

IVETTE LOPEZ

QUALIFICATIONS

Multi-disciplinary executive experience to:

- advise senior decision makers regarding program and policy issues
- design and implement business and legal programs and processes
- communicate cogently regarding complex legal, financial, and business subjects
- provide sound fiscal management of program and technology budgets
- conduct data gathering and analysis to support programs and strategic organizational goals

EXPERIENCE

FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA) Washington, D.C. 1997-2014

Office of Investor Education/FINRA Investor Education Foundation - Vice-President

Managed financial literacy initiatives and production of investment education materials to ensure investor protection, promote sound investment decisions, and enhance understanding of investment alternatives and securities market structure and operations.

- Directed educational initiative focused on dislocated workers producing educational brochure titled, *Job Dislocation: Making Smart Financial Choices after a Job Loss*, to offer guidance for thoughtful financial decision-making regarding retirement funds, lump sums, and other benefits during a period of unemployment. Established national partnerships with state workforce agencies to distribute brochure (in English and Spanish) in all fifty states with over 1.4 million copies distributed as of 2014.
- Supervised the production of investor alerts, educational website content in English and Spanish, articles for Yahoo Finance, investor education podcasts, and educational brochures.
- Conducted telephone consultations for investors seeking guidance regarding investment matters or broker-dealer issues.

Administered the Investor Advocacy Clinic Grant Program, which provided \$2 million in seed funding to eight law schools to establish clinics designed to serve small investors across the country. Also managed over \$3 million in grants to national non-profits for the development of financial literacy programs or tools.

Department of Market Regulation - Vice-President

Managed department conducting securities market surveillance functions. Represented department dealing with major clients engaging FINRA for regulatory services.

- Supervised ten different groups staffed by 90 analysts conducting approximately 2000 annual reviews concerning market making, order execution and related order handling activities for equity markets (NASDAQ, NYSE, and OTC) and municipal and corporate bond markets.
- Continuously assessed investigative programs based on information (quotes, orders, trade reports) generated by securities markets or submitted by market making firms to determine compliance with SEC, FINRA, and MSRB rules and to detect potential violations of such rules. All programs were subject to federal oversight.
- Pursued informal or formal disciplinary actions imposing fines and suspensions against member firms, registered individuals, and associated persons. Supervised investigations imposing multi-million-dollar fines against major brokerage firms.

Office of Disciplinary Affairs - Director

Supervised office responsible for authorizing formal disciplinary cases against brokerage firms and brokers.

- Conducted independent review of cases initiated by the Departments of Enforcement and Market Regulation (1200 - 1400 per year) to examine for legal soundness, fairness of the charges formulated, and consistency of the sanctions recommended.
- Identified policy issues raised by the recommended actions and advised the President and COO on the development of enforcement policy at a critical time in the disciplinary process.

SECURITIES AND EXCHANGE, COMMISSION

Washington, D.C. 1985-1997

Division of Market Regulation

Office of Market Supervision - Assistant Director

Co-managed 30-attorney office overseeing the operation of securities exchanges.

- Reviewed, published for public comment, and approved rules submitted by securities exchanges to self-regulate their activities.
- Supervised the development and administration of federal rules governing the operation of securities exchanges and the handling of investor orders by exchange specialists and market makers.

Office of Trading Practices – Branch Chief

Managed team of eight attorneys in office charged with administering federal rules designed to prevent fraud in offerings of securities and issuer tender offers.

- Supervised issuance of no-action and exemption letters and conducted telephone consultations for participants in securities offerings.
- Conducted federal rule making process including publication for public comment in Federal Register.

Special Projects

Market 2000 Report: Member of three-person team charged with completing the report of structural and competitive issues in the U.S. equity markets. Implementation of the recommendations made in this report resulted in sweeping changes to the equity markets (e.g., limit order display). Prepared Congressional testimony on the report.

Risk Assessment Rules: Participated in the development of federal reporting rules relating to the financial activities of affiliates of broker-dealers pursuant to a Congressional mandate.

Office of the General Counsel - Attorney

Analyzed recommendations formulated by the various SEC Divisions to initiate enforcement actions and rulemaking by the Commission. Researched and drafted memoranda on securities issues.

EDUCATION

New York University, J.D. (member Maryland Bar) and M.B.A. (Finance)

Yale University, B.A.

Academy on Human Rights and Humanitarian Law, American University College of Law

COMMUNITY SERVICE

Commissioner, Howard County Human Rights Commission, Maryland (2012 - 2017)

Volunteer, Howard County Community Action Council and Food Bank (2014 - present)

Volunteer Board Member, S.A.F.E. Food Pantry (2016 - present)