



Financial Literacy and Education Commission

Public Meeting July 10, 2024

PANELIST BIOGRAPHIES

Panel #1: Recent Trends in Financial Fraud and Recourse Options for Consumers

- **Michael Benardo, Associate Director, Division of Risk Management Supervision, Federal Deposit Insurance Corporation (FDIC)**



Michael Benardo leads the Anti-Money Laundering and Cyber Fraud Branch in the FDIC’s Division of Risk Management Supervision. Previously, he served as Chief of the Cyber Fraud and Financial Crimes Section where he led a team of highly skilled staff responsible for developing policy, guidance, examination resources, and training related to cyber fraud and financial crimes; analyzing financial sector threats and vulnerabilities and sharing information with relevant stakeholders; and administering the background check program related to applications submitted to the FDIC.

Mr. Benardo began his career at the FDIC in 1990 in the Jackson, Mississippi field office, and he gained extensive bank examination experience in the Gainesville, Florida field office. He also served as a key member of the FDIC’s Year 2000 project team from 1997 through the century date change. Prior to his employment with the FDIC, Mr. Benardo spent six years working in the commercial banking industry in a variety of areas including several assignments in bank operations.

Mr. Benardo has a Bachelor of Science in Finance from the University of South Florida. He is also an active participant in the FDIC’s Mentoring Program and the PRIDE Employee Resource Group. Mike was the 2019 recipient of the FDIC Annie D. Moore EEO, Diversity, and Inclusion Award.

- **Todd Conklin, Chief AI Officer and Deputy Assistant Secretary, Office of Cybersecurity and Critical Infrastructure Protection, U.S. Department of the Treasury**



Todd Conklin currently leads Treasury's cyber portfolio under Deputy Secretary Adeyemo, while also serving as Treasury's Deputy Assistant Secretary for the Office of Cybersecurity and Critical Infrastructure Protection. In addition to leading internal IT modernization efforts, Mr. Conklin designed and implemented Treasury's counter-ransomware strategy consisting of updated crypto industry guidance and targeted sanctions actions. Mr. Conklin previously served as Chief Information Officer for Intelligence Platforms and Innovation, and Chief Data Officer for Treasury's Office of Terrorism and Financial Intelligence (TFI). In those roles, he led cybersecurity and data modernization efforts across Treasury's critical national security assets and worked to develop a secure hybrid cloud environment and centralized data analytics platform consisting of Treasury's sanctions and AML data. Mr. Conklin also established and chaired the TFI Data Governance Board and the Treasury AI Governance Board.

Mr. Conklin has more than 17 years of experience with TFI and The Department of the Treasury. He initially joined Treasury's Office of Foreign Assets Control in 2007, most recently serving as Deputy Associate Director for the Office of Global Sanctions Targeting. From 2011 to 2013, he served as OFAC's Attaché to Mexico and Central America, and from 2010 to 2011, he served as OFAC Liaison to Afghanistan's National Interdiction Unit. In addition to his Treasury experience, Mr. Conklin has a combination of private sector, intelligence, and law enforcement experience having worked in various positions at Exxon Mobil Corporation, National Geospatial-Intelligence Agency, and United States Secret Service.

Mr. Conklin received his B.A. in history from Mercyhurst University and his M.B.A. with a business analytics focus from Ohio University. In 2020, he received one of the Treasury Department's highest honors, Exceptional Service Award, for his work ensuring the security of Treasury's critical national security data assets. In 2024, he was awarded the Presidential Rank Award.

- **Leslie Parrish, Deputy Assistant Director, Consumer Credit, Payments and Deposit Markets, Consumer Financial Protection Bureau (CFPB)**



Leslie Parrish was one of the founding employees of the Consumer Financial Protection Bureau. Her initial role at the Bureau entailed engaging with small-dollar and other non-prime lenders and helping to develop the bureau’s strategy and policies related to small-dollar loans offered by banks, nonbanks, and fintech firms. Today, Ms. Parrish is Deputy Assistant Director of the Consumer Credit, Payments and Deposits Markets office, where she leads teams focused on emerging payments, deposits, open banking, and student lending.

Prior to her current role at CFPB, Ms. Parrish was a strategic advisor in Datos Insights’ Retail Banking practice, where she conducted research and advised clients on consumer lending issues. Her areas of expertise there included alternative credit data, AI/ML use cases across the consumer lending lifecycle, third-party debt collection, and technology platforms for loan origination.

In addition to her work at CFPB and Datos Insights, Ms. Parrish spent over 10 years working on public policy issues related to financial services, financial inclusion, and consumer protection. Through this work, she developed expertise in a number of financial products and services, including deposit accounts, unsecured loans marketed to non-prime consumers, and debt relief services.

