

Fraud Frontlines Forum

May 6, 2025

10:00 a.m. – 2:00 p.m.

No Fee for Credit Unions in AL, FL, GA, and VA to Attend/Lunch Included

Registration Deadline May 2, 2025

Location:

Associated Credit Union
6251 Crooked Creek Rd NW
Norcross, GA 30092

10:00 – 10:15 a.m.

Introductions and Icebreaker

10:15 – 11:30 a.m.

Fraud Mitigation Discussion

Meet the credit union executives who come together and confront the evolving landscape of fraud. There will be in-depth discussions on emerging fraud trends, real-world case studies, and proven mitigation strategies tailored to the credit union space.



Arbenita Tafolli

Vice President of Enterprise Risk Management, Associated Credit Union

Arbenita Tafolli is Assistant Vice President of Enterprise Risk Management with Associated Credit Union in Peachtree Corners, Georgia. She manages Risk Management, Fraud, BSA/AML and ACU's regulatory oversight. With a strong focus on aligning risk management practices with business goals, she plays a key role in ensuring the safety, soundness, and long-term resilience of the credit union.

Prior to this role, Arbenita held leadership positions as AVP of the Contact Center and AVP of Project Management. In these capacities, she upheld operational efficiency, member experience innovation, and successful execution of the credit union's strategic initiatives. Her deep understanding of member services and organizational dynamics enables a proactive, people-centered approach to leading risk management.

With a proven track record in driving cross-functional collaboration and building scalable risk frameworks, Arbenita brings a unique blend of operational insight and strategic foresight to her position. She is passionate about fostering a culture of accountability, continuous improvement, and member-first thinking across all levels within the credit union.



Arpan Patel

VP of Enterprise Risk Management, Delta Community CU

Arpan is a seasoned financial services executive bringing over two decades of comprehensive expertise to the enterprise risk and fraud landscape. Currently serving as Vice President of Enterprise Risk Management at Delta Community Credit Union, Arpan is implementing comprehensive risk management frameworks, ensuring adherence to complex regulatory risk and compliance initiatives, and establishing robust financial controls. At Delta Community, he is the Chair of Fraud and Operational Risk Committee.

Prior to his role at Delta Community Credit Union, Arpan was Senior Large Bank Risk Examiner at the Federal Deposit Insurance Corporation (FDIC), he led critical regulatory oversight for large financial institutions. His experience also includes serving as a Credit Portfolio Manager at Northern Trust and as an Underwriter at Bank of America, providing him with a multi-faceted perspective on credit risk and financial analysis.

Arpan is a Federally Commissioned Risk Examiner and holds several prestigious industry certifications, including the Financial Risk Manager (FRM), Certified Enterprise Risk Professional (CERP), and Certified Fraud Examiner (CFE). He is a graduate of Stonier Graduate School of Banking, holds a Bachelor of Science in Business Administration from Northeastern Illinois University and an MBA from Northern Illinois University.



Wanda Norman

VP of Compliance, Family First CU

11:30 a.m. – 12:15 p.m.

Real-Time Technology Based Fraud Trends

Clutch will share examples of technology tools and trends being used to defraud credit unions and your members.

Clutch interconnects two origination engines: loans and deposits, that members interact with digitally or in-branch and provides a cross-sell system is then designed to promote additional products or services to existing members based on the data pulled from API-based integrations.



Darrell "Del" Noble

Chief Marketing Officer, Clutch

With over 20 years in financial services, Del has seen the credit union industry from every angle - starting in frontline lending operations and growing into executive leadership, strategy, and fintech innovation. At Ent Credit Union, he led consumer and mortgage lending through a period of record growth and digital transformation. Later, at Blend and now Clutch, Del has helped shape the future of fintech solutions designed specifically for credit unions. With a deep understanding of credit unions, risk management, and member experience he informs a modern approach to helping institutions grow smarter, serve better, and move faster in a rapidly evolving financial landscape.

Alex Hariston

Chief Compliance Officer, Clutch

Alex Hairston is the Legal Counsel at Clutch, a fintech platform transforming how credit unions serve their members. With a background spanning tech, regulatory compliance, and banking law, Alex brings a pragmatic and strategic approach to legal leadership in high-growth environments. He previously served on the legal teams at companies like Carvana and Charles Schwab, advising on consumer finance, product development, privacy and fraud. Alex is passionate about growing the credit union segment in a responsible way.

12:15 – 1:00 p.m.

Lunch and Learn - Credit Union Fraud Discussion

Lunch will be provided for attendees

Discuss the latest trends, risks, and prevention strategies related to fraud in credit unions. Participants will engage in a focused discussion on real-world cases, emerging fraud tactics, and effective response protocols. Our roundtable discussion aims to enhance awareness and promote collaborative efforts to strengthen fraud detection and mitigation within the credit union industry.

1:00 – 1:30 p.m.

Protecting the Community from Fraud and Scams

Sergeant Rooks will cover the latest tactics used by scammers, real-world examples, and practical tips to keep members vigilant, over the phone, and in person. Empower yourself, your credit union, and members with the knowledge to recognize red flags and act.



Sergeant Eric Rooks

Sergeant Rooks is a dynamic security and crisis management professional with nearly three decades of progressive leadership in law enforcement and corporate security. He serves in Gwinnett County with a population exceeding 1 million, making it the second-most populous county in Georgia.

1:30 – 2:00 p.m.

Disrupting the Future of Fraud

As fraudsters become more agile and sophisticated, the need for innovative, data-driven defenses has never been more urgent. In this session, Kausar Kenning, a seasoned leader in cybersecurity and fraud intelligence, will explore how Visa is reimagining fraud prevention through advanced threat intelligence, dark web monitoring, and AI-powered risk analysis. Drawing on her extensive experience across cybersecurity, data analytics, and insider threat programs, Kausar will unpack the future of fraud—and how to stay ahead of it.



Kausar Kenning

Vice President, Ecosystem Intelligence and Controls, Global Risk, Visa

Kausar Kenning is a cybersecurity and fraud leader with a strong background in data analytics. In the past, she has successfully developed and led a variety of programs including Cyber Fraud Intelligence, Insider Threat, Fraud Prevention, Internal Audit, and Data Strategy programs. Using a risk-focused, evidence-based, data-driven approach as the foundation of her programs and strategies, Kausar has been able to demonstrate immediate value and insight and has been successful in solving for key risks in the organizations that she has worked for.

Kausar holds an M.S. in Data Analytics and has earned her CISSP and CISA certifications. She is also a certified internal auditor for both ISO 27001 and ISO 20000. Kausar is very involved in the Atlanta CISO community, has had several speaking engagements, and is currently serving on several boards in the Atlanta area. She is very active in several local

not-for-profit organizations that range in supporting the advancement of cybersecurity to the fight against human trafficking and domestic abuse.

At present, Kausar is the Vice President of Intelligence and Controls at Visa. She leads an incredible team that is responsible for the proactive analysis and contextualization of dark web and threat intelligence with network-level data into actionable insights used for advanced alerting and vulnerability testing against significant fraud and cybercrime globally. She works to support the ecosystem and is responsible for the Risk-as-a-Service offerings at Visa.