



# THE EXPERIENCE 2025

PERDIDO BEACH RESORT | ORANGE BEACH, AL  
OCTOBER 1-3, 2025



**Terri Sands**

Managing Director,  
Regulatory Compliance,  
Payments and Financial  
Crimes, Stout



**Heather Spillman**

President  
FNBB Services Corp.

## A Note from Stout and FNBB Services Corp.

As co-hosts of **THE EXPERIENCE 2025**, we are excited to welcome you to an event designed to inspire, connect, and empower.

Join us for the premier conference that brings together industry leaders, regulatory experts, law enforcement and innovators to tackle the most pressing challenges in fraud prevention, Bank Secrecy Act [BSA] compliance, and payment security. This dynamic event offers cutting-edge insights, actionable strategies, and unparalleled networking opportunities to help you stay ahead in an ever-evolving financial landscape. Whether you're a compliance officer, fraud manager or investigator, internal auditor, payments professional, or industry executive, you'll gain valuable knowledge from thought-provoking sessions, expert panels, and real-world case studies. Don't miss your chance to connect with peers, expand your expertise, and shape the future of financial integrity. We look forward to seeing you in October!

[Secure your spot today!](#)

### CPE Credits available:

- 18.3 AAP and APRP
- 18.25 CRCM, CAFP, and CERP
- Approved for up to 18.3 CTP/CCM recertification credits by the Association for Financial Professionals at the rate of one credit for each 50-minutes of attendance.
- CAMS certified individuals should submit credits directly to ACAMS.

## AGENDA - WEDNESDAY, OCTOBER 1, 2025

Start	End	Session Type	Name of Session	Speaker[s]
11:00 a.m.	5:00 p.m.	Registration		
11:00 a.m.	Noon	Welcome and Lunch & Learn Session	<b>Regulatory Panel: Requirements and Expectations</b>	<p><b>Eddie Strom</b>, Senior Risk Examiner, Federal Deposit Insurance Corporation</p> <p><b>Melissa Sneed</b>, Deputy Commissioner for Supervision, Georgia Department of Banking and Finance</p> <p>Speaker to Be Announced, Office of the Comptroller of the Currency</p> <p><b>Moderator: David Peterson</b>, Chief Innovation Officer, First National Bankers Bank [FNBB]</p>
Noon	1:30 p.m.	General Session	<b>Check, ACH, and Wire Transfer Recovery Best Business Practices</b>	<b>William 'Pat' Huttenbach</b> , Partner, Crain, Caton & James, P.C.
1:30 p.m.	1:45 p.m.	Break		
1:45 p.m.	2:45 p.m.	General Session	<b>Now You See Me, Now You Don't – Identifying Fraud in Payments Across Types, Channels and Criminals</b>	<b>David Peterson</b> , Chief Innovation Officer, First National Bankers Bank [FNBB]
2:45 p.m.	3:45 p.m.	General Session	<b>Addressing the Hidden Dangers of Bad Data in Your Fraud and AML System</b>	<b>Gracie Ortiz</b> , Chief Operations Officer, Dataseers
3:45 p.m.	4:00 p.m.	Break		
4:00 p.m.	5:00 p.m.	Breakout Session 1	<b>Mastering Red Flags: Identifying Check and Wire Transfer Fraud Throughout Your Financial Institution</b>	<b>Kelly Rozier</b> , Associate, Stout, Regulatory Compliance, Payments & Financial Crimes, AAP, APRP
4:00 p.m.	5:00 p.m.	Breakout Session 2	<b>BSA Workshop on Performing High-Risk Reviews, SAR Decisioning and SAR Narrative Writing</b>	<p><b>Terri Sands</b>, Managing Director, Regulatory Compliance, Payments and Financial Crimes, Stout</p> <p><b>Christine Whitman</b>, Chief Compliance Officer, Truliant Federal Credit Union</p>
5:00 p.m.	6:30 p.m.	Welcome Reception		