- **Jennifer Leach, Associate Director, Division of Consumer and Business Education, Federal Trade Commission (FTC)**



Jennifer Leach heads the Division of Consumer and Business Education (DCBE) in the FTC’s Bureau of Consumer Protection. She is an advocate for plain language communication who has specialized in targeting messages to specific audiences. Under Jennifer’s management, DCBE creates free, actionable, plain language information in multiple languages. Appearing online, in print, and on video, these materials often target audiences like older adults, servicemembers, small businesses, LEP communities, or emerging readers.

Before joining the FTC, Ms. Leach was part of AARP’s Consumer Protection Team and was a founding member of the World Bank’s Social Sectors Supervision Unit in La Paz, Bolivia, where she served for three years. At the World Bank, she also handled social development projects in other parts of Latin America, the Caribbean, and Eastern Europe. Ms. Leach holds an MA from the University of Wyoming and a BA from Washington College, both in international relations.

- **Melanie Devoe, Director of Customer Education and Outreach, U.S. Commodity Futures Trading Commission (CFTC)**



Melanie Devoe serves as the Director of the Office of Customer Education and Outreach (OCEO) for the Commodity Futures Trading Commission. In her role, Ms. Devoe manages a team of employees dedicated to customer education initiatives at the CFTC's Washington, D.C. Office.

Ms. Devoe has worked for the CFTC since 2008, both as an Attorney Advisor in the Whistleblower Office and as a Senior Trial Attorney in the Division of Enforcement. She has also worked for the Federal Energy Regulatory Commission's Division of Investigations, the Bureau of Alcohol, Tobacco, Firearms, and Explosives' Office of the Chief Counsel, and as a senior associate at an international law firm. Ms. Devoe is a graduate of the University of Texas Law School and has a B.A. from McGill University.

Panel #2: Innovative Financial Education Strategies to Address Consumer Fraud

- **Tanya McInnis, Deputy Director, Office of Consumer Policy, U.S. Department of the Treasury**



Tanya McInnis is the Deputy Director in the Office of Consumer Policy at the U.S. Department of the Treasury. In this capacity, Ms. McInnis advises senior Treasury officials on a broad range of regulatory, legislative, and economic policies affecting U.S. consumers. Ms. McInnis also supports coordination of the Financial Literacy and Education Commission for the Secretary of the Treasury, who chairs the Commission. Previously, Ms. McInnis was the Program Manager of the Depository Institutions Initiatives unit at the

Community Development Financial Institutions Fund (CDFI Fund). In that role, she was responsible for the management of the Bank Enterprise Award and Small Dollar Loan Programs. Previously, Ms. McInnis was the Program Manager of the Certification, Compliance Monitoring and Evaluation unit. Previously, Ms. McInnis served as Senior Advisor to the Deputy Director at the CDFI Fund. In this capacity, she advised and supported the Director and Deputy Director and planned, directed, coordinated, and evaluated the day-to-day administrative, financial, and operational activities for the organization. Her areas of responsibility included policy development and implementation, strategic planning, budget development, internal controls, and enhanced business operations and award programs. Ms. McInnis has also served as Acting Deputy Director of the CDFI Fund.

Prior to joining the CDFI Fund, Ms. McInnis was the owner and operator of a private consulting practice for affordable housing and community and economic development organizations. Ms. McInnis has also served as a vice president at Opportunity Finance Network and senior manager at Fannie Mae. Ms. McInnis received a B.A. degree in sociology from the University of Virginia.

- **Laura D’Alessandro, Director of Financial Health, Local Initiatives Support Corporation (LISC)**



Laura D’Alessandro leads LISC’s Financial Opportunity Center® (FOC) and Bridges to Career Opportunities work, with a focus on wealth-building strategies—including access to safe and affordable financial products, building short- and long-term savings, and creating opportunities for credit-building through accessible, fairly-priced financial products—micro-entrepreneurship, and FOC site’s role in creating pathways to asset building and homeownership.

Prior to joining LISC, Ms. D’Alessandro worked at Helen Keller International where she gained a breadth of experience in program design, non-profit capacity-building, and grants management. Ms. D’Alessandro holds a bachelor’s degree from the University of Washington and a master’s in public administration from New York University and is a Returned Peace Corps Volunteer.

- **Jessica Endlich, Co-Founder & President, Next Gen Personal Finance (NGPF)**



Jessica Endlich is the co-founder of Next Gen Personal Finance (NGPF), a national nonprofit that is the number one source of high-quality, engaging personal finance curriculum and professional development for high school teachers. Prior to joining NGPF, Jessica was a New York City Teaching Fellow and spent four years teaching algebra at a high school in Brownsville, Brooklyn before becoming an assistant principal and then principal at that same school.

A graduate of Bank Street College of Education, Ms. Endlich considers learning personal finance to be a matter of social justice and views the work through that lens. Ms. Endlich is committed to NGPF's Mission: 2030 whose goal is for every student to receive a top-notch personal finance education before high school graduation.