

The logo features a stylized letter 'A' on the left, composed of a dark blue upper section and a green lower section, with a blue and white wave-like graphic flowing through it. To the right of the 'A', the words 'ANNUAL' and 'MEETING' are stacked vertically in a bold, green, sans-serif font.

ANNUAL MEETING

October 24-26, 2022
The Breakers, Palm Beach, FL



Roster of Attendees

By Company: Pages 1-13

By Last Name: Pages 15-44

1st Franklin Financial

Ben Cheek
Mark Scarpitti, Executive Vice President & General Counsel
Daniel Clevenger, Executive Vice President, Chief Compliance Officer
Ken Proctor, Vice President - State Regulatory Compliance
Angela Brock, VP Credit Reporting & Compliance
Karly Herring, Director of Internal Communications and Employee Engagement
Gary McQuain, Chief Operating Officer
Charles Vercelli, Executive Vice President, Government & Regulatory Affairs
Ginger Herring, President & CEO

360factors

Bobby O'Neil, Director - Fintech and Banking Partnerships

A

Access AV

Peter Maguire, Director of Virtual Events

ACI Worldwide

John Savoia, Sr. New Business Developer
Darcy Locke, Vice President, Head of Consumer Finance Sales

ACV Capital

Shayan Khwaja, General Manager

AFSA Board Emeritus

Mary McDowell, AFSA Board Emeritus

AFSA Education Foundation

Frederick Geissinger, *Retired Active Consultant Business*
Rhonda Ashburn, *Executive Director, AFSA Education Foundation*

Allied Business Systems, LLC

Miranda Price, VP, Business Development
Chris Hall, President & CEO

Allied Solutions

Lesli Jameson, Director | Partners, Associations & Events
Shelly Becker, Senior Counsel, Affinity Solutions
Kris Nelson, Senior Director
Mark Bugalski, Senior Vice President, Southern Region
James Berryman, Regional Vice President
Mark Thomas, Regional Vice President
Suzi Straffon, Director, Finance Company Market
Ryan Frantzen, Vice President of Sales
Jay Berryman, Regional Vice President
Catherine Klimek, Senior Counsel
Anthony Cox, Business Operations Consultant
John Underwood, National Sales Vice President

Ally Financial Inc.

Robert Laughlin, Executive Compliance Director
Kevin Finnerty, Director, State Government Relations
Kevin Burk, Sr. Director Dealer Credit Operations
Thomas Bennert, Senior Vice President - Commercial Credit Operations
Kathleen Ruble, Executive Director Auto Marketing, Advertising, and Dealer Communications

ROSTER BY COMPANY

American Credit Acceptance, LLC

Catherine Cormier, Assistant General Counsel

American Financial Services Association

Danielle McLean, Director of Accounting
Thomas Morano, Vice President, Meetings & Conferences
Grace McGurn, Digital Coordinator
Ed McFadden, Senior Vice President, Communications
Philip Bohi, Vice President, Compliance Education
Brigid Ueland, Federal Government Affairs Manager
Michael Grimes, Director of Congressional Affairs
Matthew Kownacki, Director, State Research and Policy
Perla Manuel, Corporate Secretary
Bill Himpler, President and CEO
Mary Sue Himpler, Spouse
Cecilia Winslow, Senior Vice President
Danielle Arlowe, Senior Vice President
Kelsey Varner, Registrar/Meetings Coordinator
Ann Harter, Vice President, Congressional Affairs
Michele Battaline, Director, Meetings & Conferences
Edwin Portugal, Manager, State Policy & Regulatory Affairs
Toni Lewis, Vice President, Member Services and Engagement
Dan Bucherer, Communications Director
Jenny Bengtson, Director, Business Partner Memberships
Ruijia Yang, Accounting Associate
Olivia DiBiase, Director of Financial Education & Outreach
Petar Vucurevic, Vice President, Financial Services

Amsive

Mike Wilkins, Senior Director of Business Development
Greg Hamby, Senior Director of Business Development

