

Maryland Consumer Financial Protection Commission Credit Union Witness List September 12, 2018

John Bratsakis
President/CEO
Maryland & DC Credit Union Association
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Bio:

John has a 30-year history in the Credit Union movement and has an extensive background in credit union operations and advocacy. Bratsakis joined the MD|DC Credit Union Association in 2011 as President/CEO. Prior to joining the Association, he was Senior Vice President at the \$3.2 billion Baxter Credit Union (BCU) in Vernon Hills, IL. There he was responsible for multiple departments within the credit union and represented the credit union at the state and national level regarding governmental/regulatory affairs. Prior to joining BCU he was CEO of Community Trust Credit Union, a \$160 million credit union in Gurnee, IL for 10 years. He has also held management positions with United Federal Credit Union in Michigan as VP of Operations from 1996 - 1997 and a variety of management positions with Teachers Credit Union in Indiana from 1988 - 1996.

Lisa Martin
Vice President Compliance/Chief Compliance Officer
APG Federal Credit Union (APGFCU)
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Bio:

Lisa has a 35-year history in the financial services area. She currently works at APGFCU as the Vice President of Compliance and Chief Compliance Officer – her current focus is in regulatory Compliance, and Bank Secrecy Act (BSA)/Asset Management Liability (AML) specializing in High Intensity Financial Crime Areas (HIFCA) and High Intensity Drug Trafficking Areas (HIDTA), Cannabis and Crypto Currency monitoring, Money and Transaction Laundering, Foreign Correspondence Accounts, Foreign Bank and Foreign Business Entities. She also served as a consultant with Deloitte for the Federal Depositors Insurance Corporation (FDIC) as an Investigations Manager specializing in researching and obtaining documents, information and materials necessary for multiple types of claims and criminal prosecution.

Lisa consulted as a Bank Examiner with the Office of the Comptroller of the Currency (OCC) specializing in the following exam areas for BSA, Retail Credit, Commercial Lending, securitize Investment Lending, Fair Lending, Audit and Internal Controls and New Product Validation as well as Compliance reviews, HMDA Audits and Validation Testing, Flood and Home Owner Insurance Reviews.