

# 9<sup>th</sup> Annual Women in Leadership Conference



**April 20-21, 2023**

---

**The Rosen Shingle Creek  
Orlando, Florida**



## 9th Annual Women in Leadership Conference



# Welcome!

Join us for this conference devoted to the development of Florida women into professional leadership positions. Successful women managers and leaders from Florida's financial institutions and affiliated professional groups will share their expertise, experience and knowledge to help you become a future leader in your institution.

This event is designed to encourage, support, and inspire women to reach for leadership positions in their chosen industries. It will benefit all levels of staff from any institution interested in the enhancement and career growth of women in Florida. This conference will give you the opportunity to network with other professional women and discuss similar challenges and solutions. So make plans now to attend and find inspiration and empowerment from the speaker's presentations.

# Schedule of Events

## THURSDAY, APRIL 20th

9:00 a.m. - 5:15 p.m. ....Registration Desk Open

*Audio/Visual Production Sponsored by: Wells Fargo Bank*

*Gift Bags Sponsored by: BHG Financial*

*Refreshments Sponsored by:*

10:00 a.m. - 11:45 a.m. .... Opening Remarks & Session One

*Conference Chairwoman & Emcee*

**Kelly A. Smith**, North Florida Region Bank President, Wells Fargo Bank, N.A.

*Opening Keynote Address & Ice Breaker*

*"Engaging in Emotional Intelligence While Leading Without Losing Your Femininity"*

**Siomara Bridges-Mata**, Keynote Speaker and Master Facilitator, Presenting Powerfully

This session will cover three focus areas: femininity and how it can enhance leadership; Emotional Intelligence and how the aspects of it impact each leader personally and professionally; and 10 ways to tweak leadership approaches to feel, do and be your best! Look forward to gaining tips and tools for advancing your leadership, and therefore, yourself!

11:45 a.m. - 12:45 p.m. .... Lunch

*Remarks from the FBA*

**Alex Sanchez**, President & CEO, Florida Bankers Association

1:00 p.m. - 2:00 p.m. ....Session Two

*Breakout Session 2A*

*"Lead 'Em or Lose 'Em - A Strategic Approach to Employee Retention "*

**Eddie Gandy**, President, TriSource Associates

For the majority of banks, employee retention is a greater concern than ever before. Add to that, the fact that talent acquisition is becoming more and more competitive, and it becomes clear that leaders must step up to the plate in order to safeguard the talent within their organization. The bottom line is that in this business environment, leaders who can't or won't foster employee trust, engagement and motivation are likely to lose them. This session focuses on the four Cs of employee engagement and retention, clarity, connection, communication and coaching.

*Breakout Session 2B*

*"Let's Talk About Emotional Self-Care: A Collaborative Mastermind on Managing Emotions Effectively in the Workplace and Beyond!"*

**Siomara Bridges-Mata**, Keynote Speaker and Master Facilitator, Presenting Powerfully

This interactive session will dig deeper into the EI concepts and techniques; cultivating a collaborative environment where you can connect with a community of other ambitious women leaders and reflect, share, and engage in practicing strategies that will enhance your inner well-being and overall work performance. You will walk away with new EI skill-building tools and an individual emotional self-care plan to help guide your thinking, behaviors, and actions to achieve your goals.

2:00 p.m. - 2:30 p.m. ....Networking Refreshment Break

*Sponsored by: Mauldin & Jenkins, LLC*

2:30 p.m. - 3:30 p.m. ....Session Three

*"Heart Disease in Women"*

**Swathy Kolli, MD, MSPH**, General Cardiologist, Orlando Health Heart Institute

This topic will discuss the types of heart disease in general, and heart disease specific to women. It will also cover the risk factors, symptoms, screening, and prevention of heart disease.

# Schedule of Events (Continued)

3:30 p.m. - 4:00 p.m..... Networking Refreshment Break

Sponsored by: **ServisFirst Bank**

4:00 p.m. - 5:15 p.m..... Session Four

*"Leadership Officer Discussion"*

Moderated by: **Kelly A. Smith**, North Florida Region Bank President, Wells Fargo Bank, N.A.

