AFSA
AMERICAN FINANCIAL SERVICES ASSOCIATION

2025 Independents Conference & Exposition

Outstanding Employee Awards

Jay Berryman
Regional Vice President
Allied Solutions
Carmel, IN

Jessica Gonzalez
Vice President of Customer Success and Lending
Informed.IQ
Southlake, TX

Beth Gross
Director of Government Relations
Discover Financial Services
Washington, DC

Amanda McKee
Branch Manager
1st Franklin Financial Corporation
Clanton, AL

Jacob Mulcahy
Branch Manager
Republic Finance
Nicholasville, KY

Lucas Nader
Senior Manager, Credit Underwriting
First Help Financial
Milford, MA

David Petty
Senior Director of Compliance
Attain Finance
Katy, TX

Devery Stanton
Associate Director, Loss Mitigation
First Help Financial
Chandler, AZ

Karin Velarde
General Ledger Supervisor
United Finance Co.
Portland, OR

May 19 – 22, 2025
Hyatt Regency Resort & Spa, Huntington Beach, CA

Congratulations to the 2025
OUTSTANDING EMPLOYEE WINNERS

Jay Berryman
Regional Vice President
Allied Solutions
Carmel, IN

The Berryman family name has become synonymous with delivering results as dedicated partners and trusted advisors within the auto and consumer finance industries. Many in the industry recognize the patriarch, Jim Berryman, who alongside Allied Solutions, paved the way and recently passed the torch to his son, Jay Berryman.

For more than 15 years, Jay has embraced the legacy of unwavering commitment to clients from his father and, in a rapidly evolving regulatory environment, has further elevated the Allied Solutions brand through industry advocacy of the consumer and auto finance verticals. Jay has demonstrated strong support and participation in the AFSA Education Foundation and is recognized as a trusted industry advisor – a "go-to" person – willing to listen and deliver services that meet and often exceed a client's evolving expectations. Beyond his professional accomplishments, but equally important, if you ask any of Jay's colleagues, they'll tell you he is one of the nicest, most genuine people they know. Truly, Jay is a gem and embodies what an exemplary employee and human being looks like.

Outside of work Jay is a dedicated husband and father to three active boys. As a family, they enjoy hunting, fishing, and downhill skiing. Jay is also passionate about live music and takes in concerts whenever his active work and family schedule allows.

Jessica Gonzalez
Vice President of Customer Success and Lending
Informed.IQ
Southlake, TX

Jessica Gonzalez is a dynamic leader with over 15 years of experience in financial services. Since joining the company in January 2022, she has been instrumental in driving innovation, enhancing customer success, and optimizing operations across the organization. Jessica's expertise spans artificial intelligence, fraud mitigation, strategic operations, and digital product transformation. Prior to Informed.IQ, she held senior leadership roles at Santander Consumer USA as SVP and Director of Digital Strategy, and at Visa, where she led operational analytics, program management, and financial planning. Her career is marked by a passion for innovation, commitment to customer impact, and focus on building compliant, high-performing teams.

Her achievements have earned numerous accolades, including the 2024 AutoSuccess Forty Under Forty, 2024 Women at the Wheel, 2023 Women in Auto Finance Award, Inspiring Fintech Leader Award, recognition by Hispanic 100, and the ALPFA Most Powerful Latina: Rising Star honor.

A proud mother of six, Jessica recently celebrated a vow renewal with her husband, a U.S. Army veteran. She's a passionate advocate for the Latin and Hispanic communities, actively serving with ALPFA Dallas and as a member of the 2025 DFW Hispanic 100 cohort, supporting Latinas in leadership. She also supports veteran initiatives and community programs across Texas.

Beth Gross
Director of Government Relations
Discover Financial Services
Washington, DC

Beth Gross is a seasoned government relations professional, currently leading state government relations efforts at Discover Financial Services. She serves as Chair of the Card Coalition and Payments Subcommittee for the American Financial Services Association's (AFSA) State Government Relations Committee.

Prior to her role at Discover, Beth worked at the American Bankers Association's Card Policy Council and the Center for Capital Markets Competitiveness at the U.S. Chamber of Commerce.

