

2023 Independents
Conference &
Exposition

Outstanding Employee Awards

Lori Cox

Insurance Manager
United Finance Company
Portland, OR

Tesla Graham

Branch Manager
LPI Loans
Muscatine, IA

Randi Hall

Branch Manager
1st Franklin Financial Corporation
Swainsboro, GA

Vanessa Hintz

Director, Compliance
First Help Financial, LLC
Tallahassee, FL

Charity Laughlin

Branch Manager
Republic Finance, LLC
Lake Charles, LA

Holly Munoz

Regional Vice President
Brundage Management/Sun Loan Company
Rainsville, AL

Wanda Parham

Regional Operations Director
1st Franklin Financial Corporation
Swainsboro, GA

Jocelyn VanVolkinburg

Vice President of Finance
CashCo Financial Services, Inc.
Tigard, OR

AFSA
AMERICAN FINANCIAL SERVICES ASSOCIATION

Congratulations to the 2023 OUTSTANDING EMPLOYEE AWARDEES

AFSA is proud to present the Outstanding Employee Award to individuals from AFSA member companies who have shown excellence in performance management skills and customer service under the company's standards of finance management. The Outstanding Employees will be recognized and receive their awards during the Opening General Session on Wednesday, April 19, 2023.

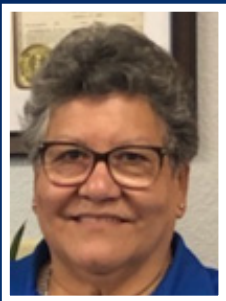


Lori Cox
Insurance Manager
United Finance Company
Portland, OR

Lori Cox began her career with United Finance in July of 1997. She started as a Customer Service Representative in our Gladstone, Oregon branch. During the company's software conversion process to Goldpoint Systems in 2002, she took on a leadership role as a company trainer. In September of 2002 she was promoted to the Home Office team as branch support and also managed the Certificates of Deposit. In 2008, her responsibilities expanded to include being a Director and Secretary of the RH Parker United Foundation. She was again promoted to the company's Insurance Department in August of 2014 and continues in that role today.

Although Lori's duties have continued to expand, they are never replaced. She currently manages the day-to-day insurance operations, balances the company bank reconciliation, continues as Director and Secretary of the RH Parker United Foundation, and has also added the critical role of handling customer credit disputes to her resume. Lori was reluctant to leave the branch and come to Home Office because she loved working with and helping our customers. This care for our customers has translated into 25 years of exceptional service to our customers, the company, and her colleagues.

Lori resides in Milwaukie, Oregon with her plus size cat KIKI. Her daughter, Ashley, gave Lori her new best friend and Grandson, Jarret five years ago. Lori enjoys traveling, hiking, concerts and wine tasting with her close-knit group of friends. She also loves the NFL and is a die hard Pittsburgh Steeler fan. GO STEELERS!!



Tesla Graham
Branch Manager
LPI Loans
Muscatine, IA

Tesla Graham is a woman of resilience. She is a shining example and huge advocate of the American dream and doing things the right way. LPI Loans was blessed to have Tesla join our team in October 2010 as our Branch Manager of our new Muscatine, Iowa location. She hit the ground running and built her office to one of the largest in our company. Tesla does not like to lose! She sets her goals and then she works until she achieves them.

When Tesla was 15 years old, she left her family in Honduras and ventured to American with her aunt on a student visa. She completed her education, found a job, fell in love, and got married. Sadly, only a little over a year into their marriage and 5 months pregnant with their first child, her husband lost his life in a motorcycle accident. As a young, single mom Tesla never had it easy. She worked a few different jobs before landing a position with Arnie Davidson in September of 1981. Arnie ran a small independent consumer finance company, and he took Tesla in and taught her all he knew. This would be her home for the next 29 years. After Arnie had retired and sold the company, Tesla was looking for a new place to belong. Our founder, Lloyd Pottratz, and Arnie had built their companies up together and Tesla knew us, and what we stand for. When she heard we were opening in Muscatine, she was ready for the challenge and a new beginning. She is one of the hardest working women I have ever had the pleasure of knowing. The awards Tesla has achieved over the years are too numerous to mention but she is always on top in production, sales, collections and even the fun team challenges we offer.