**Avani Desai**

CEO

Shellman

**Jamie Lawless Mellon**

Executive Director, Tampa Center

Baker McKenzie

**Carrie Charles**

CEO

Broadstaff

**Mary Usategui**

Executive Vice President & CFO

Professional Bank

5:15 p.m. - 6:30 p.m..... Networking Reception

Drink Tickets Sponsored by: **Valley Bank**

Hors D'oeuvres Sponsored by:

## FRIDAY, APRIL 21st

7:15 a.m. - 8:00 a.m..... Yoga Stretch Class

8:00 a.m. - 9:00 a.m..... Registration Desk Open and Continental Breakfast

Sponsored by: **Bank of America**

9:00 a.m. - 10:00 a.m..... Session Five

Breakout Session 5A

*"The Way Forward - Your Roadmap to Success By Design, Not By Default"*

**Debbie Peterson**, Leadership Coach, Getting to Clarity

Do you feel so busy taking care of everyone and everything else that you've lost yourself in the process? Are you doing what you've always done but it's just not working for you anymore? You're not alone. This session will help you to step away from the busyness and give yourself permission to be curious and explore your way forward from here, not just professionally, but personally too. In this highly interactive program you are going to be reminded of your potential, get clarity on the right path forward for you, and take action toward becoming your best self in leadership and life!

Breakout Session 5B

*"Bon Appetit"*

**Erin O'Toole**, Senior Director of Heart Failure and Cardiovascular Surgical Services, Orlando Health Heart Institute

So, you've decided it's time to focus on a healthy diet? We all know eating healthy is a key part to living a health life, but the real question is where does one even begin? With all of the information out there about crazy diets, intermittent fasting, juicing etc. something that should be simple, now seems very complicated! In this session, we will break down the idea of "healthy eating" and discuss some easy tips, tricks, and strategies to starting and maintain and healthy diet.

10:00 a.m. - 10:30 a.m..... Networking Refreshment Break

Sponsored by: **TIB, N.A.**

# Schedule of Events (Continued)

10:30 a.m. - 11:30 a.m..... Session Six

*Closing Keynote Address*

*"Getting to Clarity on Your Banking Career"*

**Debbie Peterson**, *Leadership Coach*, *Getting to Clarity*

In this highly interactive session, you'll learn the 5 steps that give you clarity of direction on your way forward in your leadership and life! You'll explore Debbie's exclusive Career Clarity process™ that increases focus on what's next for you in your organization while keeping an eye on what's most important to you personally. You'll leave with your roadmap on creating momentum and results, no matter where you are in your career.

11:30 a.m. .... Closing Remarks, Prize Drawings and Adjournment

"Learning is what most adults will do  
for a living in the 21st century."

~Perelman

# Meet the Speakers



## **Siomara Bridges-Mata,**

*Keynote Speaker and Master Facilitator, Presenting Powerfully*

Siomara Bridges-Mata is a non-profit leader, master facilitator, entrepreneur, and keynote speaker with more than 15 years of experience fostering the growth of youth and adults. She has been recognized for her impact on the community with features in the Tampa Bay Business and Wealth Magazine and on news outlets like FOX 13, Bay News 9, and the Tampa Bay Times' Everyday Tampa Bay series.

Siomara has established a track record of impeccable community impact bringing her skills to reputable nonprofits such as Big Thought in Dallas, TX, NYC-based Ballet Hispanico, The Helen Gordan Davis Centre for Women, Frameworks of Tampa Bay, and the David A Straz Center for Performing Arts in Tampa, FL.

She currently resides in Riverview, FL with her husband, son (6), and Shitzu. Her family is an integral part of her world and where her confidence, conviction, and clarity bloom.



## **Carrie Charles**

*CEO, Broadstaff*

Carrie Charles is the Chief Executive Officer and Co-Founder of Broadstaff, a national staffing firm specializing in telecommunications and technology workforce solutions, headquartered in Tampa, Florida. Carrie is a thought leader on workforce trends, women in tech and workplace diversity, and is a frequent keynote speaker for industry conferences. She is the host of RCR Wireless News' 5G Talent Talk to a global audience of 150K+.

Introducing her vision and strategy to Broadstaff, Carrie's commitment to talent development and retention has laid the foundation that allowed the company to operate at a higher level. Under Carrie's leadership, Broadstaff's growth has received numerous honors and awards over the years. Among the accolades are Inc. Magazine's Inc. 5000 in 2022, 2021, and 2020, the Tampa Bay Business Journal's Fast 50 in 2022, 2020 and 2019, and SIA's List of Fastest-Growing US Staffing Firms in 2022. In 2022, Broadstaff was recognized by Inc. Magazine as one of the world's best B2B firms, earning a spot on the inaugural Power Partners list.

