

The Cyber Security Symposium Series

# How to prepare for the next cyber security threat

January 27, 2021

Presented by

**SYNOVUS**<sup>®</sup>  
the bank of here

 **CRI** CARR  
RIGGS &  
INGRAM  
CPAs and Advisors

**Sylint**  
Cyber Security, Incident  
Response & Digital Data Forensics

## Today's Webinar: Housekeeping Items

- Today's webinar is being recorded.
- Attendees will be in listen mode with microphones automatically muted upon entry.
- For optimized viewing, we suggest that you change the screen view by hovering over the top right of speaker panels and choose Side by Side View.
- Questions are encouraged. Please enter them into the Chat feature.

## **How to prepare for the next cyber security threat.**

- Welcome
- About Synovus, Carr Riggs & Ingram and Sylint
- Introductions
- Presentation
- Q&A
- Closing Remarks

# Host and Moderator



**Kevin Gillen**

Symposium Host

Market Executive SW FLA,  
Synovus



**Mary Harrington**

Symposium Moderator

Treasury & Payment Solutions,  
Synovus

# Presenters



**Larry H. Kunin**

Partner & Chair, Data Protection  
& Breach Practice  
Partner, Technology Dispute,  
Morris, Manning & Martin LLP



**Robert Villanueva**

EVP and Cyber Threat Intelligence  
Lead,  
Q6 Cyber



**Serge Jorgensen**

Founding Partner and Chief  
Technology Officer,  
Sylint Group

## Key Questions:

- Checklist for what to do if we are impacted by a cyber incident
- Help with identifying Cyber Security & Investigative Service providers
- Examples of recent cyber exposure events
- Best practices for employee training and awareness
- Recommended internal controls and processes
- The important questions for your IT providers to ensure security

- **2.11 million:**

The number of phishing domains detected by Google in 2020.

- **98%:**

The estimated number of cyber attacks that rely on social engineering.

- **11 seconds:**

Ransomware attacks on businesses will be happening every 11 seconds in 2021.

- **48%**

The Dark Web accounts for around 48% of the internet.

- 1 Understanding the Dark Web & “Digital Underground”
- 2 Legal Considerations
- 3 How to NOT become a victim