Anderson Brothers Bank

Micky Watts, SVP - Dealer Services
Jody Lambert, VP Dealer Services Risk Management

Automotive Credit Corporation

Lisa Soller, Vice President of Compliance
John Cavanaugh, Chief Financial Officer
William Mitchell, VP Business Development

AutoTec

Charles Redden, CEO

Axcess Financial

Ken Judd, CEO

B

Ballard Spahr LLP

Michael Gordon, Partner

Bank of America Dealer Financial Services

Duane Freeman, Senior Vice President

Bates White

Bryce Stephens, PhD, Principal

BMO

Ryan Connorton, Director

BMO Harris Bank, N.A.

Stephen Anderson, Director-Originations
Guadalupe Marquez, Managing Director
Daniel Ryan, Director

ROSTER BY COMPANY

Bradley

Grant Premo, Partner

Bridgecrest / DriveTime

Clay Scheitzach, General Counsel
Jennette Roberts, Managing Director /
Regulatory Compliance
Mary Leigh Phillips, CEO

Brock & Scott, PLLC

Dennis LeVine, Managing Partner

Brownstein Hyatt Farber Schreck, LLP

Jason Dunn, Shareholder

Brundage Management/Sun Loan Company

Valerie Tolhurst, Vice President, Talent
John Martinez, SVP of Sun Loan Operations
Kristin Dunn, VP Marketing
Rochelle McClanahan, Chief Financial
Officer/Compliance Officer

C

C&F Finance Company

Dusty Crone, President & CEO
Shawn Moore, EVP & CCO

CAI Neurodiverse Solutions

Anthony Pacilio, Vice President

Capital One Auto Finance, Inc.

Taylor Brinkman, Senior Manager,
Senior Counsel
Saif Inam, Director,
Government & Policy Affairs Group

Carleton, Inc.

Sarah Milovich, Corporate Attorney

CarMax Auto Finance

Denise Brown, Vice President
& Chief Credit Officer
Gregory Fitzharris, VP, General Counsel, &
Chief Compliance Officer

Carolina Finance, LLC

Harvey Kirk, Chief Compliance Officer

CashCo Financial Services, Inc.

Rachel Rosenberg, Spouse
Julie Ausland, President & COO
Michael Rosenberg, Chairman & CEO

CashRepublic

Rajib Das, Chairman

CCC Intelligent Solutions

Nancy Mellon, Director, Lender Services

Chase Auto Finance

Ernest Evans, Managing Director
Brandon Tapp, Managing Director-Head of
Dealer Services
Tonya Blander, Executive Director

CIBC

Patrick Alexander, Managing Director
JJ Ohlrich, Managing Director - Market Lead
Jeffrey Michalczyk, Managing Director/Group
Head, Specialty Finance

CIG Financial

Jeffrey Butler, President
Marie Persichetti, Executive Vice President,
CFO

Citizens Savings & Loan Corporation

Elizabeth St. Charles,
Chief Financial Officer
Pat St. Charles, CEO

Connections Insights

Marguerite Watanabe, President

Consumer Financial Protection Bureau

Rohit Chopra, Director

Cooley LLP

Jessica Pollet, Special Counsel

Covington & Burling LLP

Andrew Smith, Partner

Credit Acceptance Corporation

Erin Kerber, Chief Legal Officer & Corporate Secretary

Mike Pendy, Legislative Analyst, Compliance

Chris Moore, Vice President, Senior Counsel, Servicing and Collections

Credit Central, LLC

Dan Walters, Chief Executive Officer

Credito Real USA Finance

Christopher Hahn, General Counsel and VP of Compliance

Crescent Bank

Brian Donohue, Chief Executive Officer

Craig Sims, SVP, Business Development

Erika Solhtalab, Corporate Counsel

CrossCheck Compliance

Debbi Roberts, Director

Michael Forester, Partner

Crown Asset Management, LLC

Bob Deter, Vice President, Business Development

D

DataOceans

Lawrence Buckley, SVP Business Development

Lee Nagel, Chief Client Officer

DataScan

Brian Koprowski, CEO

Matthew Powell, President

Brian Johnson, Vice President

Revenue Operations

Digital Matrix Systems

Julie Thiel, National Accounts

Kara Maccabe, Account Manager

Dreher Tomkies LLP

Michael Tomkies, Partner

E

Earnix

Mark Dautel, Sales Director, North America

Amartya Bhattacharjya, Head of Presales

Banking

Be'eri Mart, Global Head of Banking

Equifax Inc.

