

Mr. Fleming has over 46 years of experience in both the financial services industry and Bank Secrecy Act/Anti-Money Laundering (BSA/AML) compliance.

Most recently he was the Assistant Director for the Office of Compliance at the Financial Crimes Enforcement Network (FinCEN) responsible for ensuring industry compliance with the Bank Secrecy Act through active partnerships with regulatory and law enforcement agencies as well as financial institution trade associations. Prior to that, he was the Assistant Director for FinCEN's Policy Office and previously served as the Deputy Assistant Director for Compliance and Enforcement at FinCEN's predecessor agency, Treasury's Office of Financial Enforcement. Prior to returning to FinCEN he worked as a Senior Compliance Specialist for the Office of the Comptroller of the Currency where he developed BSA/AML policies and examination procedures. In these positions he reviewed, analyzed and advised on BSA regulations, rulings and policies, supervised civil penalty investigations of BSA violations and negotiated civil money penalty settlements.

He also worked as a Program Analyst for Treasury's Office of Thrift Supervision providing educational programs and compliance assistance to financial institutions, primarily in the area of BSA.

Prior to joining the government he was a banker for over 22 years. He was responsible for successfully developing and implementing numerous compliance programs as regulations were brought into force or amended.

During his government career, Mr. Fleming was recognized as an expert and authoritative speaker on BSA/AML issues and has spoken extensively on these matters to audiences throughout the U.S. and abroad over the last 20 years.

Bryan E. Wampler  
Case Manager, Special Activities  
FDIC - Division of Risk Management Supervision  
San Francisco, CA

Mr. Wampler serves as a Case Manager, Special Activities in the FDIC's San Francisco Regional Office. He joined the FDIC in 2007, serving as an Examiner in the Boston North Field Office from 2007 until 2015, when he accepted the Case Manager, Special Activities position he currently holds. As a Special Activities Case Manager, Mr. Wampler reviews and processes problem BSA/AML Reports of Examination including the preparation of formal and informal BSA/AML corrective actions. During his career, he has served as Acting Case Manager in the Boston Area Office and Acting Case Manager, Special Activities in the New York Regional Office. Mr. Wampler is a BSA/AML Subject Matter Expert, Certified Anti-Money Laundering Specialist and Certified Fraud Examiner. He is a 2007 graduate of the University of Missouri-Columbia with a Bachelor's of Science in Business Administration with an emphasis in Finance and Economics.

Thanks,

## Darlene James

Darlene James has worked as a Bank Examiner for the Office of Currency Comptroller (“OCC”) for the past 15 years. Prior to joining the OCC she held various positions in the BSA/AML and Consumer Compliance areas for over 20 years.

Matt Newman  
Assistant Deputy Commissioner  
California Department of Business Oversight

Matt works in the CDBO's Sacramento Office and has been with the department for 14 years. He spent his first eight years as a safety and soundness examiner in Sacramento and the past six years as an Assistant Deputy Commissioner in the San Francisco office. As an AD, he is responsible for 15 state licensed institutions that range in size from \$200 million total assets up to \$50 billion. As a state bank regulator, he routinely reviews BSA/AML examination findings on state independent and joint examinations with federal regulators and administers related enforcement actions for BSA/AML deficiencies and weaknesses identified at his licensees.

**Please note:** We request that our speakers dress in business attire.

**Rob Triano, CAMS, CAFP**

Rob has been with FRB San Francisco for two years as a Senior BSA/AML Risk Specialist. He is involved in supervision of Large, Regional, Foreign, and Community banking organizations. Prior to this role, Rob was Vice President and BSA/AML/OFAC Program Manager for UMB Financial Corp, Kansas City, MO. Before UMB, Rob attained his S&S Examiner Commission from FRB Kansas City, where he also served as the district's BSA Risk Coordinator for a portion of his tenure. Prior to the FRB KC, Rob worked for a regional bank holding company based out of Omaha, NE, in various BSA and other operational roles. He attained an MBA from Baker University, Overland Park, KS, and a Bachelor's in Science from Doane University, Crete, NE, and he also has designations as a Certified Anti-Money Laundering Specialist (CAMS) and a Certified Anti-Money Laundering and Fraud Professional (CAFP).



