

**National Association of Credit Union
Supervisory & Auditing Committees
2025 Annual Conference & Exposition**
June 18 – 21, 2025
Charleston, South Carolina



NACUSAC Speaker Profiles

Wednesday, June 18



**TIM HARRINGTON, CPA, CEO
TEAM RESOURCES**

Author, consultant and international speaker, Tim Harrington has inspired credit unions for three decades to be excited about change and push the envelope. He has had to reinvent himself several times over his career, just as credit unions need to reinvent themselves today. Tim has managed a manufacturing plant, been a partner with one of the leading Credit Union audit firms in the US, and for the last forever, has been a speaker and consultant moving the credit union movement forward.

Tim has worked with credit unions in all 50 states, Canada, Mexico, Austria, Jamaica, the Dominican Republic and the Virgin Islands. His progressive ideas and broad knowledge of credit union issues has made Tim a valuable resource for credit unions nationwide. He has spoken to hundreds of thousands of listeners at over 1,000 events and continues to inspire people to improve their organization...to make a difference in the world.

Tim is CEO and Founder of TEAM Resources, a firm providing consulting, strategic planning, and training to credit unions from coast-to-coast. TEAM Resources' clients range from a few million to the billions in assets. Tim has authored three books: *Eisenhower on Enlightened Leadership*; *Living a Life that Matters: Into the Light*; and *A Credit Union Guide to Strategic Governance*. His books are used by boards and management teams throughout the U.S.

Thursday, June 19



**ANTHONY R. HERNANDEZ, PRESIDENT & CEO
DEFENSE CREDIT UNION COUNCIL**

Anthony Hernandez is the President and Chief Executive Officer of the Defense Credit Union Council (DCUC). He joined DCUC as its Chief Operating Officer in August 2016 and was selected as its CEO in April 2017. In this capacity, Mr. Hernandez is responsible for ensuring DCUC's overall operational effectiveness and the Council's continued growth as the principal trade association exclusively championing the interests of America's Credit Union Industry in serving military and veterans worldwide—currently representing over 35 million members. As President and Chief Executive Officer, Mr. Hernandez works with the Department of Defense (DoD) on matters affecting defense credit unions and the financial quality of life of DoD personnel. Mr. Hernandez DCUC highlights include rebranding DCUC and advancing the Council's status as an independent trade association, establishing a new Military Advocacy Committee; creating and distributing a new comprehensive Armed Forces Financial Guide; offering comments on various Legislative and Regulatory proposals; bolstering the Council's emphasis on financial education; increasing revenue streams; and spearheading the Council's 5-year plan.

Prior to joining DCUC, Mr. Hernandez served in the United States Air Force in various senior leadership and command positions, both as a Mission Support Group Commander and as the Chief Financial Officer of an Air Force Major Command as a full Colonel. Key among his assignments were Air Staff and Congressional Liaison Officer for the B-2 Bomber Program as a Captain, an "extraordinary" assignment at the Pentagon during 9/11 as a Major, and two tours of duty as a Squadron Commander. Colonel Hernandez also served as the Executive Officer to the Commander of Air Combat Command where he directly supported the 4-Star commander of 145,000 Airmen and was rated as the "#1 of 157 Lieutenant Colonels" on the headquarters staff. As the Chief Financial Officer for the Air Mobility Command, Colonel Hernandez expertly administered a \$20 billion annual budget in support of worldwide airlift and vital transportation requirements in support of United States and allied forces while reducing operating expenses by over \$900 million per year.



**LINDSEY BECKER, CRCM, SENIOR MANAGER
DOEREN MAYHEW**

Lindsey Becker is a Senior Internal Audit and Compliance Manager in the Financial Institutions Group at Doeren Mayhew.