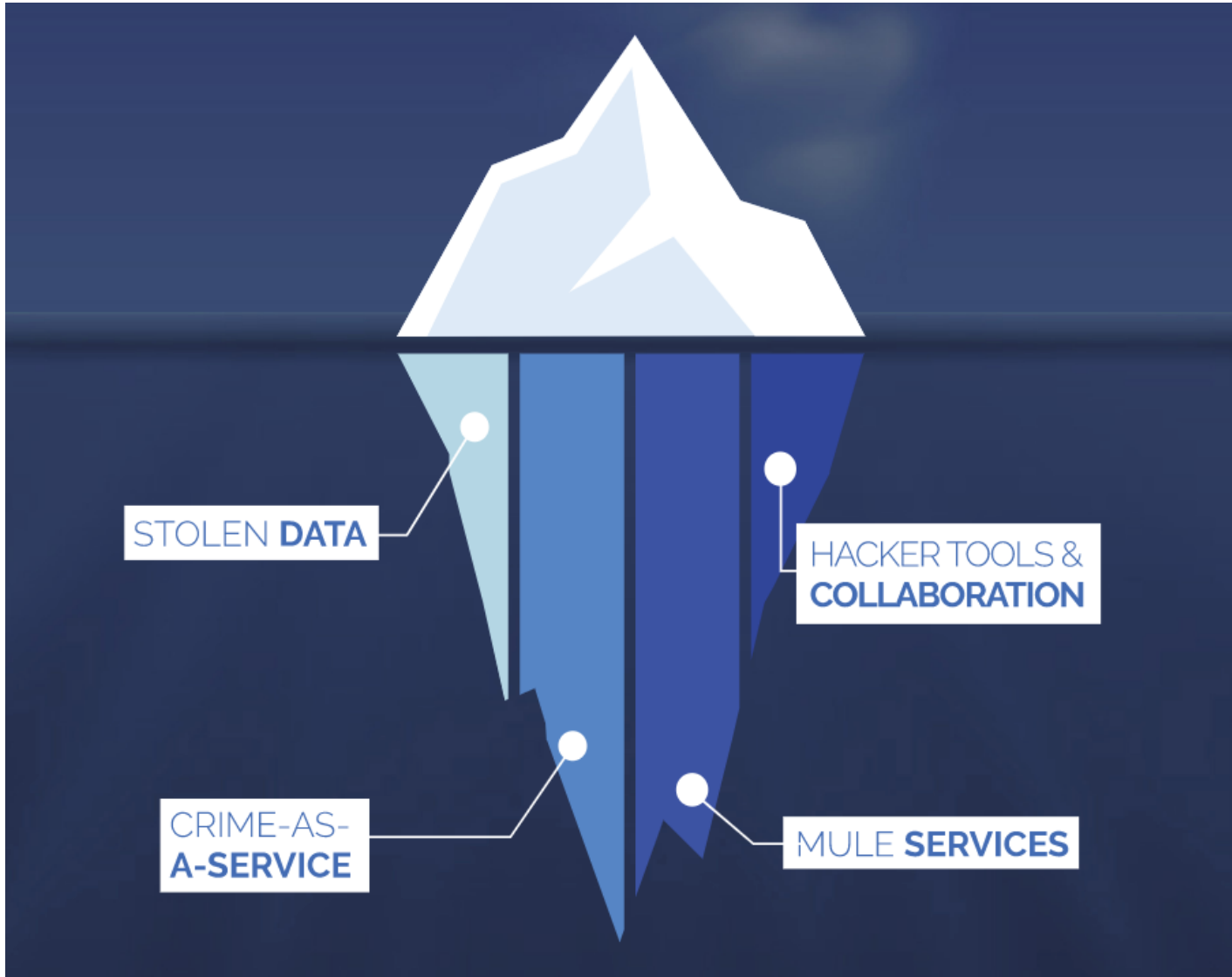
*January 2021*



CYBER

# **Current Global Trends of Cybercrime during the COVID-19 Pandemic**

# The Digital Underground



- Online sites, marketplaces, communities, and private forums where hackers, fraudsters, and cybercriminals operate and interact.
- P2P messaging apps.
- Malware networks and infrastructure.
- Includes the “DarkNet” or “DeepWeb” - anonymous and largely inaccessible.



### Flame

(2 Viewing)

Conversations on everything. If you are not sure of the subject of your post - feel free to fast here!

Ваша реклама

Threads: 407  
Posts: 12,430

**altenen**  
by SkyNet

07-05-2019 04:52 PM



#### What's Going On?

Currently Active Users: 134 (6 Users, 122 Guests and 6 search bots)

Most users ever online was 14,478, 07-31-2015 at 02:14 AM.



• **Administrators** • Moderators • **Vendors** • **Official members** • **Staff members** • **VIP** • **Members** • **Unresolved Problems** • **Rippers** • **Deers** • **Banned**

Almonie1949, Jugcreator12, maingood, SportLux, teriyaki, **VENGA**, Yandex (4), Google (2)

Total visitors in the last 24 hours: 202

The record of users for 24 hours was: 1,826, 09-17-2016 at 02:49 PM.



1LLn3SS, **2force**, a1me2, **ABCStore**, abmgoodz, abrahamgeorge, **Administrator**, adriand, AGStyle, akajjj2, akwaba100, alfaalik, Almonie1949, Ankara, arismedes, Arvind, Aser, aylan1800, berlinda02490, **BESTVALID**, BigSean16, billbill101011, bj4ever, blackman112, blue19, Bobby67, Bobbyd, bosusell80, boy2015xxx, **Boyka**, bxb67, byorane, catchmeifucyan, Celr, **Chasb01**, chendonglin, cheturanga, Chick1205, chimaera, chitawuri, chun\_lee50, cirkum, CocoNut, country\_man, cyber2020, **D.Trump**, DanielLugo, ddsepa, dedauk, Delona, **deltalinkz**, **desmoon**, Dizzie, **doublegi**, Dr.Kart0shka, dulilah, **DUMPS\_TEAM**, Dweezy2316, Edu-Cash, E11Te0, **ENTERPRISE**, Ericio, Exzellenz, Exzellenz\_CNW, Fakeflake, **Ferum**, **Findsome**, Forceful, glaowl, gocards, Goreliy, GOTGRR, GrafesmasterL, gtkz36, harrytamur, Hefe, INFINITE, isar, jaborator, jamespaul, Jay blixz, Jazis, Jeaddn, johnsteele, joinerdark, Jok3r1, **josec70**, Jugcreator12, JustMe19, kalashey, kaoopro, karenfois, kdsnoticias, keepwalking, kevdo14, kimmy692, kinkinh55, kmiyati, **lambreta**, leeshinichi, Leonela666, Lucas, **LuxChecker**, lyricdual, mad555, maingood, mamajojo, matlucus2015, moggle, mogway, mohammad helmi, mohy, mojo333, moonm00n13, Motelaso, Mr.DD, MrPirate, MrSmith, murkyspider, nagibator, nhinconcac, ocrazo1, Olatiler, omar298, opomulero, oreosky, oshyman, ozmercies, page, **Planet-Zip**, Pleasehelpme, poderozaaa, **porshhen**, pushit96, quiki, **qwer-ty256254**, radikal, randlolcat, razora911, reknat, repsich, repsicha, Richporterabm, Rmbjustize, Roi64, SamuraiDdos, Scamgod, scanmaster, **Scottr081aze**, sdfsdfsdf164, sg42424, shagibyrov, shill895, shopsocks5.com, **SkyNet**, sliv7, smooshski, SoloSauce7, Spamy, spintole, SportLux, suanzoh, suongren, superhack, suvoahamed11, **T-bag**, tahseel, tcrk1991, teriyaki, Texas1000, th3master, **TheFreshStuff**, tishu, toph4k3r, Topin51, Tosaucy, toti242, **Trever**, troubler, unknown45, **Update120**, user1122, username535, Vampire 7, vans30, **vcvv.bazar**, **VENGA**, vn5sockss, Vstile, **Wall\_Street\_Store**, wangchaoqq, wanglei, willys, Wizbee, **wizzly123**, X@rriWeb, **XMPP.NAME**, Yellowjacket, yourcoder, zhangleak, zonkka