Rabobank

# Mark Borrecco

## Chief Executive Officer

Rabobank, N.A.  
Roseville, California



**Mark Borrecco** is Chief Executive Officer of Rabobank, N.A. (National Association), a \$13-billion, award-winning bank serving California communities grounded in agriculture. Mr. Borrecco oversees all business units of the Rabobank Group subsidiary including agribusiness, retail, business banking, wealth management, commercial real estate investment, renewable energy and treasury services. As well, he serves on the bank's board of directors and on the North America Executive Team of Rabobank North America.

Prior to Rabobank, N.A., Mr. Borrecco was national retail sales manager for Bank of the West. Joining the bank in January 2009, he led a number of projects and initiatives focused on branch rationalization, customer contact strategies, customer onboarding, and sales strategies for the bank's 655-branch network.

Earlier in his banking career, he held leadership positions at several financial institutions including Wachovia and World Savings.

Active in his community, Mr. Borrecco sits on the board of the Greater Sacramento Economic Council, which is committed to driving economic growth in the region, along with being Co-Chair of the Food and Ag Innovation committee. In addition, he is a board member for the Pacific Coast Banking School and the Western bankers Association. He holds a bachelor's degree in economics from California State University in Fresno.

John J. Byrne, Esq., CAMS  
Vice Chairman  
AML RightSource  
and  
Special Advisor  
ACAMS Advisory Board

John is Vice Chairman of AML RightSource ([www.amlrightsource.com](http://www.amlrightsource.com)), leads his own consulting firm, and was most recently Executive Vice President of the Association of Certified Anti-Money Laundering Specialists (ACAMS), a global organization with over to 60,000 members. Byrne is an internationally known regulatory and legislative attorney, and one of the leading AML community voices for over 30 years. He has experience in a vast array of financial service related issues, with particular expertise in regulatory oversight, policy and governance, anti-money laundering (AML), privacy and terrorist financing. He has written over 100 articles and blogs on AML, financial crime and privacy; represented the financial sector in this area before the United States Congress, state legislatures and international bodies such as the Financial Action Task Force (FATF); and appeared on CNN, Good Morning America, the Today Show, and many other media outlets in the United States and abroad.

John has received several awards, including the Director's Medal for Exceptional Service from the US Treasury Department's Financial Crimes Enforcement Network (FinCEN), the American Bankers Association's (ABA) Distinguished Service Award for his career work in the compliance field, the Patricia Wise Award from the West Coast AML Forum (WCAML) as well as several awards for writing columns and blogs and for hosting his podcast, AML Now. He was recognized with the ACAMS Lifetime Service Award in September 2017. He remains on the ACAMS Advisory Board and is a member of Marquette University's Commercial Banking Board.



## **DENNIS M. LORMEL**

Mr. Lormel retired from the Federal Bureau of Investigation (FBI) in December 2003, having served 28 years as a Special Agent. During his distinguished career, Mr. Lormel amassed extensive major case experience as a street agent, supervisor and senior executive, particularly in complex, document and labor intensive financial related investigative matters. In December 2000, Mr. Lormel was promoted to Chief of the FBI's Financial Crimes Program.

Immediately following the terrorist attacks of September 2001, Mr. Lormel formulated, established and directed the FBI's comprehensive terrorist financing initiative. He developed and implemented a variety of proactive and progressive investigative methodologies. These efforts evolved into the formation of a formal Section within the Counterterrorism Division of the FBI, known as The Terrorist Financing Operations Section. This multi-agency, multi-disciplined entity attained international recognition as one of the world's elite operations for tracking, investigating and disrupting terrorist-related financial activity. For his visionary contributions, Mr. Lormel received numerous commendations and awards to include the Award for Investigative Initiative, from the U.S. Department of Justice and the George H. W. Bush Award for Excellence in Counterterrorism, from the Central Intelligence Agency.

Over the last 14 years, Mr. Lormel has provided risk advisory consulting services. He is the founder and President of DML Associates, LLC. Mr. Lormel provides consulting services and training related to terrorist financing, money laundering, fraud, financial crimes, suspicious activity and due diligence. He also offers financial intelligence services through case studies and trend analysis. Mr. Lormel has shared his insight on terrorist financing and money laundering, both domestically and internationally, through speaking engagements at hundreds of conferences, as well as through news media interviews. He served as an Advisor to the Congressional Anti-Terrorist Financing Task Force in 2005 and 2006. Mr. Lormel was presented with the 2010 Association of Certified Anti-Money Laundering Specialists (ACAMS) Volunteer of the Year Award and currently serves as a member of the ACAMS Advisory Board. Mr. Lormel is also a Board member for the West Coast AML Forum and an Adjunct Professor, in the Master of Arts Program, for Financial Integrity, at Case Western Reserve University.