## AGENDA - THURSDAY, OCTOBER 2, 2025

Start	End	Session Type	Name of Session	Speaker(s)
7:15 a.m.	8:00 a.m.	Breakfast		
8:00 a.m.	9:00 a.m.	General Session	<b>Dirty Money Exposed: Modern Day Strategies for How Criminals Are Hijacking Financial Systems</b>	<b>David Byroade</b> , U.S. Secret Service, USSS Liaison to FinCEN - Anti-Money Laundering Task Force. <b>Christopher Hersey</b> , U.S. Treasury <b>Michael Maxey</b> , U.S. Postal Inspectors Office
9:00 a.m.	10:00 a.m.	General Session	<b>Artificial Intelligence in BSA/AML and Fraud</b>	<b>Brad Rustin</b> , Chair, Financial Services Regulatory Practice, Nelson Mullins
10:00 a.m.	10:15 a.m.	Break		
10:15 a.m.	11:15 a.m.	General Session	<b>Mobile Banking Fraud Exposed: Social Engineering Tactics and Insights from Verizon</b>	<b>Steven Atnip</b> , Principal Consultant for Verizon Threat Research Advisory Center [VTRAC], Verizon
11:15 a.m.	1:00 p.m.	Lunch & Learn Session	<b>Deepfakes Unmasked: Live Demo of Phishing, Scams, and Identity Theft in Action</b>	<b>Kareem Meleika</b> , Threat Intelligence and Response, Verizon <b>Steven Atnip</b> , Principal Consultant for Verizon Threat Research Advisory Center [VTRAC], Verizon
1:00 p.m.	3:00 p.m.	Interactive General Session	<b>Ransomware Crisis Management Tabletop Exercise</b>	<b>Kelly S. Geary, Esq., CIPP/US, ACP, CCP</b> Insurance Capital Solutions Managing Principal, National Practice Leader
3:00 p.m.	Adjourn for the day			

## AGENDA - FRIDAY, OCTOBER 3, 2025

Start	End	Session Type	Name of Session	Speaker(s)
7:15 a.m.	8:00 a.m.	Breakfast		
8:00 a.m.	9:00 a.m.	General Session	<b>Fraud as a Service (FaaS): Exploring the Underground Fraud Economy and How Financial Institutions Are Combating It</b>	<b>Robert Villanueva</b> , Cyber Threat Intelligence Division of Q6 CyberQ6
9:00 a.m.	9:10 a.m.	Break		
9:10 a.m.	10:10 a.m.	General Session	<b>Fraud and Instant Payments</b>	<b>Staci Shatsoff</b> , Assistant Vice President of Payments Improvement for Federal Reserve Financial Services
10:10 a.m.	11:10 a.m.	General Session	<b>What Your Board Needs to Know about Today's Fraud and Money Laundering Threats</b>	<b>Terri Sands</b> , Managing Director, Regulatory Compliance, Payments and Financial Crimes, Stout
11:10 a.m.	Adjourn			

## REGISTRATION & ACCOMMODATIONS

### REGISTRATION FEE

\$1,595 per registrant

\$1,295 for FNBB Shareholders, FNBB Compliance Center Subscribers or Secura Members

\*More than 3 attendees from the same organization receive \$100 per attendee discount.

### REGISTER ONLINE

<https://www.bankers-bank.com/event/the-experience/>

**Cancellation Policy:** A \$400 fee will be charged for all cancellations received after August 22, 2025.

**Attire:** Please feel free to dress casually during the event. Jeans are welcome. We encourage you to bring a jacket as room temperatures may vary.



### ACCOMMODATIONS

FNBB and Stout have contracted with Perdido Beach Resort for a block of rooms. We encourage you to book your room early by contacting the resort directly. To extend your stay prior to or after the conference, please contact the resort directly.

### How to Book

[www.perdidobeachresort.com](http://www.perdidobeachresort.com) | PHONE: 251.981.9811

To receive the discounted hotel rate when booking by phone, reference Group Code 20857 or visit the hotel website [here](#).