#### SKY-FRAUD.RU Statistics



Threads: 21,152, Posts: 120,958, Members: 50,531  
Welcome to our newest member, suanzoh

-- English (US)

Forum partners: <https://monopoly.ms>



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[Go Top](#)



# Example: Phishing Campaigns

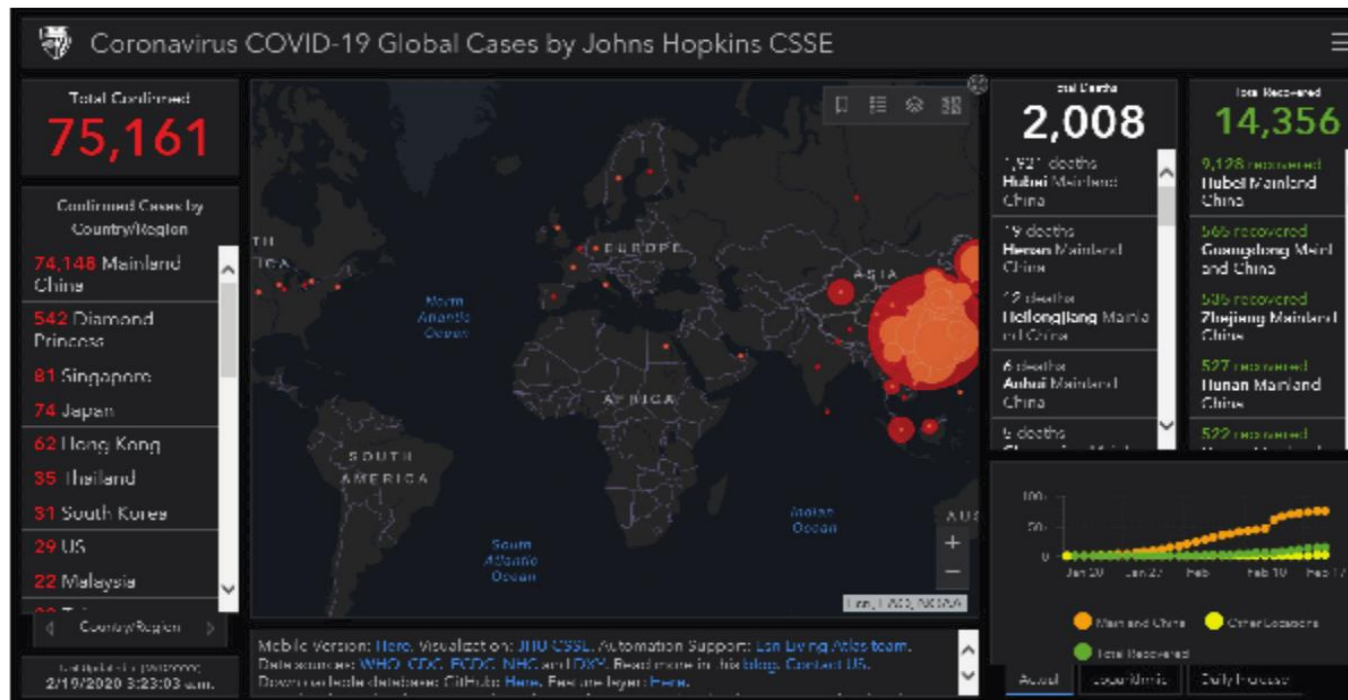


**Joined**  
02/19/20 (00 100+40)  
**Activity**  
Другое/ other

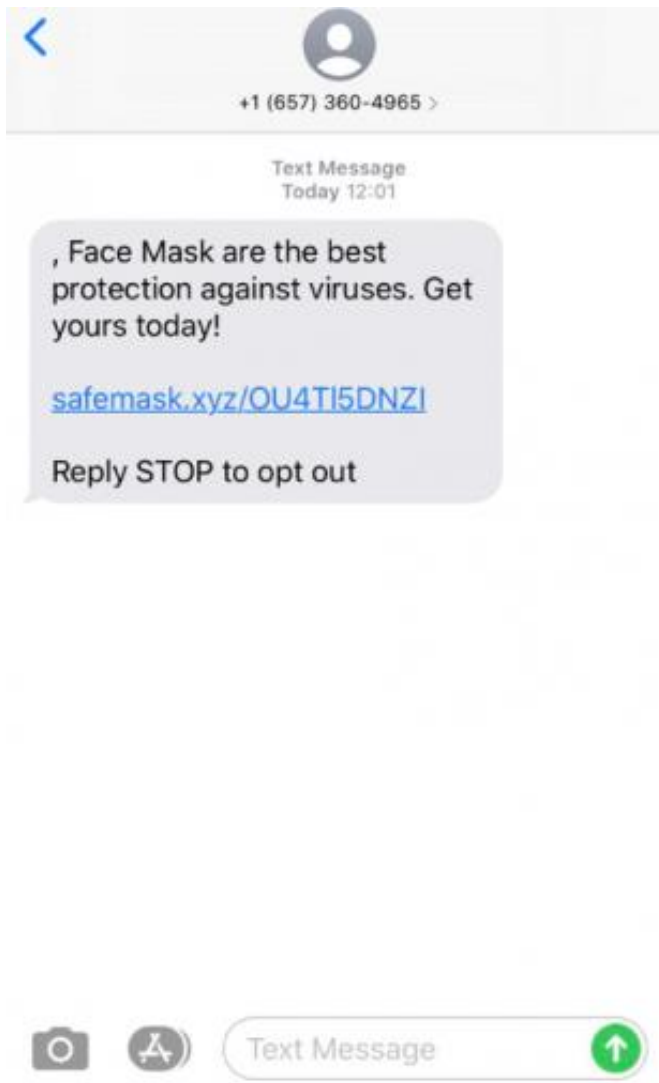
Posted February 20

## New Corona Virus Map Phishing method

Новая разводка Карта распространения Корона Вирус



# Example: Smishing Campaigns



# Example: Supplies Scams

## Hand Sanitizer HALF POUND/ POUND

GET YOUR HAND SANITIZER DELIVERED TO YOU AND PROTECT YOURSELF AND YOUR FAMILY

Price: ₪ 0.064483 ( 400.00000000 USD )

### S & H:

- Standard Shipping  
₪ 0.001612 ( 10.00000000 USD )

### Accepted Crypto Currencies:

 Bitcoin

**Ships From:** 🇺🇸 Anonymous

**Ships To:** 🌐 Worldwide



Pills > Benzos

## Buy Hydroxychloroquine for coronavirus-COVID19

Plaquenil 200mg

Scientific Name: Hydroxychloroquine Sulphate 250mg.  
Drug Period: Once daily  
Type: Tablets  
Quantity: 100 tablets  
Producing Company: Sanofi Synthelabo

Medicine Description for COVID19.  
for fast and quick supplies contact via

WICKER.ID..drugload90

Price: ₪ 0.032242 ( 200.00000000 USD )



# Example: BEC Campaigns

Urgent Reply needed about corona virus

   
To Undisclosed recipients:

[Reply](#) [Reply All](#) [Forward](#) [...](#)

Mon 3/9/2020 12:19 PM

Hi

hope you are good today .

i will need you to do something for me urgently.  
About 3 people has been tested positive of corona down town my area so i cant go out for now.

kindly reply back to me via email as my phone is faulty at the moment

Regards  


# There will be a Prolific Rise of Ransomware Attacks in 2021



- 65-70% of ransomware is delivered via phishing malware.
- 90% of IT pros had a client suffer a ransomware attack during the past year.