## Melissa Strait

Melissa Strait is the US Compliance Officer for Stripe, Inc. Prior to joining Stripe in early 2016, she was a Compliance Operations Manager for Square, Inc. At Square, she oversaw teams in San Francisco and St. Louis which handled transaction monitoring, KYC and EDD reviews, and sanctions screening. Melissa joined Square in 2013 from Kroll, Inc., where she was a Director in the Due Diligence practice. In that capacity, she managed teams producing in-depth due diligence research reports for banking and corporate clients, focused mainly in Asia and the Americas. She graduated from American University with degrees in International Studies and Spanish.

Delia Pawelke is the Financial Crimes Program Manager/OFAC Officer for Stripe, Inc. At Stripe, she oversees a team in San Francisco that handles AML and OFAC operations. Prior to joining Stripe in April 2017, Delia was the head of JPMorgan's Central Policy Office and was responsible for setting policy standards and processes across the lines of business and corporate functions. She graduated from Princeton University and the University of Michigan Law School and is a member of the State Bar of New York.

Steven Jesse Corral is a Deputy District Attorney in charge of Asset Forfeiture, Narcotics, Human Trafficking and Major Narcotic Vendor Prosecutor. He joined the Alameda County District Attorney's Office in 1990. Steven is also on the Asset Forfeiture Committee as a voting member, an instructor/technical advisor for Asset Forfeiture and a subject matter expert. He has co-authored and lectured on several human trafficking topics. He graduated from University of California at Los Angeles - School of Law with a concentration in Criminal and Constitutional Law.



### **Vanessa Russell Bio**

Vanessa Russell has developed children in the area of dance, teaching hundreds, ages 3-25, lyrical, flags, hip hop, mime, since 2000. In 2010 one of her 15 year old dance students was sold into human trafficking. Although she was eventually located and is now being restored, Vanessa encountered many others who, like her student, were US born women, men and children trapped in modern day slavery.

Her response was to launch Love Never Fails, a non-profit dedicated to the restoration, education and protection of those involved or at risk of becoming involved in domestic human trafficking. Love Never Fails has educated thousands of children and community members on the issue of human trafficking and opened two homes which provide long-term safe housing and restorative services for an average of 26 women survivors and their children a year. Vanessa believes that the issue of human trafficking can be solved through love expressed in prayer, safe housing, mentoring, job training, outreach, and education.

Vanessa is also an accomplished Sr. leader at Cisco Systems; working 20 years in the IT industry leading technology and sales organizations. Her professional hope is to inspire and motivate people to develop business and themselves. She is married to Pastor Timothy Russell, and they are blessed to have a seven children.

Vanessa graduated from University of San Francisco with a B.S. in Information Systems Management. She is a sought out key-note speaker and the recipient of the 2013 Jefferson Award, the 2015 Jesse Curtis Homeless Advocacy in Action Award, the 2015 Hayward Heart Award, 2015 Top 20 Dynamic Women Owned Nonprofits, 2017 Ujima Catholic Community Service Award, 2017 Cisco Hero Award, and the 2017 Discovery Investigation & People Magazine Everyday Hero Award.

## Special Agent Bryan Wong

Bryan Wong works as a Special Agent for the Internal Revenue Service, Criminal Investigation Division in the Oakland Field Office.

For the last 17 years, Special Agent Wong has worked legal and illegal source tax crimes and money laundering investigations to include RICO, narcotics, organized crime and public corruption. He was the recipient of 2016 FinCEN Law Enforcement Award for Third Party Money Launderers regarding Operation Russian Laundry. In Russian Laundry, IRS-CI along with the FBI seized over \$28M in cash and dismantled a large criminal organization operating throughout the United States. The following year Agent Wong was the recipient of the 2017 FBI's Director's Award for Outstanding Criminal Investigation regarding Operation White Suit.

Agent Wong is an ACAMS member and once bowled a 228.