Despite all the accomplishments of her career, one of the things I admire most about her is that she is kind and selfless. There is always someone that she is helping. Despite being a single mom, she brought over 5 of her nieces and nephews and raised them through high school, giving them the same opportunities that she enjoyed. She continues to petition for her brothers and sisters to come to as well. In addition, she has served her community and church helping them to raise the funds and build a community center/library for her town and other charitable events. She has been a club owner and real estate tycoon. I'm not sure when she sleeps!

Tesla is loved by her customers, co-workers, and friends, and she has made a difference in the lives of thousands during her 42-year career in finance. Tesla will be turning 70 this year and she is still going strong! And she loves to gamble. So, what better way to honor her than in Las Vegas!

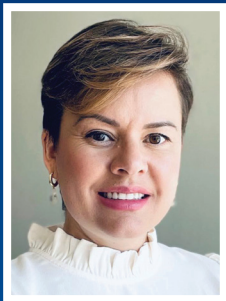


Randi Hall
Branch Manager
1st Franklin
Financial Corporation
Swainsboro, GA

Randi Hall is the Branch Manager for 1st Franklin Financial in Swainsboro, Georgia. She has been with 1st Franklin for 14 years where she began as a Customer Service Representative, was then promoted to Assistant Manager in 2019 and to Manager in 2022. Randi and her team in Swainsboro were presented with 1st Franklin's Office of the Year award in 2022 for excellence in all areas of their operation.

The Swainsboro branch prides itself on their achievements and invests heavily in their community. They are involved in many local non-profit organizations including Relay for Life and the Children's Miracle Network, and they support the children and youth of Emanuel county in many ways. They feel supporting the children and youth are supporting future families.

Randi is married to Josh Hall and they have two boys, Mason and Hunner, and one daughter-in-law, Brianna. They love showing off their classic cars, a 1968 Roadrunner, and a 1969 Super bee, and they love country living.



Vanessa Hintz
Director, Compliance
First Help Financial, LLC
Tallahassee, FL

Vanessa Hintz joined First Help Financial in March 2009 in our customer service team when the company had less than 5 employees. As the company has grown, Vanessa has grown with it, donning multiple hats when needed. As our longest-tenured employee and Director of Compliance, Vanessa not just manages this critical function but established it in the first place for the company. Her unique experience across multiple departments positioned her extremely well to understand the compliance challenges and risks better than anybody else, while also having the empathy to work with the departments to solve the problems.

Vanessa is responsible for establishing a culture of compliance in the company. She was the first person on our compliance team and spearheaded the development of our Compliance Management Systems and establishing a culture of compliance in the company. It is a testimony to her commitment to compliance that FHF has cleared multiple audits from different state agencies (including the Massachusetts Department of Banking) and external auditors for third parties like ABS investors and investment banks without any material findings over the last many years.

Born and raised in Brazil, Vanessa is a native Portuguese speaker and has been instrumental in fostering our diverse company culture from the early years. She has a Certified Regulatory Compliance Manager (CRCM) certification from the American Bankers Association (ABA) and a Consumer Credit Compliance Certification from the National Automotive Finance (NAF) Association. Vanessa is an inspiration for career growth through diligent work and continuing education to our young workforce and this day continues to pursue further education, including a degree in Business from Arizona State University.

Vanessa resides in Tallahassee with her husband, Hebert, and two children, Max and Rebecca. Vanessa is an avid art lover (her background during Teams calls is her favorite Vermeer painting!) and has a unique creative side to her which can be glimpsed in her annual Halloween costumes. Over the years, her costumes and make-up as Frida Kahlo and Rosie the Riveter were amongst the best in the company! Today, Vanessa is not just our head of compliance but a critical part of the leadership team at FHF and an embodiment of its culture and values.



Charity Laughlin
Branch Manager
Republic Finance
Lake Charles, LA

Charity began her career with Republic Finance on March 3, 2014. She started as an Assistant Manager in the Lake Charles, LA branch. In June of 2016 she was promoted to Branch Manager of the Sulphur, LA branch. After 2 years in Sulphur, she transferred back to the Lake Charles location as Branch Manager. She has been a valuable asset to Republic Finance. She has not only excelled in her own branch and region, but she has also lent her expertise to managers in other regions. Her operational guidance has led other branches to successfully passing audit. Charity is a repeat winning office of the year, and second time nominee to attend an AFSA conferences as an honored guest.