Jessica Williams, Director, Federal

Government Relations

Steve Toelkes, Account Executive

Exeter Finance LLC

Bethany Slomski- Rangel, VP, Assistant General Counsel

F

FICO

Zeke Cuddy, Client Partner, Auto and Motorized Solutions
Jennifer Faaborg, Client Partner

Fifth Third Bank

Laura Palazesi, Auto Lending Fulfillment Director

FIMC Partners

Brian Williams, CEO
John Greco, General Counsel
Miguel Jansen, Vice President, Strategic Account Management

Financial Services Insights

Robert Trojan, President & CEO

First Help Financial, LLC

Chad Carlson, Vice President, Portfolio Servicing Operations
Sang O'Neill, Chief Credit Officer
Vanessa Hintz, Director of Compliance

First Heritage Credit

Julie Ratliff, General Counsel/Vice President of Compliance

First Heritage Credit of Mississippi

Sandra Culpepper, Spouse
J. Mike Culpepper, President/COO
Mandy Sumerall, Director of Operations Administration/Marketing/Project Management

First Horizon Bank

Daniel McCarthy, Senior Vice President
Harley Gorter, Vice President of Business Development

First Tower, LLC

Francis Lee, President & CEO
Michael Scarborough, Director of Marketing

FIS

Scarlett Smith, VP Sales, Auto Finance

Fitch Ratings

Ian Appel, Director, Business & Relationship Management
Michael Taiano, Senior Director
Brian Harris, Senior Director

Flagship Credit Acceptance

Jennifer Clark, AVP of Compliance
Christopher Keiser, EVP, General Counsel & Chief Compliance Officer
Courtney Magnarella, Associate Counsel
Jennifer Barrett Gauna, SVP & Chief Administrative Officer
Wendy Pratt, VP Direct Lending

Flagstar Bank FSB

Jeffrey Terrill, Senior Vice President, Group Manager
Patrick Green, Senior Vice President, Director of Lender Finance
Micah Dickey, VP, Senior Relationship Manager of Lender Finance

Florida Financial Services Association, Inc.

Scott Jenkins, Executive Director

Ford Motor Credit Company

Rob Mossel, Counsel
Shannon Mokhiber, Vice President, North America Operations
James Drotman, Executive Vice President, Ford Pro FinSimple
Geoff McLellan, Vice President, Risk Management

Fortegra

Mark Walters, VP Credit Protection
Underwriting & Product Management
Scott Jacobs, Regional Vice President
Michael Ferris, SVP, Credit Protection
Product Group
Richard Webster, Vice President Credit
Protection Sales

FTI Consulting

Troy Kubes, Managing Director
Badri Sridhar, Managing Director
David King, Senior Managing Director

G

Gateway Financial Solutions

Carol Petersen, Director of Compliance
Benjamin Denay, Chief Financial Officer
Kristin Karwat, Chief Executive Officer

Global Lending Services, LLC

Kristen Miller, Senior Vice President, General
Counsel & Compliance Officer
Mark McCall, Chief Financial Officer

GM Financial

Marci Mancuso, SVP, Associate Counsel
Kyle Birch, President - North America
Operations
Brian Fallon, EVP Chief Commercial Officer
North America
Dawn Peters, Senior Vice President
Commercial Lending Services
Stephanie Casto, EVP, Chief Compliance and
Privacy Officer.
Thomas Rose, AVP Digital Direct Lending