With more than 20 years' experience, Lindsey helps compliance and internal audit clients identify risks and find solutions to related concerns. Well abreast of current trends affecting credit unions, community banks, mortgage companies and CUSOs in these compliance and internal audit segments, she researches and updates audit programs for clients of all sizes to meet the direct needs of their risk profile. Whether the audit focus is on deposits, lending or operations, Lindsey has the experience and skill set to develop an all-encompassing plan to manage controls, mitigate risks and remain compliant. Additionally, she has an extensive Bank Secrecy Act (BSA) background and experience conducting and supervising over 50 BSA audits annually.

As a Senior Manager, she oversees fieldwork, communicates with the institution's management team, facilitates exit meetings, reports on engagement findings, and offers corrective and proactive recommendations. Supporting her efforts is a team of compliance and internal audit staff that provide effective services to more than 50 community bank and credit union clients under her supervision.



**KIAN MOSHIRZADEH, CPA, PARTNER
TWHC**

Kian Moshirzadeh is a CPA with more than 30 years of experience working for banks, regulators and credit unions. Over the past 28 years, he has assisted credit unions almost exclusively not just with audits, but with various other issues such as operational effectiveness and efficiencies. He has been instrumental in assisting credit unions in negotiating with regulators and bond carriers.

Over the years, Kian has spoken at many credit union conferences and has provided training to boards and supervisory committees on topics ranging from financial literacy and volunteer governance to more specific technical topics like balance sheet management, information technology and regulatory updates. Like others at TWHC, Kian provides practical solutions. He has assisted many troubled credit unions and has helped dysfunctional boards to correct problems.



**MIKE RICHARDS, CPA, CEO
RICHARDS & ASSOCIATES**

Michael Richards is the CEO of Richards & Associates, Certified Public Accountants, a firm consistently ranked among the top ten credit union audit firms nationwide and third in the Western Region by Callahan & Associates' Annual Survey of Credit Union Auditors.

Mike joined the firm in 1973 after earning a bachelor's degree in business administration from California State University, Los Angeles. He became a Certified Public Accountant shortly thereafter and currently holds active CPA licenses in California, Hawaii, and Oregon. With nearly 50 years of auditing experience—specializing in credit unions—Mike is a nationally recognized expert in the retail financial services industry. His insights have been featured in publications such as *The Wall Street Journal* and *BusinessWeek*.



**ERIN RICHARDS BROPHY, CHIEF OPERATING OFFICER
RICHARDS & ASSOCIATES**

Erin Richards Brophy began working at Richards & Associates as a high school student and later returned full-time after a decade-long career in public education. She holds a bachelor's degree from the University of California, Riverside, a master's degree from National University and currently pursuing her CPA license.

At Richards & Associates, Erin contributes to a wide range of services, including opinion audits, supervisory committee audits, internal controls, strategic planning, volunteer education, and executive recruiting. Outside of work, she can often be found on the sidelines of local soccer and football fields—cheering on her kids, the next potential generation of Richards & Associates team members.



**JILLIAN AREZZI, CAMS, REGULATORY COMPLIANCE
AND FINANCIAL CRIME CONSULTING MANAGER
CROWE LLP**

Jillian is a Financial Crimes Manager serving the banking and financial services industries. She specializes in the Bank Secrecy Act (BSA)/Anti-Money Laundering (AML) and Office of Foreign Assets Control (OFAC) screening areas, with key competency areas of compliance audits, model validations, and risk technology and analytics. Jillian is the leader of Crowe's BSA/AML and OFAC Internal Audit offering.

Friday, June 20



**STEVEN RICK, DIRECTOR, CHIEF ECONOMIST
TRUSTAGE**

Steven Rick is director and chief economist at TruStage™. His primary responsibilities include conducting strategic research, analysis and forecasting of the financial services industry, with special emphasis on the consumer and credit union markets. Rick's forecasts serve as a starting point for the strategic planning process and help to create a clear understanding of the underlying trends and links between the general economy, the financial services industry, and the company's policy owners. Rick publishes the Credit Union Trends Report, a monthly "pulse check" on the economic state of the credit union movement. He has authored a textbook on asset-liability management for credit union executives. Before joining the company, Rick was the senior economist for CUNA & Affiliates' economics and statistics department for 22 years. Rick also serves as Chairman of the Board of Directors of the University of Wisconsin Credit Union, a \$5 billion financial institution.



