

Friends For Financial Wellness

June 13, 2025



Moderator

- [Dan Dougherty, F4FW Founder & Banking and Wealth Account Executive @ Plaid](#)

Fintech Experts

- [Colton Pond, CMO @ LoanPro](#)

Attendees

- [Steve Gogolak, SVP Director of Strategy @ First Citizens Bank](#)
- [Jim Slocum, Chief Technology Officer @ OneUnited Bank](#)
- [Samantha Pause, Chief Innovation Officer @ Mascoma Bank](#)
- [Julie Thurlow, CEO @ Reading Co-Op Bank](#)
- [Joe Mancini, EVP & COO @ BankProv](#)
- [Ron Shevlin, Chief Research Officer @ Cornerstone Advisors](#)
- [Devon Lyon, President and CEO @ Central One Federal Credit Union](#)
- [Kevin Cohee, CEO @ OneUnited Bank](#)
- [Raphael Reznec, Chief Technology Officer @ Mascoma Bank](#)
- [Kyle Marois, VP Customer Experience & Senior Manger @ BankFive](#)

- [Jimmy Costa, SVP & Consumer Banking Director @ BankFive](#)
- Bob Cooper, General Counsel @OneUnited Bank
- Benjamin Wagoner, VP, CFE, CCCI & Director of Corporate Security @ Westfield Bank
- [Brian Ronan, F4FW Intern, Treasurer, Stonhill College FinTech Club](#)

Introduction

On Friday evening, June 13th, members of the Friends for Financial Wellness convened at historic Fenway Park for an engaging and collaborative gathering. The evening kicked off at 6:00 PM with introductions, where each attendee revealed their baseball allegiance—Red Sox or Yankees—and rated their fandom on a scale from 1 to 10. This light-hearted start helped set the tone for meaningful conversation among industry leaders.



The Role of Generative AI in Fraud

Dan Dougherty introduced the evening's primary discussion: the impact of generative AI on financial fraud. Despite the emergence of AI-powered threats, several banks reported an uptick in more traditional schemes, such as check fraud and check washing. One participant noted an increase in first-party fraud, while others emphasized improvements in fraud detection technology, including voice discrepancy tools. A common theme emerged—defending against fraud remains an ongoing arms race. Dan also highlighted the launch of Plaid Protect, Plaid's new initiative to bolster defenses against emerging fraud vectors.

The evening concluded with a shared experience of baseball at its finest—a saxophone solo of the national anthem and a tightly contested game, capped by a Red Sox walk-off win in the 11th inning following Aaron Judge's game-tying home run.



Click [here](#) to watch the walk-off home run at the Red Sox v. Yankee game



F4FW Guiding Principles

Our Mission

We will lift financial engagement of the communities we serve by collaborating as a banking community. We will focus on removing obstacles, measuring results and forging new paths to come together, engage customers and communities in support of financial wellness.

Our Why?

Peers working together for camaraderie, community, connection, and collaboration to guide our users to financial security; giving people the confidence and choices to control their financial health.

Our Members

Our founding members seek like-minded senior executives that fit our commonality. We encourage guests to join our meetings and will accept requests from guests that wish to join our group. We seek diverse perspectives and innovative thinking.

Our Commonality

The primary competitive threats are national financial brands and de novo digital 'banks.' We are also, in a way, our own competitive threat: If we don't move, morph, and anticipate needs, we lose relevance. We are bankers that serve our communities, and we seek to leverage the proximity and trust we enjoy with our customers and communities as an advantage to maintain long-term relevance.