GOLDPoint Systems

Jeremy White, SVP, Business Development
Glen Twede, Vice President, Sales

GS Strategy Group

Greg Strimple, President

GWC Warrenty

Charlie Maybin, VP of Lender Relationships
and Strategic Alliances

H

Haig Partners, LLC

Peter Thiel, Managing Director
Michael Toth, Partner
Alan Haig, President & Founder

Harley-Davidson Financial Services

Patrick Hodges, VP North America Retail
Programs
Michael Cavitt, Director of Risk Management
Jonathan Root, Senior Vice President

Heights Finance

Katherine Bodnar, Director of Compliance
Kelly Abernathy, Chief Compliance Officer
Dwane Bryant, Chief Legal Officer
Gary Fulk, President
Olivia Mosely, District Manager

Hinshaw & Culbertson LLP

Kyle Ferachi, Partner
Dustin Alonzo, Partner

Hudson Cook, LLP

Nicole Munro, Partner
Catharine Andricos, Partner
Michael Benoit, Chairman

Huntington National Bank

Mark Bjertness, Senior Vice President and
Senior Associate General Counsel
Patrick Kelly, SVP, Regional Credit Officer

ROSTER BY COMPANY

Husch Blackwell

Marci Kawski, Partner

Hyundai Capital America

Ross Williams, President & CEO
Heather Vo, Spouse
Andrew Leone, Vice President, Commercial
Mobility Services
Jennifer Kim, Chief Risk Officer
Hoan Vo, Director, Managing Counsel

I

IM Group Marketing

Seth Manley, Director of Sales

Independent Finance Association of Illinois

Mark Dapier, General Counsel

Informed IQ

Peyton Brooks, Business Analyst

J

Jefferies, LLC

Andrea Lee, Managing Director, Global Head
of Specialty Finance

Jenkins Hill Consulting, LLC

Scott Barnhart, Principal

Jericho Information Technology

Sean McCune, COO

K

Keefe, Bruyette & Woods (KBW)

James Chester, Managing Director, Fintech &
Financial Services Investment Banking

Keymer Inc.

Simon Keymer, President

Krieg DeVault LLP

Brett Ashton, Partner
Jeffrey Ledbetter, Of Counsel

Kubota Credit Corporation, U.S.A

Alan Hunn, General Counsel
Josh Miller, Senior Manager - Compliance

Kutak Rock LLP

William Henderson, Of Counsel

L

LCI Bankruptcy Solutions

Michael Hunter, Chief Revenue Officer

Liberty Career Finance

Lamiaa Elfar, General Counsel

Liberty Motor Club, LLC

James Thurman, Chief Operating Officer
James Dill, Chief Executive Officer

LoanPaymentPro, LLC

Michael Perkins, EVP of Channel
Partnerships
Graham Smith, National Sales Account
Manager
Marty Gannon, Senior Account Executive

Lot2You Finance

Eddie Green, Founder/Chief Operations Offer

LPI Loans

Sheri Wilford, President

M

Manatt Phelps & Phillips

Scott Pearson, Leader,
Consumer Financial Services

Marine Chevrolet Cadillac

Michael Alford, NADA Chairman

Mariner Finance, LLC

John Morton, Executive Vice President &
General Counsel
James Schneider, Executive Vice
President/Chief Operating Office
Jeffrey Casey, Senior Vice President,
Learning & Development

Market Scan Information Systems, Inc.

Jose Galvan, Head of Partnerships

Markquest, Inc.

Stephen Rossetti, President

Mayer Brown

Kris Kully, Partner

McGlinchey

Kelly Lipinski, Member

Mechanics Bank Auto Finance

Kim Gershon, Head of Strategic Planning
Kendall Schorr, Senior Vice President, Risk

Mizuho Securities, USA

Steve Riccuito, Chief Economist

MOBI

Tram Vo, CEO & Co-Founder
Chris Ballinger, President & Founder

Money Talk Financial Planning Seminars & Publications

Barbara O'Neill, Owner/CEO

Moody's Investors Service

Inna Bodeck, VP, Senior Analyst
Ana Arsov, Managing Director
Bruno Baretta, AVP
Tom Lazaridis, Managing Director
Joseph Pucella, Associate Managing Director
Ryan Foley, Senior Associate, Business
Development

N

National Automobile Dealers Association

Paul Metrey, Senior Vice President,
Regulatory Affairs
Andrew Koblenz, Executive Vice President,
Legal & Regulatory Affairs

National Bankruptcy Services, LLC

Jim O'Reilly, Senior Vice President

National Finance Company, Inc.

