promote tax compliance, address emerging areas of fraud, and meet the needs of the law enforcement community by supporting national crime initiatives. The Criminal Investigation Program Strategy is comprised of three interdependent programs: Legal Source Tax Crimes; Illegal Source Financial Crimes; and Narcotics-Related/Counterterrorism Financial Crimes. These enforcement programs encompass CI's investigative jurisdiction in the areas of tax, money laundering, and currency crime violations. Criminal Investigation must investigate and assist in the prosecution of those significant financial investigations that will generate the maximum deterrent effect, enhance voluntary compliance, and promote public confidence in the tax system.

Mr. Orlando began his career with the Internal Revenue Service in 1995 as a Special Agent in San Diego, California. In 2005, Mr. Orlando was selected as a Supervisory Special Agent in the St. Paul Field Office. In 2008, he was selected as a Senior Analyst in Special Investigative Techniques Section based in Washington, DC, where he worked until his appointment to Assistant Special Agent in Charge in the Los Angeles Field Office in January 2011. In February 2016, Mr. Orlando began a 14-month acting detail as the Acting Special Agent in Charge of the Los Angeles Field Office where he directed the activities of CI's 175 employees spanning across two federal judicial districts—the Central and Southern Districts of California.

Mr. Orlando has a Bachelor's Degree in Political Science with a Minor in Economics and a Master's of Science Degree in Accountancy. Mr. Orlando is also the recipient of an Honor Award bestowed by the Secretary of the Treasury for his overseas work on a Treasury Financial Jump Team.

Meryl Lutsky served as a prosecuting attorney for more than 20 years, the last 12 of which she spent leading the Statewide Crime Proceeds Strike Force and Money Laundering Unit for the New York State Attorney General's Office. In this role, she created multi-agency and multi-disciplinary task forces consisting of local, state and federal attorneys, investigators, auditors and analysts, and partnered with state and federal banking regulators to identify, investigate, prosecute, and remediate complex Money Laundering crimes and violations of the Banking and Tax Laws, including those related to Cyber Hacking, Identity Theft, Human Trafficking, Public Corruption, Sanctions Violations, and Terrorist Financing.

Meryl is a noted public speaker on money laundering trends and typologies at money laundering and financial fraud conferences throughout the United States and has been actively involved in educating and training financial institutions in how to protect themselves from financial fraud. She is Co-Chair of the New York Chapter of ACAMS, which was recognized in 2016 as ACAMS Chapter of the Year, and is a past recipient of the ACAMS AML Professional of the Year Award.



Erin O'Loughlin

Senior Manager
FIU – Cyber Intelligence Unit

Erin O'Loughlin is a Senior Manager within the Cyber Threat Intelligence Unit (CIU) at Western Union where she provides expertise in the areas of deep/dark web investigations, fraud prevention and technology risk to money movement systems. Erin will execute cyber intelligence gathering initiatives to prevent organized on-line criminal elements from targeting Western Union.

Before joining Western Union Erin spent one year with IBM's Security Intelligence division consulting on Dark Web/Deep Web investigations for Financial Institution clients. Erin provided training in terrorist financing detection and dark web investigations to IBM clients.

Prior to IBM, Erin was a Senior AML Investigator and Fraud Risk Analyst at Bank of America specializing in authoring intelligence bulletins focused on current trends in financial crimes, terrorist financing and Suspicious Activity Reports for suspected money laundering.

Before joining the private sector Erin spent ten years as an operations officer within the US Intelligence community.

Special Agent Benjamin Wallinger has been with the United States Secret Service the San Francisco Field Office since 2015. He was previously assigned to the Bay Area Financial Crimes Task Force, before joining the Electronic Crimes Task Force in 2017. He is a trained computer forensic investigator, and as a member of the US Secret Service Electronic Crimes Task Force, he has conducted investigations related to money laundering, email compromise scams, cryptocurrency seizures, dark web exchanges, and child exploitation.

Sean Zadig is the Director of Threat Investigations within the Oath (formerly Yahoo) Paranoids team. Sean leads multiple teams focused on child safety, cybercrime investigation, threat intelligence, and protecting users who are targeted by government-sponsored attackers.

Prior to joining Yahoo in 2014, he worked in Google's Trust & Safety Team, and before that was a Special Agent with the NASA Office of Inspector General, Computer Crimes Division for seven years. These investigations included child pornography, spam botnets, bulletproof hosting (3FN and McColo), click fraud (Operation Ghost Click), West African fraud, and computer intrusions.