- An attack will occur every 11 seconds in 2021.
- The average cost of a ransomware attack will be \$123,000.
- Ransomware will cost over \$20Billion in 2021.





fbi.gov/scams-and-safety/common-scams-and-crimes/ransomware



Ransomware is a type of malicious software, or malware, that prevents you from accessing your computer files, systems, or networks and demands you pay a ransom for their return. Ransomware attacks can cause costly disruptions to operations and the loss of critical information and data.

You can unknowingly download ransomware onto a computer by opening an email attachment, clicking an ad, following a link, or even visiting a website that's embedded with malware.

Once the code is loaded on a computer, it will lock access to the computer itself or data and files stored there. More menacing versions can encrypt files and folders on local drives, attached drives, and even networked computers.

Most of the time, you don't know your computer has been infected. You usually discover it when you can no longer access your data or you see computer messages letting you know about the attack and demanding ransom payments.

### Tips for Avoiding Ransomware

The best way to avoid being exposed to ransomware—or any type of malware—is to be a cautious and conscientious computer user. Malware distributors have gotten increasingly savvy, and you need to be careful about what you download and click on.

Other tips:

- Keep operating systems, software, and applications current and up to date.
- Make sure anti-virus and anti-malware solutions are set to automatically update and run regular scans.
- Back up data regularly and double-check that those backups were completed.
- Secure your backups. Make sure they are not connected to the computers and networks they are backing up.
- Create a continuity plan in case your business or organization is the victim of a ransomware attack.