Glenn Hall, President

Nationwide Acceptance LLC

Martin Less, President & CEO

NBC News

Pete Williams, Former Correspondent

NETSOL Technologies Americas, Inc.

Peter Minshall, Executive Vice President

NextGear Capital

Scott Maybee, President

Nissan Motor Acceptance Company LLC

Scott Shea, Senior Counsel
Mark Bartleson, Chief Compliance Officer
Kevin Cullum, President & CEO
Anne Corrao, Director, Dealer Services -
Commercial Credit

Nova Credit

Ronda Cepeda, Enterprise Sales Executive

O

Omni Financial

Sheryl Smith, Chief Risk & Compliance
Officer

Omnibus Enterprises, Inc.

George Halloran, President

Oportun, Inc.

Alicia Dagosta, Vice President, Asst. General
Counsel, Head of Regulatory Legal
John Reece, Senior Director, Regulatory
Counsel

P

Pacific Western Bank

Jay Cook, Senior Vice President, Portfolio
Manager
Sheryl Inman, Portfolio Management

Palinode

Joe Storey, President & CEO

PassTime

Corinne Kirkendall, Executive Vice President,
Compliance & Regulatory Affairs

PayNearMe

Julian Schneider, Strategic Sales Executive
Dawn Fretwell, Director of Sales

Penn Hill Associates

Kevin Camell, Vice President

People Strategies Inc.

Terri Horn, Managing Director

Plateau Insurance Company

John Kelly, SE Marketing

Porsche Financial Services

Irma Leon-Gonzalez, Corporate Counsel
Brian Yarbrough, Director, Customer Service
& Remarketing
Joseph Pitstick, Director, Compliance
Jonathan Lippert, General Counsel &
Corporate Secretary

Prestige Financial Services

Grady McNett, Associate General Counsel

Privacy4Cars

Andrea Amico, Founder and CEO

Public Policy Law Practice

Frank Salinger, Principal

Q

Quality Acceptance

Ofer Alon, Chief Executive Officer

Quill Intellegence, LLC

Danielle Dimartino Booth, CEO & Chief
Strategist

R

Regional Management Corp.

John Schachtel, COO & EVP

Reliable Credit Association, Inc.

Lisa Teutsch, Director of Human Resources

Renewal Financial Services, LLC

Rickie Keys, Founder & President

REPAY - Realtime Electronic Payments

Susan Perlmutter, Chief Revenue Officer

Aaron Clark, VP, Relationship Management

Republic Finance, LLC

Bradley Noel, Executive Vice President -
Branch Operations

Alan Noel, Regional Vice President

Mark Freeman, Chief Financial Officer

Katherine Sumner, SVP, Legal & Compliance

Rex Ellison, President & CEO

Ian Rehmert, Chief Operating Officer & Chief
Risk Officer

Mick Stanton, General Counsel

Robertson Anschutz Schneid Crane LLP

Frank Veneziano, Senior Counsel

Rocket Central

Liz Facemire, Dir. Public Policy

Justin Oesterle, Chief Executive Officer

Amanda George, Chief Product Officer

RSM US LLP

Morris Marshburn, Partner

S

S& P Global Mobility

Marc Bland, Chief Diversity Officer

SAFCO

Dan Baggett, SVP of Compliance & Loan
Servicing

george fussell, Chairman & CEO

Santander Bank, NA

Scott Bernstein, Managing Director

Santander Consumer USA, Inc.