Sean holds a BS in Computer Science from UC Davis, a Masters in Criminal Justice from Boston University, and a PhD in Information Systems from Nova Southeastern University. Sean's research at NSU focused on hacker deterrence and hacker innovation diffusion in underground communities.

Nancy E. Lake, CAMS-Audit, CAMS-FCI
Director of Compliance Anchor

Nancy Lake has over 12 years of experience in the BSA/AML world. Nancy was CAMS certified in 2008, received her CAMS-Audit certification in 2013, and her CAMS-FCI certification in 2015. She has served as BSA Officer in multiple community banks where she successfully created and implemented the entire BSA program including one bank with a number of international MSBs. She has conducted bank wide BSA/AML training including Board of Director training. Nancy has experience working with and implementing several automated BSA/AML monitoring systems.

Along with conducting monthly online training, Nancy speaks at numerous conferences throughout the year here in the U.S. and even overseas. For four years, she has been an instructor at the PA Bankers School of Banking. Nancy joined Atlantic Community Bankers Bank in 2012 to develop a new consulting division, Compliance Anchor. She is utilizing her BSA experience and 19 years as an educator to provide assistance to community banks in the areas of training, risk management, and the development of sound internal programs and best practices.

Sande is a Vice President with Wealth Management and Investment Services Chief Risk Office at U.S. Bank. Her various roles during the past 25 years have cumulated into her current responsibilities of Middle Office Manager with AML oversight of onboarding elevated and high risk customers, EDD periodic reviews, initial and ongoing sanction scanning adjudications and business change risk assessment for wealth services business units. Sande was instrumental in working with the financial crimes project team for the fifth pillar EDD requirements.

Sande is passionate about eradicating the crime of human trafficking and is an active volunteer with several local organizations. She also works with non-profits based in Thailand and frequently leads trips into red-light districts in partnership with those groups. Her actions have increased partnerships between multiple disciplines to face this crime. Adding to her volunteer service, are efforts working with the Super Bowl 52 Host Committee to provide training and awareness of trafficking to the volunteer base and community. Sande is a founding member of the ACAMS Greater Twin Cities Chapter and has served as Communications, and Events before her current Co-Chair role. She has contributed articles multiple times to ACAMS Today and also has been a regular panel speaker at the annual ACAMS conference.

Orla Furey

Orla Furey, CAMS, ACSI, is First Vice President, BSA Officer at Cambridge Savings Bank, a full-service \$2.8 billion financial institution established in Cambridge, MA in 1834. Since joining in 2012, Orla has been responsible for overseeing BSA/AML, OFAC, Fraud Prevention and Red Flags programs for Cambridge Savings Bank. Orla has more than 20 years' experience in financial services. Prior to joining Cambridge Saving Bank, her experience includes compliance and operational risk management, corporate treasury sales, interest rate risk management, customer relationship management and corporate governance.

Since December 2015, Mr. Medina has served as the Assistant Chief over the Health Care Fraud Strike Forces in Detroit, New Orleans, Chicago and Miami. Since 2012, he has charged and prosecuted more than 50 defendants for their roles in partial hospitalization, home health, drug diversion and Part D pharmacy fraud schemes in the Southern District of Florida, Eastern District of Michigan, and Northern District of Texas. Prior to joining the health care fraud unit, he participated in the prosecution of Robert Allen Stanford, the Houston based financier who was convicted at trial for orchestrating a \$7 billion Ponzi scheme. Mr. Medina also participated in complex prosecutions involving violations of the Foreign Corrupt Practices Act.

In 2013, Mr. Lowell joined the Department of Justice as a Trial Attorney through the Attorney General's Honors Program. From 2013 to 2016, he served in the Bank Integrity Unit of the Money Laundering and Asset Recovery Section. There, he investigated and prosecuted corporate executives and financial institutions for criminal violations of the Bank Secrecy Act. Among other cases, he participated in the prosecution of Rabobank, which pleaded guilty to obstruction and conspiracy to defraud the United States. He previously served on detail to the U.S. Attorney's Office for the Eastern District of Virginia where he worked cases in the Financial Crimes and Public Corruption Unit. Since 2016, Mr. Lowell has served in the Fraud Section of the Department of Justice and prosecutes complex health care fraud and money laundering cases.