Charity resides in Lake Charles, LA with her miniature schnauzer, Maxwell Laughlin and her goldendoodle, Lucy Laughlin. In her spare time, she enjoys traveling, cooking, CrossFit, golfing, and spending time with family. She loves all sports, and her favorite teams are the New Orleans Saints and LSU Tigers. GEAUX TIGERS! Charity graduated from McNeese State University with a Bachelor's Degree in Mass Communications – Public Relations.

Charity believes the key to success is maintaining a positive work environment and that when the team is happy the customers will be happy. She prides herself in setting high standards and showing her team that anything is possible with hard work and dedication.



Holly Munoz
Regional Vice President
 Brundage Management/
 Sun Loan Company
 Rainsville, AL

Holly Munoz serves as Regional Vice President at Brundage Management, the management holding company that operates Sun Loan and related subsidiaries. Holly has over 15 years of experience in the loan industry, including several years as a Branch Manager, District Manager, and Regional Manager at Sun Loan. In her current role, Holly oversees staff development, change management, operations management, strategic planning and more.

Holly sits on the boards of the Illinois Financial Services Association and the Alabama Installment Lenders Association. She is also a member of the Missouri Installment Lenders Association and the Oklahoma Consumer Finance Association. She has received Certificates of Completion in numerous AFSA education courses, including the EDGE training courses for consumer finance professionals and the AFSA Leadership Development program, administered by the UNC Kenan Flagler Business School. In her free time, Holly enjoys traveling and spending time with her family and her numerous pets.

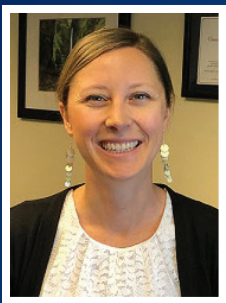


Wanda Parham
Regional Operations Director
 1st Franklin
 Financial Corporation
 Swainsboro, GA

Wanda began her career in the consumer finance industry 39 years ago and has been with 1st Franklin Financial for 32 years. She opened their Swainsboro branch in October of 1990 and served as Branch Manager in that location until she was promoted to Regional Operations Director in July 2022. Over the 32 years in Swainsboro, Wanda and her team received many company awards including being a part of 1st Franklin's Circle of Diamonds, which consists of their top performing offices, for 17 years. The highlight for 2022 for Wanda included the Swainsboro Branch receiving the Office of the Year Award, and her promotion to the Director position.

Wanda is very involved in her community and with her church. She volunteers with many organizations including being a Friend of the Library and reading with children. She is active in the United Methodist Women of Faith and the local Gideons Auxiliary. She loves camping, hiking, fishing, kayaking, riding bikes, or traveling anywhere.

Wanda has been married for 27 years to David Parham and they have twin daughters, Haley and Lacey, who are 24 years old, one current son-in-law, Michael, and one "son-in-law to be," Zach.



Jocelyn VanVolkinburg
Vice President of Finance
 CashCo Financial
 Services, Inc.
 Tigard, OR

Jocelyn began her career at Cashco in June of 2019 in the accounting department. She soon became an integral part of the team and expanded her area of expertise by getting involved in the operations of the company. She even trained in a branch as a CSR to see and experience branch operations first-hand and better understand the loan writing and collections processes. Jocelyn brought a new level of discipline, structure, and professionalism to her position. Before she even had one year experience on the job, the pandemic hit. Joce didn't miss a beat. She rolled up her sleeves and provided invaluable support during those crazy, challenging times. She very quickly established herself as a key player on the management team and provided crucial support to the company at all levels.

She was promoted to Vice President of Finance in 2021.

Jocelyn is greatly admired and appreciated by one and all. She is always ready to lend a hand and provide sound solutions. When errors are discovered or faulty procedures uncovered, she presents the facts and fixes the problem. She has also been a key player in integrating new IT solutions, especially in introducing and implementing payment and funding platforms.

A native of California, Jocelyn made her way to Oregon via Colorado. She and her husband, Brent have three sons ages 13, 11 and 7. All three boys are very involved in sports (which makes sense since their dad is a coach and elementary school physical education teacher). Jocelyn keeps particularly busy during the baseball season, driving the three of them to three different fields at three different times... you get the picture: She's Wonder Woman. In her "downtime" Jocelyn enjoys reading and is an avid LA Dodgers fan.

Thank You To Our Participating Member Companies

1st Franklin Financial Corporation
 Brundage Management/Sun Loan Company
 CashCo Financial Services, Inc.

First Help Financial, LLC
 LPI Loans

Republic Finance, LLC
 United Finance Company