### How to Respond and Report

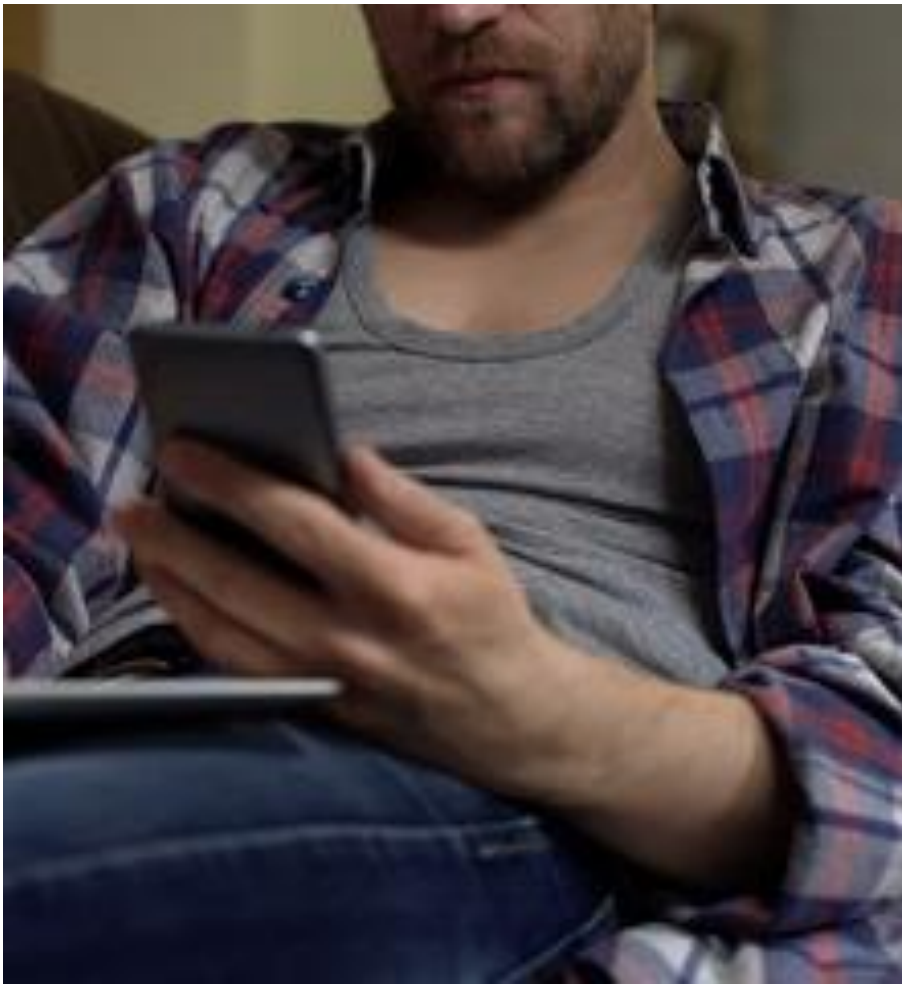
The FBI does not support paying a ransom in response to a ransomware attack. Paying a ransom doesn't guarantee you or your organization will get any data back. It also encourages perpetrators to target more victims and offers an incentive for others to get involved in this type of illegal activity.

If you are a victim of ransomware:

- Contact your [local FBI field office](#) to request assistance, or [submit a tip](#) online.
- File a report with the FBI's [Internet Crime Complaint Center \(IC3\)](#).

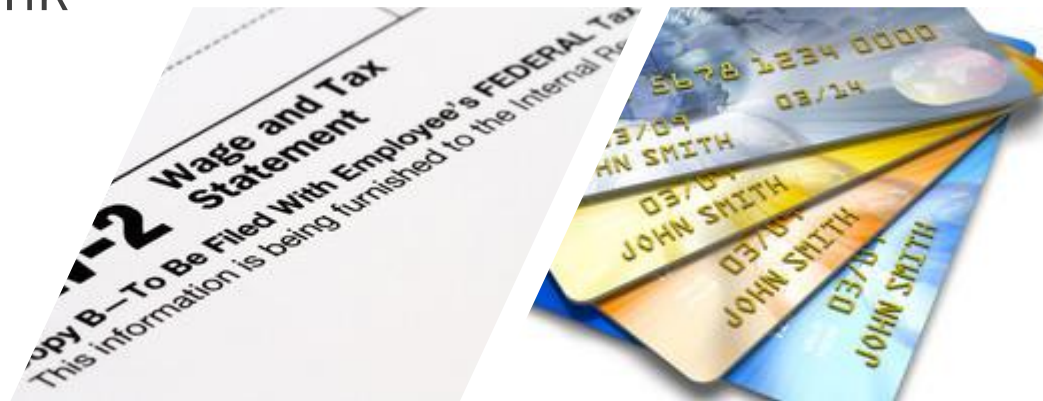
# Dark Web Considerations & Take-aways

- Threat Actors & Fraudsters collect and share data better than we do
- Security through Obscurity is a misnomer
- Anything is available for purchase or trade
- Preparedness is critical to defense



# Targets & Monetization


- Credit Card & Tax Return Fraud
- Ransomware
- Wire Transfer & Bank Fraud
- Information



# How does this all work?

- Hack into a merchant
- Install malicious software (malware)
- Collect credit card data
- Sell stolen credit cards (~\$5/card)