Her extensive background in advocacy and public affairs has equipped her to navigate complex policy landscapes and foster strategic relationships with key stakeholders.

Beth attended Gettysburg College where she attained a BA in History. Originally from the Philadelphia area, she currently resides in Silver Spring, MD with her husband, daughter, and pets.

The AFSA Outstanding Employee Awards are presented to individuals who exhibit excellence in the day-to-day performance in working with their colleagues, customers, business partners, even the broader community. Their leadership and management skills further distinguish them, setting standards for excellence in the consumer finance industry.

The Outstanding Employees will be recognized and receive their awards during the Champion's Club Session on Thursday, May 22, 2025.

Amanda McKee
Branch Manager
1st Franklin Financial Corporation
Clanton, AL

Mandy McKee has been employed with 1st Franklin since February 3, 2003 where she started as a CSR in the Clanton, Alabama branch. Mandy was promoted to Assistant Manager and then promoted to Manager in March of 2022. The Clanton staff is a total of six employees. They begin each day with a short office meeting and a cup of coffee to get the day started.

Mandy and her staff have been in the Circle of Diamonds, 1st Franklin's top performing offices, consistently for the last three years. This year they received the top company honor receiving the Ben F. Cheek, Jr. award for Office of the Year. This award is granted to the top office that excels in the overall performance and balanced operations. This office is everything you would expect 1st Franklin to be, and they represent the company well.

Mandy has one daughter, Kaylen, who was married September 2024. Mandy has a love of animals and currently has 4 cats. In Mandy's spare time she loves to travel and is always up for a road trip with her mom or her best friend.

Jacob Mulcahy
Branch Manager
Republic Finance
Nicholasville, KY

Jacob hired as an Assistant Branch Manager in Nicholasville, Kentucky in November 2022. He excelled in that role and became a consistent high-performer. His boss, Ryan McMackin (RVP), could see he had a lot of potential to sell their loans and could see Jacob had natural leadership abilities. Ryan knew there was something special in Jacob. Sure enough, Jacob was promoted to Branch Manager in just 12 months.

He took over the Pikeville branch for his first manager assignment, which was ranked last in the state in branch rankings. It finished third in the state in state rankings in January 2024, second in February, then first in March. Jacob and his team not only became the top branch in the state, they also became the number one branch in the company. Pikeville's performance with Jacob at the helm was incredible. This sort of success breeds success. Ryan is excited about what the future holds for Jacob Mulcahy. One last thing, Jacob took over Branch 156/Nicholasville in January 2025, coincidentally 156 is ranked last in the state. Stay tuned!

Jacob was a 5-year starter on the baseball team at Bellarmine University in Louisville, Kentucky. His fiancé, Emily, is attending medical school in Ohio. Jacob is an avid sports fan and fitness enthusiast. He is passionate about pursuing a career as a field operator in consumer finance.

Lucas Nader
Senior Manager, Credit Underwriting
First Help Financial
Milford, MA

Born in Danbury, CT in 1989 to Brazilian immigrant parents, Lucas spent his early childhood in Connecticut before moving to Brazil with his mother and brothers at age 3. They lived in Brazil until age 11, learning English upon their return to Massachusetts.

After graduating from UMass Dartmouth in 2012 with a degree in Marketing and a minor in Spanish, he joined First Help Financial starting as a Collections Associate. Driven by a desire to help his community, he progressed through various roles, including Collections Associate, Funding Associate, Funding Manager, Credit Analyst, and Credit Underwriting Manager. Over the past 10 years, he has risen to become the Senior Manager of the Credit Underwriting department, which has grown to over 27 people.

Outside of work, Lucas is married with a two-year-old daughter named Cece. His hobbies include traveling and experiencing new cultures (having visited 15 countries), enjoying diverse cuisines, and engaging in outdoor activities like jogging, going to the beach, playing soccer, and enjoying family time. Lucas also has a passion for exploring breweries, particularly enjoying IPAs.

David Petty
Senior Director of Compliance
Attain Finance
Katy, TX

David Petty was hired by Attain Finance as the Senior Director of US Compliance in September of 2023. In just over 1.5 years, he has made a tremendous impact in the Compliance organization of Attain. He is well respected by his peers and has become a trusted advisor to the business providing well thought out, compliant solutions for a number of new initiatives. He comes to the table with new ideas and opportunities to improve with a communication style of poise and professionalism which is admirable.

