



Keynote Speaker



David Gergen
Senior Political Analyst
CNN

David Gergen is the co-director of the Center for Public Leadership, a senior political analyst for CNN and has served as an adviser to four U.S. presidents of both parties. He is a professor of public service at the Harvard Kennedy School and the director of its Center for Public Leadership. In 2000, he published the best-selling book, *Eyewitness to Power: The Essence of Leadership, Nixon to Clinton*.

Gergen was born in Durham, North Carolina, where his father taught mathematics at Duke University. He graduated with honors from both Yale College (1963) and Harvard Law School (1967) and served as an officer in the U.S. Navy for nearly three and a half years, posted to a ship in Japan.

Gergen joined the Nixon White House in 1971, as a staff assistant on the speech writing team, a group of heavyweights that included Pat Buchanan, Ben Stein and Bill Safire. Gergen went on to work in the administration of Gerald Ford and as an adviser to the 1980 George H.W. Bush presidential campaign.

He served as director of Communications for Ronald Reagan and as adviser to Bill Clinton and Secretary of State Warren Christopher on domestic and foreign affairs.

In the 1980s, he began a career in journalism. Starting with *The McNeil-Lehrer NewsHour* in 1984, he has been a regular commentator on public affairs for some 28 years. Twice he has been a member of election coverage teams that won Peabody awards. In the late 1980s, he was chief editor of *U.S. News & World Report*, working with publisher Mort Zuckerman to achieve record gains in circulation and advertising. Today, he appears frequently on CNN as senior political analyst.

Gergen joined the Harvard faculty in 1999, and his work as co-director of the Center for Public Leadership at the Kennedy School has enabled him to work closely with a rising generation of younger leaders, especially social entrepreneurs, military veterans and Young Global Leaders chosen by the World Economic Forum. Through the generosity of outside donors, the Center helps to provide scholarships to 50-60 students a year, preparing them to serve as leaders for the common good. The Center also promotes scholarship at the frontiers of leadership studies.

He is active as a speaker on leadership and sits on many boards, including Teach for America, the Aspen Institute and The Mission Continues. He is a member of the Washington D.C. Bar and the Council on Foreign Relations and holds 27 honorary degrees.

Gergen has been married since 1967 to Anne Elizabeth Gergen of England, a family therapist. They have two children and five grand-children. Son Christopher is a social entrepreneur in North Carolina as well as an author and member of the Duke faculty. Daughter Katherine is a family doctor, working with the underserved population at the Boston Medical Center.



Lynne B. Barr

Partner and Chair of Banking and Consumer Financial Services Practices
Goodwin

Lynne Barr is a partner in Goodwin's Financial Industry Practice and chair of its Banking and Consumer Financial Services practices. Her practice focuses on banking and consumer financial services law. She advises banks, bank holding companies, brokerage firms, mortgage companies, trade associations and other entities on general corporate matters, including the offering and operation of their products and services, particularly in the context of federal and state regulation of financial institutions and their activities. Ms. Barr has extensive experience in credit and mortgage lending matters (including licensing, disclosure, documentation, interest rate limitations and credit reporting), credit and debit card operations, fair lending and equal credit opportunity issues, credit and deposit services, electronic banking, Internet and mobile financial services, privacy and data security, and insurance products.

Ms. Barr earned her J.D. from The George Washington University Law School and her B.A. from The George Washington University.



Patrick Boyaggi

Co-Founder and Chief Executive Officer
RateGravity

Patrick Boyaggi is the Co-Founder and CEO of RateGravity, a Boston-based Fintech company focused on home financing. RateGravity has developed technology that eliminates the need for the mortgage salesperson and pairs consumers with the optimal lender from a network of local lenders. RateGravity was awarded as the most promising new company at the Harvard Business School Real Estate Conference and the Gold Winner of MassChallenge.

Prior to co-founding RateGravity, Patrick served as Senior Vice President at Leader Bank where he was responsible for the Residential Lending Division and served on the Asset & Liability, Investment and CRA Committees. Under Patrick's leadership, the Residential Lending Division closed more than \$11B in mortgages and grew to a top 40 residential lender in the US by increasing loan volume over 140% in 5 years. Before joining Leader, Patrick was a Management Consultant at Accenture in their Financial Services Practice.

Patrick holds a BA from Bates College and an MBA from Northwestern's Kellogg School of Management.