**BARRY PELAGATTI, CPA, PARTNER, AUDIT SERVICES GROUP
RKL**

For more than two decades, Barry Pelagatti has been a trusted business advisor to financial institutions throughout the Mid-Atlantic. His noteworthy reputation in this sector stems from his proactive and innovative approach to helping clients manage evolving challenges like cyber risk and regulatory compliance and improve operating efficiency.

As Partner in RKL's Audit Services Group and leader of its Financial Services Industry Group, Barry directs the strategy, growth and management of the firm's robust spectrum of solutions for banks, credit unions and other institutions, ranging from traditional assurance and tax services to cutting edge capabilities like data security assessments and business continuity planning.

Whether he is reviewing financial statements, completing a Sarbanes-Oxley filing or assisting with a capital market transaction, Barry is keenly focused on finding unique ways to build durable relationships with his clients and surpass their expectations.

As Managing Partner of RKL's Exton Office, Barry oversees the general operations for this location and leads the effort to expand the firm's visibility and impact in the Greater Philadelphia region. Barry's commitment to client service excellence is also underscored by his cultivation of the next

generation of accounting and professional service leaders. Driven to find the best and highest use for each individual's talent and skillset, he is actively engaged in firm wide mentorship, recruitment and professional development initiatives.



**NIKOLE JOHN, LEAD ANALYST, B2B SALES
TRUSTAGE**

Nikole John received her bachelor's and master's degrees in Statistics & Operations Research at Virginia Commonwealth University. She has been in the credit union industry for over a decade working in branches, data & analytics, and most recently consulting. Nikole helped over 200 credit unions post-pandemic to determine appropriate reserves for their allowance while maintaining compliance under CECL requirements. With this, she also helped craft CECL ACL policies to ensure that all policies, procedures, and controls were up to date and properly documented. Nikole currently works at TruStage serving as a Data & Analytics Consultant for the Incubation team where she gets to work across the enterprise to deliver on a variety of business use cases. In her free time Nikole enjoys being outdoors with her two little ones, and trying new restaurants in her city Richmond, VA!



**BRIAN JAYE, CPA, SENIOR MANAGER
MOSS ADAMS (NOW BAKER TILLY)**

Brian has practiced public accounting since 2011 in the San Francisco Bay Area, New York City, and Geneva, Switzerland. His clients range from start-up organizations to large multinational corporations.

He has served clients across an array of industries including fintech, investment management, consumer products, food and beverage, and Agriculture. He has a deep expertise in SEC reporting, internal control standards and practices, and technical accounting.



**MELISSA PAES, CPA, SENIOR MANAGER
MOSS ADAMS (NOW BAKER TILLY)**

As a Business Assurance Senior Manager, Melissa's responsibilities include directing engagements, identifying issues and facilitating the resolution, and developing the team. She is experienced in business combinations, derivatives, securitizations, stock-based compensation, debt and equity financing transactions, and asset

impairments. Specifically, she specializes in the financial services industry, including banks, credit unions, fintech, mortgage banking, asset managers, venture capital and private equity.

Saturday, June 21



JOY BALDRIDGE, CSP, CPC, CVP

Joy is the founder of 3 successful international businesses, a TEDx and globally renowned expert on leadership, communication, stress reduction, and positive change. Joy is the author of 3 business books. She made America's 41 Top Motivational Speakers list. Her message is fresh and new.

She has delivered over 2,500 presentations for organizations, associations, credit unions, and corporations including: Cayman Island Civil Service Association Co-operative Credit Union, EY, KPMG, Microsoft, Google, Rolling Stone, Energizer, JP Morgan, Architectural Digest, and Yale University.

Joy shares innovative, actionable tools that all can quickly benefit from by applying to everyday challenges at work and in life.