David has over 25 years' experience in banking and financial services. David's a graduate of the University of Houston and has achieved certifications in governance, risk and compliance, fraud prevention and detection, Six Sigma, and business process management. David enjoys supporting the business' objectives, addressing uncertainty, and leading with integrity.

David resides in Katy, TX with his wife Andrea. They have five children: Daniel, Marissa, Cassy, Darius and Dax. David enjoys spending time with the family and coaching soccer and baseball. David and family enjoy going to various Houston sporting events and taking part in the great Houston museum and fine arts events.

Devery Stanton
Associate Director, Loss Mitigation
First Help Financial
Chandler, AZ

Devery's career in auto finance began in the late 1990s at Americredit Financial Services in collections and repossession, where she gained foundational industry knowledge. After a brief period of caring for her son, she returned to the auto finance sector at Arizona State Savings & Credit Union, focusing on repossessions and gaining initial experience in remarketing. Most of her career (around 14 years) was spent at Drivetime/Bridgecrest, starting in repossession and advancing to a management role overseeing repossession, skip tracing, charge-off collections, and total loss for multiple portfolios. Devery then moved to Santander, where she managed repossession and reinstatement teams before transitioning to oversee the lease return team.

Devery has been at First Help Financial for the past 6.5 years. She has built and managed a team that has grown from three to 30 people, establishing skip tracing, impound, and remarketing processes, and she expresses pride in her team's hard work and spirit.

Devery is married and has a 26-year-old son and two dogs, Oliver (a Boxer) and Stella (a French Bulldog). She enjoys hiking every weekend and is currently exploring trails at South Mountain, while regularly trying new restaurants with her husband and son.

Karin Velarde
General Ledger Supervisor
United Finance Co.
Portland, OR

Over her 25+ year career with United Finance Co. Karin has distinguished herself as a tremendous asset to the company. Over her tenure Karin has demonstrated an unparalleled work ethic and commitment to excellence. This dedication is not just limited to her current considerable role as the General Ledger Supervisor, where she excels, it is often reflected in the eagerness to contribute to projects beyond her role. Whether it is planning the annual company picnic, participating in safety committees, or going the extra mile to assist our branch employees problem solve, Karin cares and is willing to dig in.

Karin began her United Finance Career in our branch network providing outstanding service to our customer base. It didn't take long for her talent and exceptional drive to be recognized and she was quickly promoted to the Home Office staff. Karin has gained a vast amount of experience, knowledge & expertise throughout her years at United holding both administrative and accounting roles. Now as the General Ledger Supervisor she is an invaluable and greatly appreciated member and leader in the United Finance team.

Karin currently resides in Portland, Oregon with her husband of many years, Van. They are pet parents to their beloved dog Lexi. Karin is known to be the first one up for an adventure, a bit of travel, or any opportunity where she can explore life's experiences to the utmost.

Thank You To Our Participating Member Companies

1st Franklin Financial Corporation
Allied Solutions
Attain Finance
Discover Financial Services
First Help Financial
Informed.IQ
Republic Finance
United Finance Co.

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Outstanding Employee

VERONICA MCDONOUGH

District Manager
Brundage Management/Sun Loan Company

Veronica McDonough marked a significant milestone on March 7th, celebrating 20 years of dedicated service with Sun Loan. Residing in Hereford, Texas with her husband Mitch, Veronica exemplifies resilience, commitment, and an unwavering drive to see her team succeed.

Her leadership is grounded in action, she doesn't wait for training to happen; she builds it. Recognizing performance gaps early on, Veronica took it upon herself to design and implement a customized training curriculum for her team. She continues to manage their development hands-on, ensuring each team member receives the tools and support needed to thrive.

A consistent top performer, Veronica was selected to attend the Education, Development, Growth, and Enrichment (EDGE) program and graduated after her Year 2 experience. She is not only committed to the success of her branch, but also serves as a champion for her peers. Her work ethic, strategic mindset, and people-first leadership have made a lasting impact on those she mentors and has resulted in Veronica being held in high regard throughout the organization.