Mike Butler

President and Chief Executive Officer
Radius Bank

Since joining Radius Bank in March 2008, Mr. Butler has transformed the Bank into an innovative leader in the financial services industry, one focused on delivering superior customer service and leading-edge technology to its clients. He is an experienced banking executive with an extensive background in all facets of commercial and consumer banking. Prior to joining the Bank, Mike served as President, National Consumer Finance at KeyCorp in Cleveland, Ohio. He is a graduate of Providence College and the ABA's Stonier Graduate School of Banking. Mike serves as a member of the Financial Services Committee for the Greater Boston Chamber of Commerce, on the Board of Trustees for Thompson Island Outward Bound, on the Advisory Board for FinXTech, and has been active with the Habitat for Humanity program. He was recently recognized as an EY Entrepreneur Of The Year® New England 2016 Finalist.



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Joanne Campbell
EVP of Risk Management
Camden National Bank

Ms. Joanne T. Campbell, CRCM, is Executive Vice President of Risk Management for Camden National Bank. She joined Camden National in 1996 as Vice President, Manager of Residential Real Estate. She was promoted to Senior Vice President, Compliance, Audit & CRA in 2002, and then to Senior Vice President, Risk Management in 2005 and to Executive Vice President in January 2011. As of January 2008, Ms. Campbell's responsibilities expanded to include all areas of Risk Management for the Company. Ms. Campbell currently serves as a member of the ABA Risk Management Forum Planning Committee. Ms. Campbell has spoken at the ABA Regulatory Compliance Conference and the ABA Risk Forum on a number of topics.



Matthew Dyckman
Counsel
Goodwin

Matt Dyckman is a counsel in Goodwin's Financial Industry, Banking, Consumer Financial Services, and FinTech practices. Mr. Dyckman has extensive experience in corporate finance and securities, mergers and acquisitions, and banking and financial services, and is kept informed of legal developments for the broader financial services industry as co-Editor of Goodwin's *Financial Services Weekly News Roundup*.

Mr. Dyckman represents banks, investment banks, mortgage companies, mortgage servicers, real estate investment trusts, payment processors and other financial institutions in corporate and securities transactions. He assists issuers, underwriters, placement agents and investors with capital raising transactions, including public and private offerings of equity and debt securities, conversions of thrift institutions from mutual to stock form and trust preferred securities. He also has significant M&A experience, advising on acquisitions of public and private companies, tender offers, spin-offs, asset acquisitions, branch purchases and acquisitions of failed financial institutions and distressed assets. Mr. Dyckman also advises financial and non-financial companies with corporate and limited liability company formations, holding company formations and reorganizations, and other general corporate matters.

Mr. Dyckman earned his J.D. from Duke University School of Law and his B.A. from the University of Virginia.



Michael C. Flynn
Partner
Goodwin

Mike Flynn is a partner in Goodwin's Financial Industry, Banking, Consumer Financial Services and FinTech practices. Mr. Flynn applies his unique background as an in-house senior legal executive in major financial institutions coupled with his government experience in banking and in mortgage and other consumer financial services, to advise clients on matters concerning compliance and legal operational issues, secondary market and other transactions, and regulatory enforcement. He works on matters related to federal and state consumer protection laws (including TILA, RESPA, HDMA, FACTA/FCRA and FDCPA), FHA and GSE issues, as well as matters involving fair lending and community reinvestment, and practice before federal and state regulatory agencies, including the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency.

Mr. Flynn has more than 25 years' experience in the financial services industry, with particular



expertise in the consumer finance sector. He has held senior leadership and management roles for public banking entities, as well as for law firms and federal regulatory agencies, including service as Acting General Counsel for the U.S. Department of Housing and Urban Development and as General Counsel of both Flagstar Bank and PNC Mortgage.

Mr. Flynn earned his J.D. from Duke University School of Law and his B.A. from Indiana University.



Dawn Gillette
Senior Vice President, Specialty Lending
NBT Bank

Dawn joined NBT Bank in November 2015 and runs NBT's national specialty lending business.

Prior to NBT, Dawn was with Direct Capital Corporation for ten years, the last four as CFO. Direct Capital is an innovative business lender and, prior to its sale to CIT, was the second largest independent equipment finance company in the US. Direct Capital's long track record of growth was driven by its delivery of technology and process to simplify and digitize small and mid-sized business lending.

While at Direct Capital, Dawn completed ten debt transactions totaling \$1B including two S&P rated term securitizations and raised \$150mm of new debt capacity during 2009. In addition to her finance roles, Dawn worked with the analytics team empowering credit underwriting, portfolio analysis, marketing activities and sales targeting.