Carrie was selected as one of 20 women founders for EY's Entrepreneurial Winning Women™ North America Class of 2022, and was selected by EY as a finalist for EY's Entrepreneur Of The Year® 2022 Florida Award. Carrie was chosen as Tampa Bay Business and Wealth Magazine's CEO of the Year in 2021, and was an honoree of Tampa Bay Business Journal's Businesswoman of the Year in 2019.

While she focuses on business growth, Carrie is passionate about creating a culture of wellness and excellence of using her diverse background as a lifelong entrepreneur, Certified Financial Planner, Certified Master Life Coach and a United States Marine Corps veteran. For over 30 years, Carrie has helped thousands grow personally and professionally, and has helped companies like General Dynamics, Hewlett Packard and Eli Lilly attract, engage and retain their employees. She has been a featured expert on NBC, HSN, Clear Channel networks, Thrive Global and various tech publications.

Carrie serves on the Board of Directors of CableRunner International, NEDAS Technology Association, and serves as a board member of Women's Wireless Leadership Forum. As the mother of a childhood cancer survivor, Carrie has aligned her personal mission with her role on the Board of Directors of the National Pediatric Cancer Foundation.

# Meet the Speakers (Continued)



## **Avani Desai**

*Partner & Chief Executive Officer, Shellman*

Avani Desai is a Partner and Chief Executive Officer at Schellman, the largest niche CPA firm in the world that focuses on technology and security assessments. She also sits on the board of Cogent Bank, a Florida based community bank, as a Director and the head of the Technology Committee.

Avani started her career working at a Big 4 accounting firm (KPMG) for over 10 years, where she led a team and oversaw IT Risk Management and Privacy across national service-lines. In addition, Avani managed the development of internal and external privacy programs and related practices, leveraging her deep knowledge with healthcare and emerging technologies, such as blockchain, cloud computing, artificial intelligence, internet of things, and virtualization. Now at Schellman, Avani has been focusing on growth strategies, strategic client and market development, industry analysis, and new services for the last seven years.

She has been featured in Forbes, CIO.com, and the Wall Street Journal, and is a sought after speaker as a voice on a variety of emerging topics, including security, privacy, information security, future technology trends, and the expansion of young women involved in technology. In 2017, Avani, a crypto enthusiast, launched MyCryptoAlert, an app that provides a mobile solution for the alert and portfolio problems crypto investors face and a tool to buy and sell coins on arbitrage.

Also passionate about strategic philanthropy, Avani sits on the board of Arnold Palmer Medical Center, Philanos, Audit Committee chairwoman at the Central Florida Foundation, and is the co-chair of 100 Women Strong, a female-only venture capitalist based giving circle that focuses on solving community-based problems specific to women and children by using data analytics and big data. Avani is also an avid runner, always looking to sign up for the next Disney marathon. With all that being said, Avani still considers her greatest accomplishment to be personal rather than professional—she is the proud mother to her ten year old son, Sahil, seven year old daughter, Sareena, and newborn son, Hastin.

## **Edith "Edie" Gandy**



*President, TriSource Associates*

Edie Gandy has over three decades of senior-level management and organizational development experience. During her corporate career she managed a variety of functions including; training and development, human resources, marketing, public relations, organizational development and sales.

Edie's proprietary sales optimization and account management processes have helped clients in a variety of industries to take their sales performance to the next level. Her primary area of focus is business to business sales and managing major accounts. Her client list runs the gamut from class 1 railroads to Madison Avenue advertising agencies.

Edie has had extensive experience in the banking, transportation, health care, retail, manufacturing and real estate industries. She has also worked with a number of city and county governments and served on the Board of Directors of several non-profit organizations. Her corporate experience includes senior level positions with oversight of Human Resources, Marketing, Corporate Training, Public Relations, Organizational Development, and Strategic Planning.

Her last position before founding TriSource Associates was as Senior Vice President of Trust and Investment Sales for SunTrust Bank. Edie's areas of expertise include planning and strategy execution, sales and sales leadership, organizational development, human resources and training and development.

# Meet the Speakers (Continued)



## **Swathy Kolli MD, MSPH**

*General Cardiologist, Orlando Health Heart Institute*

Swathy Kolli has been with the Orlando Health Heart Institute since 2012, and is currently a General Cardiologist. She is also the Vice Chair of Cardiology at the Dr. Phillips Hospital, and a board member of the American Heart Association.

Swathy earned her medical degree while living in India; did her residency at Saint Louis University; earned her Masters in public health from the Saint Louis University; has a fellowship in cardiology at the University of South Florida; and has a super specialization in cardiology at the Brigham and Women's teaching hospital at Harvard University.