2017-09-26  
FIRETIGERRR BREACH UPDATE



**FIRETIGERRR BREACH at JOKER's STASH**  
**5.000.000 pcs. ALMOST ALL USA STATES.**  
**100% FRESH 100% FIRE DUMPS**

**WARRAX (FIRETIGERRR BREACH) : USA by STATE/CITY/ZIP TR1+TR2/TR2**, uploaded 2017-09-25  
first 3 days NO REFUNDS !  
after 3 days TIME FOR REFUNDS: 3 HOURS (GOLD USERS 12H, SILVER 9H, BRONZE 6H)

**WARRAX-EXTRA (FIRETIGERRR BREACH) : USA by STATE/CITY/ZIP TR1+TR2/TR2**, uploaded 2017-09-25  
first 3 days NO REFUNDS !  
after 3 days TIME FOR REFUNDS: 3 HOURS (GOLD USERS 12H, SILVER 9H, BRONZE 6H)

FIRETIGERRR random dumps valid test (try2services checker):

\* Joker's Stash    Try2Check.me | Gate 1

<https://try2services.pm/Gate1.php?rnd=7102386>

CC_number	Auth_code	Auth_result	Amount	Void
533344000	#=18101010	[00]	4.41	proces
44654000	#=20022011	[00]	3.41	proces
51789557	#=19102010	[00]	4.71	proces
47370300	#=19092010	[00]	7.59	proces
44304730	#=20042011	[00]	4.80	proces
46082339	#=18081010	[00]	7.17	proces
43510800	#=20052010	[10]	9.12	-
44654001	#=20122011	[00]	4.47	proces
43892629	#=20112011	[00]	1.70	proces

# Snowblower, anyone?

## Big Box Store



**Briggs & Stratton**  
22 in. 250cc Single  
Stage Electric  
★★★★☆ (56)


**\$663<sup>61</sup>**

## Favorite Auction Site



[Briggs & Stratton 22" 208cc Single Stage Electric Start Gas Snc](#)  
FREE 1-3 DAY DELIVERY WITH HASSLE-FREE, 30-DAY RETURNS!  
Brand New  
★★★★☆ 1 product rating  
**\$469.99** List price: ~~\$599.99~~  
Buy It Now  
**Free Shipping**  
**Free Returns**  
**51 Watching**  
22% off  
[Watch](#)  
6 new & refurbished from \$469.99

**FAST 'N FREE**  
Guaranteed by **Wed, Oct. 16**

 Authorized Retailer

# Cashing In



# Why Should You Care?

- Franchisors/Owners focused on damages and funds
- Lost business
- Reputational damage (unflattering Sony emails disclosed).
- Loss of right to accept credit cards!
- FTC enforcement action –Wyndham decision.
  - “unfair”
  - Privacy policy
- M&A risk



# Where Does Threat of Liability Come From?

- Individual Victims, including Class actions
- FTC
- SEC
- Banks and Their Regulators
- State Regulators
- Investors
- Contract Parties/Card Processors

# Officer/Director/Manager Liability

- Officers/Directors have fiduciary duty to monitor cybersecurity risks.
- Directors can face personal liability by failing to report issues, or consciously failing to monitor systems and controls.
- Risks often arise not in company's systems, but in vendor systems. Board should make sure entire ecosystem is reviewed.
- Directors should (i) regularly review cybersecurity protocols; (ii) review assessments of cybersecurity program; (iii) get regular reports from senior management; (iv) ensure the conducting of annual tests; (v) review insurance coverage; (vi) keep minutes on these issues.
- SEC is getting more active with review of cybersecurity disclosures, at least with regard to public companies.

# Data Types and Related Liability

- Electronic personally identifiable information is subject to:
  - A patchwork of federal and state legislation
  - Layers of liability based on the type of data
    - Payment card information
    - Consumer personally identifiable information
    - Individual health information (HIPAA)
    - Other non-public personal information
- State notification requirements are based on residency – challenging for your industry.
- PCI focuses on credit cards – other payment transactions, such as ACH & debit, have additional regulatory overlay.



# What is Personally Identifiable Information?

- Name
- Address
- Telephone number
- Email address
- Credit card information
- Bank account information
- Government issues identification number (social security number)
- Credit history
- Similar information that is not publicly available

*Note: requirements may change per each state's definition*



# How is Breach Discovered?

- Notice from franchisor/manager/vendor
- Notice from bank
- Notice from guest
- Notice from Secret Service
- Common Point of Purchase Analysis
- IT red flags/alarms
- Suspicion and investigation

# Preparation is Key



# Security Incident Response Plan (IRP)

- IRP first steps include:
  - Call your lawyer
  - Contact insurance carrier, including addressing action plan
  - Incident Response Team. At least call legal to establish privilege.
  - Contact the FBI or other law enforcement, state agencies, affected persons
  - Contact bank/processor/card brands
- Initiate internal investigation into: Source of breach may be with vendor/manager/franchisor
- Preserve evidence
- PR considerations

# Vendor Management

- Due diligence/security questionnaire or proscribed minimum security requirements for all vendors.
- Confirmation of on-going PCI/Security compliance.
  - Annual questionnaire
  - Onsite audits
- Subcontractors must be subject to security compliance obligations.
- Contractual allocation of risk.
  - Franchise Agreements
  - Management Agreements