Prior to Direct Capital, Dawn was with Bank of America and its predecessor companies for twelve years, most recently as a Director in the Asset Securitization Group. Dawn received a B.A. in History and Economics from Boston College. She is a Chartered Financial Analyst.



Ian D. Hecker
Senior Vice President, General Counsel & Clerk
Middlesex Savings Bank

Ian D. Hecker is Senior Vice President, General Counsel & Clerk of Natick, Massachusetts-based Middlesex Bancorp, MHC and Middlesex Savings Bank, a \$4.4 billion commercial bank and one of the largest mutual banking institutions in the U.S. Prior to joining Middlesex in 2004, he was in-house counsel to Citizens Financial Group (the holding company for Citizens Bank) from 1999-2004, and prior to that he was a transactional and tax attorney in private practice from 1993-1999. He earned a B.S. with honors from Cornell University, a J.D. from the University of Connecticut and an LL.M. in Taxation from NYU Law School. He is a Director and Treasurer of the Northeast U.S. Chapter of the Association of Corporate Counsel (ACC), has chaired the Massachusetts Bankers Association Legislative and Regulatory Affairs Committee since 2010, and is past Chair and Vice Chair of the American Bankers Association Regional Banks General Counsels, a national working group of banking lawyers. He has testified before the Massachusetts General Court on banking legislation and presented on banking law topics at various seminars, including as a panelist at the ACC annual meeting and programs sponsored by the ACC and the Massachusetts Bankers Association.





Jason Jones
Co-Founder
LendIt

Jason Jones is the Co-Founder and CEO of the Cardinal Rose Group, a holding company, which creates and grows companies in the P2P and online lending sector. Cardinal Rose Group owns Lend Academy Media, NSR Invest, and the LendIt Conference. In addition to identifying and launching new businesses for CRG, Jason also focuses on capital allocation and human resource development for each portfolio company. He is also actively involved in the day-to-day build out of LendIt. Prior to CRG, Jason founded HighStep Capital, an investment firm focused on earlystage Internet and fintech companies, where he invested in over 200 Internet-related companies from around the world. Previously, Jason worked at J. Goldman & Co., Goldman Sachs, Cambridge Associates, and Fidelity Investments. Jason holds an MBA from the Johnson School at Cornell University where he was a Park Leadership Fellow and a BS from Babson College.



Samantha Kirby
Partner
Goodwin

Samantha Kirby is a partner in Goodwin's Financial Industry, Banking and Consumer Financial Services practices. Ms. Kirby advises financial institutions and other financial services firms on a wide range of corporate governance, bank regulatory, public company and transactional matters. Ms. Kirby has represented clients in capital offerings (as issuer's and underwriter's counsel), mergers and acquisitions, holding company formations, and *de novo* bank chartering. She also regularly represents client before federal and state regulatory agencies, including the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, the FDIC and the Massachusetts Divisions of Banks. She has been selected for inclusion in *Chambers USA: America's Leading Lawyers for Business*.

Ms. Kirby earned her J.D. from Georgetown University Law Center and her B.A. from Wellesley College.



Terence A. McGinnis
Commissioner of Banks
Massachusetts Division of Banks

Terence A. McGinnis serves as the Commissioner of the Massachusetts Division of Banks, overseeing the supervision of more than 200 state-chartered banks and credit unions with assets in excess of \$400 billion. His office is also responsible for the licensing and supervision of more than 9,000 non-depository licensees. McGinnis was previously General Counsel and Secretary of Eastern Bank. He is a retired Navy Captain and has served as Chairman of the Board of Trustees of North Shore Medical Center.



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Veronica McGregor

Partner
Goodwin

Veronica McGregor is a partner in Goodwin's Financial Industry, Banking, Consumer Financial Services and FinTech practices. With particular expertise in the banking and consumer financial services sectors, Ms. McGregor has extensive experience across all aspects of the payments and consumer lending landscape. She advises a broad array of companies including banks, payment system providers, wireless carriers, gaming developers, virtual property trading platforms, online and physical retailers, social networking companies, online service providers and software application developers.

Ms. McGregor's practice focuses on a wide range of financial services matters, including emerging payment systems, money transmission, payment cards, near field communication mobile payment and remote payment programs, loyalty and "points" programs, unclaimed property, the Payment Card Industry Data Security Standard, and the financial privacy provisions of the Gramm-Leach-Bliley Act. She also has broad experience with consumer financial protection laws and regulations, including the Truth in Lending Act, the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, Telephone Consumer Protection Act, and state and federal licensing and registration schemes.

