

Catherine Mustico, CFE®, CAMS®, CAMS-FCI®

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BACKGROUND

Former FINRA Examiner (2005-2012) with experience performing and leading cycle and cause investigations, fraud and financial crime investigation, market manipulation investigations, AML investigations. Internal Subject Matter Expert on AML, Fraud and Financial Crime for FINRA Staff.

Chief Compliance Officer, AML Officer, and compliance consultant since 2012 performing internal investigations, building multifaceted cases, and developing company policies and procedures to protect businesses against financial crimes, misconduct, and noncompliance.

Securities Expert Witness – Rendering unbiased and independent expert opinions, writing opinion reports, and testifying in securities related litigation.

EDUCATION

Bachelor of Arts in Economics · State University of New York at Buffalo

PROFESSIONAL CERTIFICATIONS

Certified Fraud Examiner · Certified Anti-Money Laundering Compliance Specialist · Certified Advanced CAMS Financial Crimes Investigator (FCI), Series 7, 24 & 63

AFFILIATIONS

Association of Certified Fraud Examiners (ACFE)	2010
Association of Certified Anti-Money Laundering Compliance Specialists (ACAMS)	2009
Association of Certified Financial Crime Specialists	2024
Securities Expert Roundtable (SER)	2022
The National Society of Compliance Professionals, Inc.	2018

EMPLOYMENT

FUNDAMENTAL COMPLIANCE CONSULTING, LLC. – Big Flats, NY 4/2012-Present

Managing Director - Specializes in FINRA rules, federal securities laws and SEC regulations. Firm has taken on contracts of various companies, consulting on regulatory compliance, designing compliance programs, serving as a chief compliance officer and anti-money laundering officer. Ms. Mustico regularly provides compliance monitoring, drafts compliance-related policies, conducts investigations and functions as an expert witness on securities related matters.

Supervising Principal for Mutual Securities, Inc. (B/D)	2021 – Present
Chief Compliance and AML Officer TruClarity Wealth Advisors (RIA)	2019 – 2020
Interim BSA/AML Officer for Chemung Canal Trust Company (Bank)	2016 – 2018
Chief Compliance and AML Officer for Brighton Securities, Inc. (B/D)	2014 – 2015
Chief Compliance and AML Officer for Elara Securities, Inc. (B/D)	2013 – 2019

BARRINGTON FINANCIAL CONSULTING GROUP, INC. - Minneapolis, MN

9/2019 – 4/2023

Securities Expert Witness/Litigation Support Consultant (Independent Contractor) – Retained by parties for FINRA Arbitrations, mediations, and court settings. Ms. Mustico's expert opinions are founded upon nearly 2 decades of experience and thorough understanding of industry rules, standards of professional conduct, and the codes of ethics for the brokerage and investment advisory industry. Retaining counsel was supported by research, expert witness reports, testimony and years of brokerage and supervisory experience, and regulatory experience and education.

FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA) – Buffalo, NY

6/2022 – Present

Serves as FINRA Arbitrator #66655 and is expected to preside over industry and public disputes pertaining to breach of fiduciary duties, negligence, code of conduct, supervision, misrepresentation, monetary damages, and employment contracts. Qualified to render final and binding decisions after carefully weighing the facts and merits of each case while promoting an objective, productive and respectful environment to facilitate resolution of the dispute.

FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA) - New York, NY

10/2005 – 4/2012

Investigating customer complaints, registered representative's terminations, regulatory tips and conducted routine cycle examinations of member firms. Member of FINRA's internal Subject Matter Expert Group responsible for managing AML, fraud, and financial crime investigations. Collaborated with FBI, SEC, and FINRA Department of Enforcement to see resolutions of investigative findings, which included substantiate investigative reports.

Associate Principal Examiner; Member Regulation (NY, NY)

2007 – 2012

Fraud & Insider Trading Analyst; Market Regulation (Rockville, MD)

2005 – 2007