Betty Jotanovic, Executive Vice President,
Head of Originations

Elizabeth Cintavey, Director, Program
Management

Arianna Doherty, Senior Vice President,
Deputy General Counsel

Virnitia Hendricks, EVP, Chief Diversity
Officer

Amy Forsythe, Senior Vice President, Deputy
General Counsel

Marc Womack, EVP, Head of Operations

Kristin Ritsema, VP, Diversity, Equity &
Inclusion Program Manager

Saul Ewing Arnstein & Lehr

Ryan DiClemente, Partner

Securian Financial Group

Lisa Dutton, Manager, Credit Protection
Services

Security Credit Services, LLC

Jim Matthews, Manager, Business
Development

T.K. Kimmel, Executive Vice President

Security Finance Corporation of Spartanburg

Melia McCraw, Senior Corporate Counsel and Assistant Secretary
Tracy Sandin, SVP, Government Relations & Public Affairs
Salvador Calvio, VP, Talent Management
Heidi Bolton, President
Vic Barr, Chief Operating Officer
Tonya Randolph, Counsel
Joe Schuebert, VP of Government & Public Relations
Daniel Turner, Vice President of Government & Public Relations

Severson & Werson

Scott Hyman, Data Protection Officer and Vice-Chair of Financial Services Practice Group
Genevieve R. Walser-Jolly, Member

Sheppard Mullin Richter & Hampton LLP

AJ Dhaliwal, Special Counsel

Solutions by Text

Danny Cantrell, Founder
Riley Cantrell, Daughter
Alanda Cantrell, Spouse
Michael Rogers, Chief Revenue Officer
David Baxter, CEO
Amanda Payton, General Counsel

Sopra Banking Software

Jeff Bunch, Head of Automotive Strategy – US
Ravi Naicker, Global Commercial Director
Doriene Viera, Vice President of Business Development - Asset & Consumer Finance

Southeast Toyota Finance

William Shope, Senior Vice President & Chief Operating Officer
Dana Foster, Deputy General Counsel
William McDaniel, VP Credit Administration
Katie Hosemann, Director, Compliance & Chief Compliance Officer
Michael Lakhovsky, Director, Deputy General Counsel
Todd Clarke, VP, General Counsel
Noam Silverman, Associate General Counsel

State National Companies

Mark Baltuska, Vice President of Finance Company Markets
Tasheen Alston-Wider, Regional Vice President

Stetson-Hatcher School of Business

John Gordon, Lecturer of Finance, Stetson-Hatcher School of Business

SunCoast Financial Group

Joe Reaves, Owner

T

TD Auto Finance

Ernest Wheeler, Vice President, Senior Counsel
Anne Kline, SVP, Head of Strategic Relationships & Syndicated Accounts
Eddie (Nadir) Jones, Head of Credit Mgmt & Governance & Controls
Andrew Stuart, President and CEO

The Plateau Group, Inc.

Mike Graham, President Credit Division

Thorn Run Partners

Jason Rosenstock, Partner

Tidewater Finance Company

James Sheeran, General Counsel
Billy Fuller, Chief Operating Officer
Stacey Jones, Senior Counsel
Nathan Benson, Chief Executive Officer

Time Investment Corporation

Spencer Everette, Supervisor
Bonnie Everette, Spouse
Madison Everette, Spouse
R.E. Everette, President

Toyota Financial Services

Devin House, Managing Counsel
Sandy Ahn, General Manager, Dealer Lending
Nathan Glazier, Manager, Government Affairs

TransUnion

John Shealy, Client Executive
Peter Turek, Senior Vice President, Sales
Christopher McNamara, Sr. Director, Consumer Lending Strategy & Planning

Turner Acceptance Corp.

Jonathon Levin, Chief Executive Officer

U

U.S. Bank National Association

Kristina Bolte, Vice President | Dealer Services Digital, Direct & Alliance Programs

U.S. House of Representatives

Byron Donalds, Congressman

United Auto Credit

Amy Castell, General Counsel & Chief Compliance Officer

United Group/United Finance Co.