Ms. McGregor earned her J.D. from University of California Hastings College of Law and her B.A. from San Francisco State University.



Regina M. Pisa

Chairman Emeritus
Goodwin

Regina M. Pisa is the Chairman Emeritus of Goodwin, a leading Global 50 law firm with more than 900 attorneys, serving clients from locations in the United States, Europe and Asia.

Ms. Pisa led the firm as Chairman, and before that also as Managing Partner, for more than 16 years, from 1998 through September 2014. She was the first woman to lead an AmLaw 100 law firm in the United States and one of the youngest executives – at age 42 – to take the helm at the time of her appointment. In a survey of AmLaw firms, Ms. Pisa was recognized by her peers as among the most highly respected law firm leaders in the United States.

A recognized national business leader, Pisa's vision and leadership fostered an unprecedented period of growth for Goodwin. Shortly after assuming her leadership role in 1998, she spearheaded a strategic plan that raised the firm to national prominence. The plan resulted in an expansion to several new markets, an intense focus on high-growth practice areas and the acquisition of lateral attorneys in key markets.

Under her strategic guidance, Goodwin transformed dramatically from a major regional law firm with gross revenues of \$172.5 million and approximately 300 attorneys, to a leading national firm with more than \$770 million in revenue and more than 850 attorneys. Today, Goodwin is well-known as a leader in its service to clients in many industries, including technology, life sciences, private equity, financial institutions and real estate capital markets, among others, and has received accolades for its outstanding client service, commitment to innovation, ongoing support of the legal profession, community outreach and pro bono work, and myriad diversity efforts.

Ms. Pisa received her A.B. from Harvard University (Radcliffe College), M.A. from St. Hilda's College, University of Oxford, and J.D. from Georgetown University Law Center, where she was editor-in-chief of *The Tax Lawyer*. Pisa also served as the Chair of the Board of Visitors of Georgetown University Law Center and was awarded Georgetown's 2007 Paul R. Dean Award,



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given to outstanding alumni for their leadership on behalf of Georgetown and the legal profession.



Steven Scott

Assistant General Counsel & Chief Compliance Officer
Boston Private Bank & Trust

Steven Scott joined Boston Private in December 2013 as its Assistant General Counsel. In January 2015, Steve also took on the role of Chief Compliance Officer for the bank. In these capacities, he is responsible for oversight of compliance with laws and regulations for the bank, specifically including management of the bank's Compliance Office and Program, bank regulatory filings, board governance matters, and enterprise-wide corporate law matters. He provides direction and advice to business lines and the enterprise risk management team on bank compliance efforts, and coordinates FDIC and Massachusetts Division of Banks compliance examinations. He also is the bank's Privacy Officer, and is chair of the bank's Compliance Management Committee, Fair Lending Working Group, and Diversity Steering Committee, and a member of its Operational Risk Management Committee, Project Management Committee, CRA Management Committee, and Incident Response Team.

Prior to joining Boston Private, Steve served as Managing Director in the Corporate Law Department at The First Marblehead Corporation, where he worked from 2005-2013. In that position, Steve was responsible for the company's operational and bank regulatory compliance practice, implementation of the Dodd-Frank Act, truth-in-lending, and privacy regulations, drafting and negotiating loan program documents and other contracts, advising the product development group, conducting sales and marketing reviews, and general legal support for all areas of the company. Prior to his time with First Marblehead, Steve spent seven years as an associate with the law firm of Pierce Atwood LLP in Portland, Maine, where he was in the Consumer Financial Services Group.

He received his JD from Cornell Law School and a BA and MAT, both in English, from Boston College.



William E. Stern

Partner
Goodwin

William Stern is a partner in the firm's Financial Industry, Banking, Consumer Financial Services, and FinTech practices. Mr. Stern works on a variety of transactional and regulatory matters for Goodwin's financial services clients. Mr. Stern regularly advises depository institutions and their holding companies on compliance with regulatory requirements related to capital, affiliate and insider transactions, permissible activities and investments, anti-money laundering rules, trust department and asset management operations, and consumer protection. He provides regulatory advice related to merger and acquisition transactions undertaken by the firm's financial services clients as well as advising on change in control requirements related to investments in financial institutions. Mr. Stern also counsels the firm's clients on compliance with federal and state privacy and data protection requirements.

Mr. Stern earned his J.D. from The George Washington University Law School and his B.A. from Hamilton College.