# Key Takeaways

- Have an Incident Response Plan in place
- Don't retain data – Subject to litigation preservation
- Provide suitable tools
- Conduct a Risk Assessment
- Train your team
- Don't trust emails
- Make & Test Backups
- Know where your data is

# Tools & Terminology

- Mail Filter (e.g., ProofPoint, Mimecast, BlueCoat)
- Endpoint Detection & Response (e.g., CarbonBlack, Microsoft ATP, Sophos)
- Next Generation Firewalls (e.g., PaloAlto, CheckPoint, Meraki)
- Vulnerability Scanning (e.g., Tenable, Rapid7)
- Centralized Logging (e.g., Sentinel, Splunk)
- Multifactor Authentication (e.g., Duo, Okta, Authenticator)

# What resources are available to help

*Take advantage of the resources and information that is available*

- FBI Internet Crime Complaint Center (IC3)
  - <https://www.ic3.gov/default.aspx>
- Federal Trade Commission
  - <https://www.ftc.gov/system/files/documents/plain-language/pdf0205-startwithsecurity.pdf>
- U.S. Small Business Administration (SBA)
  - <https://www.sba.gov/managing-business/cybersecurity>
- U.S. Department of Homeland Security – U.S. Computer Emergency Readiness Team (US-CERT)
  - <https://www.us-cert.gov/ccubedvp/smb>
- Synovus
  - Cyber Security Webinar Series - <https://www.synovus.com/business-webinar-series/>
  - Safety and Security - <https://www.synovus.com/contact-us/safety-and-security/>
  - Personal Resource Center - <https://www.synovus.com/personal/resource-center/#security>

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# Thank you for attending

A brief survey will be sent to you from [Events@Synovus.com](mailto:Events@Synovus.com).

Thank you in advance for your time and feedback.



# Appendix





## Kevin Gillen

Symposium Host

Market Executive SW FLA,  
Synovus

Kevin has over 40 years' experience in the banking industry. He is Market Executive for Synovus Bank in the Florida Division comprised of 72 full service commercial branches. Kevin supports the commercial, business banking and retail sales, marketing and business development strategy and new hire on boarding for the commercial and business bankers in Florida.

He was previously Director of Supply Chain Strategy for Private Eyes Inc. and 4506 Transcripts; two companies, same ownership. Private Eyes is a Global Employment Background & Drug Screening Company. 4506 Transcripts.com is a large IRS bulk approved vendor for tax transcripts integrated with Fannie Mae, Ellie Mae.

Kevin was Executive Vice President, Retail Lending Director for TD Bank which included a \$36Bn residential mortgage and home equity portfolio. He was responsible for product development, pricing, secondary market sales, risk, US sales.

Prior to this role, Kevin was, EVP- Head of Retail Strategy and Solutions for TD Bank. He was responsible for US Retail Sales, Operations, Distribution, Risk, ATM and the Contact Centers. Total operating budget was \$1.6Bn with 14,000 employees.

Previously, Kevin was the Regional President for TD Bank's Florida market; overseeing retail, consumer, commercial & middle market lending, government banking, and cash management. His former roles include Market President for Metro D.C., New York, New Jersey and Pennsylvania.

Prior to joining TD Bank, he was a member of Summit Bank's senior leadership team for 19 years and was the Regional President for the bank's New Jersey business.

He was appointed by former Florida Governor Scott to the Enterprise Florida Board. He was on the board for The Broward Workshop and the Florida Bankers Association.

He was a member of SHRM and the Sarasota / Manatee SHRA Chapter; College Relations Chair, board member for Family Success Institute and a pre-IPO mortgage service firm. He is Chair for Jesus Father of the Poor Clinic – Haiti. He is an advisory board member for the business and accountancy school at State College of Florida.

He served in numerous New Jersey, Virginia and Washington DC based community organizations as board and chair roles.

Kevin graduated Lycoming College - BA in Business Administration, Sociology & Anthropology.



**Mary Harrington**

Symposium Moderator

Treasury & Payment Solutions

Synovus

Mary is a Senior Technical Consultant with the Treasury & Payment Solutions team at Synovus Bank. She has over 30 years of Banking, Payments Technology and Treasury Management experience including Sales Management, Product Development, Training, and Payables/Receivables solution consulting. Her passion is helping clients by sharing insights on the latest fraud trends and best practices in mitigation strategies. She works closely with the Synovus Fraud and Financial Crimes Unit teams to stay abreast of the critical issues impacting both the Bank and our clients. She has been a frequent Cybersecurity speaker in Florida for events including the Florida Government Finance Officers Association (FGFOA), Florida Bar Association and Association for Financial Professionals (AFP). Mary has a B.S. in Finance from Miami University and is a Certified Treasury Professional.