Rick Parker, President & CEO
Roger Lloyd, Chief Operating Officer

V

Vehicle Acceptance Corporation

James Neubauer, Chairman

Vergent

LeAnn Cotten, VP, Sales and Lender Relations

Vivirito Consulting, LLC

Elizabeth Vivirito, Writer, Editor, Marketing/Communications

VW Credit, Inc.

James Mullaly, Senior Director, Commercial Credit & Risk
COURTNEY HUTCHINS, Regulatory Compliance Training and Policy Specialist
Despina Trajcevski, Regulatory Compliance Specialist

W

Walters Management Co./Loan South Finance Corp.

Rob Robinson, President/CEO

Wells Fargo

Scott Fontenot, Senior Vice President, State & Local Government Relations

Wells Fargo Auto

Matt Lincoln, Senior Counsel
Cynthia Caine, Head of Wells Fargo Commercial Auto
Tanya Sanders, Executive Vice President, Head of Wells Fargo Auto Consumer Lending

Wells Fargo Preferred Capital

Sharon Mancero, Director
Thomas Murphy, Executive Vice President &
Managing Director

Weltman, Weinberg & Reis Co., LPA

Sara Costanzo, Shareholder
Milos Gvozdenovic, Attorney

Western Shamrock Corporation

Natasha Wood, General Counsel
Tom Hudgins, President and CEO

Winnow

Wendy Lovett, National Sales Manager
James Smith, Senior Regional Sales
Manager

Wolters Kluwer Lien Solutions

Jennifer Reid, Head of Sales, Specialty Motor
Vehicle

ROSTER BY LAST NAME

A

Kelly Abernathy
Chief Compliance Officer
Heights Finance
Greenville, SC

Sandy Ahn
General Manager, Dealer Lending
Toyota Financial Services
Plano, TX

Patrick Alexander
Managing Director
CIBC
Chicago, IL

Michael Alford
NADA Chairman
Marine Chevrolet Cadillac
Jacksonville, NC

Ofer Alon
Chief Executive Officer
Quality Acceptance
Van Nuys, CA

Dustin Alonzo
Partner
Hinshaw & Culbertson LLP
New Orleans, LA

Tasheen Alston-Wider
Regional Vice President
State National Companies
Overland Park, KS

Andrea Amico
Founder and CEO
Privacy4Cars
Kennesaw, GA

Stephen Anderson
Director-Originations
BMO Harris Bank, N.A.
Chicago, IL

Catharine Andricos
Partner
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Ian Appel
Director, Business & Relationship
Management
Fitch Ratings
New York, NY

Danielle Arlowe
Senior Vice President
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Ana Arsov
Managing Director
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Rhonda Ashburn
Executive Director, AFSA Education
Foundation
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ROSTER BY LAST NAME

Brett Ashton
Partner
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Indianapolis, IN

Julie Ausland
President & COO
CashCo Financial Services, Inc.
Portland, OR

B

Dan Baggett
SVP of Compliance & Loan Servicing
SAFCO
Fort Lauderdale, FL

Chris Ballinger
President & Founder
MOBI
Los Angeles, CA

Mark Baltuska
Vice President of Finance Company
Markets
State National Companies
Overland Park, KS

Bruno Baretta
AVP
Moody's Investors Service
New York, NY

Scott Barnhart
Principal
Jenkins Hill Consulting, LLC
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Vic Barr
Chief Operating Officer
**Security Finance Corporation of
Spartanburg**
Spartanburg, SC

Jennifer Barrett Gauna
SVP & Chief Administrative Officer
Flagship Credit Acceptance
Chadds Ford, PA

Mark Bartleson
Chief Compliance Officer
Nissan Motor Acceptance Company LLC
Franklin, TN

Michele Battaline
Director, Meetings & Conferences
American Financial Services Association
Washington, DC

David Baxter
CEO
Solutions by Text
Dallas, TX

Shelly Becker
Senior Counsel, Affinity Solutions
**Allied Solutions/Securian Financial
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Saint Paul, MN

Jenny Bengtson
Director, Business Partner Memberships
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ROSTER BY LAST NAME

Thomas Bennert
Senior Vice President - Commercial Credit
Operations
Ally Financial Inc.
Detroit, MI

Michael Benoit
Chairman
Hudson Cook, LLP
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Nathan Benson
Chief Executive Officer
Tidewater Finance Company
Virginia Beach, VA

Scott Bernstein
Managing Director
Santander Bank, NA
Plano, TX

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Regional Vice President
**Allied Solutions/Securian Financial
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James Berryman
Regional Vice President
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Head of Presales Banking
Earnix
Waltham, MA

Kyle Birch
President - North America Operations
GM Financial
Fort Worth, TX

Mark Bjertness
Senior Vice President and Senior Associate
General Counsel
Huntington National Bank
Troy, MI

Marc Bland
Chief Diversity Officer
S & P Global Mobility
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Tonya Blander
Executive Director
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Fort Worth, TX

Inna Bodeck
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Katherine Bodnar
Director of Compliance
Heights Finance
Greenville, SC

Philip Bohi
Vice President, Compliance Education
American Financial Services Association
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ROSTER BY LAST NAME

Kristina Bolte
Vice President | Dealer Services Digital,
Direct & Alliance Programs
U.S. Bank National Association
Cincinnati, OH

Heidi Bolton
President
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Spartanburg, SC

Taylor Brinkman
Senior Manager, Senior Counsel
**Capital One Auto Finance,
division of Capital One N.A.**
Plano, TX

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Business Analyst
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Palm Beach Gardens, FL

Denise Brown
Vice President & Chief Credit Officer
CarMax Auto Finance
Arlington Heights, IL

Dwane Bryant
Chief Legal Officer
Heights Finance
Greenville, SC

Dan Bucherer
Communications Director
American Financial Services Association
Washington, DC

Lawrence Buckley
SVP Business Development
DataOceans
Alpharetta, GA

Mark Bugalski
Senior Vice President, Southern Region
**Allied Solutions/Securian Financial
Group**
Boca Raton, FL

Jeff Bunch
Head of Automotive Strategy – US
Sopra Banking Software
Alpharetta, GA

Kevin Burk
Sr. Director Dealer Credit Operations
Ally Financial Inc.
Downers Grove, IL

Jeffrey Butler
President
CIG Financial
Irvine, CA

C

Cynthia Caine
Head of Wells Fargo Commercial Auto
Wells Fargo Auto
Irvine, CA



ROSTER BY LAST NAME

Salvador Calvio
VP, Talent Management
**Security Finance Corporation of
Spartanburg**
Spartanburg, SC

Kevin Camell
Vice President
Penn Hill Associates
Pawleys Island, SC

Riley Cantrell
Daughter
Solutions by Text

Danny Cantrell
Founder
Solutions by Text
Dallas, TX

Alanda Cantrell
Spouse
Solutions by Text
Dallas, TX

Chad Carlson
Vice President, Portfolio Servicing
Operations
First Help Financial
Needham, MA

Jeffrey Casey
Senior Vice President, Learning &
Development
Mariner Finance, LLC
Bel Air, MD

Amy Castell
General Counsel & Chief Compliance
Officer
United Auto Credit
Newport Beach, CA

Stephanie Casto
EVP, Chief Compliance and Privacy Officer.
GM Financial
Fort Worth, TX

John Cavanaugh
Chief Financial Officer
Automotive Credit Corporation
Southfield, MI

Michael Cavitt
Director of Risk Management
Harley-Davidson Financial Services
Chicago, IL

Ronda Cepeda
Enterprise Sales Executive
Nova Credit
Renton, WA

Ben Cheek
1st Franklin Financial
Toccoa, GA

James Chester
Managing Director, Fintech & Financial
Services Investment Banking
Keefe, Bruyette & Woods (KBW)
Atlanta, GA

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