## **Serge Jorgensen**

Founding Partner and Chief  
Technology Officer, Sylint Group

Serge Jorgensen is a founding partner and Chief Technology Officer in the Sylint Group, and provides technical development and guidance in the areas of Computer Security, Counter CyberWarfare, System Design and Incident Response. Mr. Jorgensen is a patented inventor in engineering and security-related fields, has held various security clearances and works closely with the FBI, DHS and others in tasking, analyzing and managing Information Security needs to safeguard critical infrastructure, manufacturing and other operations.

## **Sylint**

Sylint provides leading edge expert services in Cyber Security, Digital Data Forensics, and eDiscovery. Formed in 1998, our firm has developed a national reputation as a leader in its field, and works internationally with Fortune 50 organizations to small firms and municipalities. Sylint is one of the few Payment Card Forensic Investigation and NSA-accredited Incident Response companies, with experience from National Intelligence Agencies, Department of Defense, law enforcement, and corporate entities used to provide comprehensive cyber security and investigative services. Services include detection and remediation of corporate espionage, fraud identification, cyber security posture review, and regulatory compliance.



## Larry Kunin

Partner & Chair, Data Protection  
& Breach Practice  
Partner, Technology Dispute,  
Morris, Manning & Martin LLP

Larry Kunin is a partner in the firm's Litigation practice and serves as Chair of the firm's Technology and Intellectual Property Practice. Mr. Kunin concentrates in commercial, technology and intellectual property litigation and consultation, including issues related to software performance, technology implementation, trade secrets, trademarks and copyrights, data security and breach issues, as well as general commercial and business disputes, including business torts. He is also available to serve as a special master or mediator in disputes involving business law issues or technology.

During his career, Mr. Kunin has litigated disputes in state and federal courts throughout the country. Mr. Kunin's clients have ranged from large publicly traded technology companies, including Microsoft and McKesson Corporation, to startup companies and individuals. Using his background in the computer field, Mr. Kunin is able to understand and investigate complex technology issues and present such issues to a court, arbitration panel or other dispute resolution forum.

Prior to joining Morris, Manning & Martin in March 2000, Mr. Kunin practiced corporate litigation in Miami, Florida and is a member of the Georgia and Florida Bars. Mr. Kunin gained computer and technology experience while employed as a computer programmer and analyst for *The Miami Herald* from 1986-92.



## **Robert Villanueva**

EVP and Cyber Threat Intelligence  
Lead,

Q6 Cyber

Robert Villanueva currently leads the Cyber Threat Intelligence Division of Q6 Cyber. Mr. Villanueva joined Q6 Cyber after 25 years of dedicated service in the United States Secret Service, where he specialized in transnational cybercrimes, access device fraud, network intrusions, and identity theft data breaches affecting the private sector. During his tenure, Mr. Villanueva was assigned to various offices, including Miami, Europe, Latin America, and Washington D.C., and served in both investigative and undercover capacities around the world. Mr. Villanueva founded the U.S. Secret Service's Cyber Intelligence Section, which coordinates global cyber operations. Mr. Villanueva also headed the U.S. Secret Service's Miami Electronic Crimes Task Force, which counts 800+ members from the private sector, academia and local/federal law enforcement.

Mr. Villanueva has conducted extensive research on computer botnets and malware development attributed to foreign actors. He has led numerous projects for the U.S. Secret Service in partnership with Stanford University, Carnegie Mellon University, and various private sector companies.

Mr. Villanueva presently serves as an advisor to the Board of Directors of various organizations and universities, including Florida International University, The Florida International Security Association, The Florida International Banker's Association and The International Association of Financial Crimes Investigators.



**Byron Shinn**

CPA and Engagement Partner,  
Carr Riggs & Ingram, CPA, LLC

### Experience

Mr. Shinn is a partner in the Bradenton/Sarasota Region with over 38 years of public accounting experience. Byron leads and provides professional and responsive services in the areas of auditing, internal audits accounting, taxation and business consulting. Byron started Shinn & Co. in 1993 and merged into CRI in 2018. Prior to starting Shinn & Co, Byron worked for both local CPA firms as well as Arthur Andersen. Byron is very active with the Florida Board of Accountancy, having held positions as a member of the Probable Cause Panel (15 years) and Chair of the Board. Byron is on the Board of Trustees for the University of South Florida and a board member of the Sarasota Economic Development Council. Prior involvement has included past Chairman of the Florida Board of Accountancy, President of the Manatee Chamber, Past President of Kiwanis Club of Bradenton, Past Board Member of United Way of Manatee County, just to name a few.

### Education, Licenses & Certifications

- B.A. University of South Florida, June 1979, Major in Accounting
- A.A. Manatee Junior College, June 1977
- CPA, State of Florida

### Professional Affiliations and Organizations

- \* American Institute of Certified Public Accountants (AICPA)
- \* AICPA – Tax Practice & Procedures Committee
- \* Florida Institute of Certified Public Accountants (FICPA)
- \* Institute of Internal Auditors member
- \* Bradenton Blue Foundation, Board member
- \* EDC Sarasota, Board member
- \* EDC Bradenton Area EDC
- \* Florida Maritime Museum, Treasurer
- \* University of South Florida, Trustee
- \* Appointed to Florida Cybersecurity Task Force