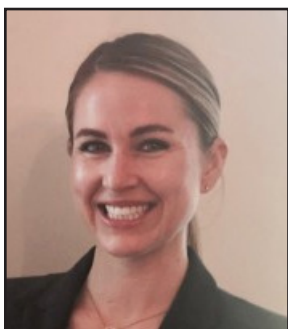
## **Jamie Lawless Mellon**

*Executive Director, Tampa Center, Baker McKenzie*

Jamie Lawless is the Executive Director of Baker McKenzie's business center in Tampa, member of the Firm's Global Leadership Team, Global Risk Committee, and North America Inclusion & Diversity Committee. Prior, she served as the Chief Operating Officer of the Washington D.C. and New York offices.

Recognized by Tampa Bay Journal's Businesswomen of the Year award, Florida Trend Magazine, The Financial Times, and The Business Journals Influencers: People We're Watching, the Tampa Bay business community celebrates the significance of what she's building in Tampa Bay and what it means for the economic prosperity of the region. Creating exceptional client and people experiences, Jamie defines what it means to be an inclusive and client-focused leader. Prior to Baker McKenzie, Jamie was a Vice President at global organization Swiss Post; based in Los Angeles, then in Washington, D.C., and led the expansion of services in the Western United States and Mid-Atlantic regions.

Early in her career, Jamie was as a supply chain consultant for Accenture in New York. As Baker's Diversity & Inclusion Leader of the Year award recipient, Jamie's pursuit of equity in the workplace is unmatched. As an EC and board member of the Tampa Bay Economic Development Council, she's focused on attracting and retaining top companies and talent within our community. This, coupled with her appointment to the board of Dress for Success Tampa Bay demonstrates her unwavering commitment to the economic well-being of the underrepresented. Jamie's commitment to the advancement of women is also evident in her founding role with "Women to Know" aimed at elevating the careers of women in legal, and board position for (Fe) League, a network of women building a community of the interested, the interesting, and the influential. Under Jamie's leadership, Baker's Tampa Center won Tampa Bay Economic Development Council's 2020 Community Transformer Award and TBBJ's Company of Pride. Jamie has flipped the script on the traditional law firm floorplan in Tampa, resulting in an honorable mention at the IIDA Florida Central Chapter 2021 IDEA Gala and TBBJ's Coolest Office Space.



## **Erin O'Toole**

*Senior Director of Heart Failure and Cardiovascular Surgical Services, Orlando Health Heart Institute*

Erin O'Toole is the Senior Director of Heart Failure and Cardiovascular Surgical Services at Orlando Health Heart and Vascular Institute. Originally from MA, Erin completed her BSN at Boston College and worked as a critical care RN. After several years at the bedside, Erin had the opportunity to take on the role of program coordinator for a new Advanced Heart Failure Program where she fell in love with program development and operations. She pursued her MBA at the George Washington University and transitioned to her current role. Erin is currently responsible for all day-to-day operations, strategy, and quality outcomes of the Heart Failure, Cardiac Surgery, and Vascular Surgery Service Lines. Outside of work, Erin enjoys spending time with family, living an

active lifestyle, and traveling.



# Meet the Speakers (Continued)



## **Debbie Peterson**

*President, Getting to Clarity*

Debbie Peterson is a Professional Keynote Speaker, Keynote Trainer and Mindset Expert who works with companies to motivate, educate and inspire their employees to focus on the mindset that creates bottom-line results.

Debbie has successfully worked with professionals at various stages of career in corporations, charitable organizations and associations to help them discover what holds them back, eliminate limiting beliefs, and supercharge the mindset to achieve professional success in areas such as leadership, communication, and influence.

Debbie became a certified Trainer of NLP at the Master Practitioner level in 2009 after three years of study and apprenticeship. She has spent over eight years studying, designing and delivering workshops, corporate trainings, and creating events using Neuro-linguistic Programming (NLP) as a foundation.

Her NLP experience combined with a diverse background in administration, project management, investor relations, customer service and entrepreneurship allows her to provide organizations with meaningful and customized experiences. In the last eight years, Debbie has provided keynotes and keynote trainings to thousands of employees, leaders, and clients at various sized companies and organizations.

Debbie is a professional member of the National Speakers Association, a member of the National Speakers Association of Central Florida in Tampa; and a certified trainer of NLP at the Master Practitioner level through the Association of Integrative Psychology. She also is a board member of Athena International, a global organization committed to supporting, developing and honoring women leaders.



## **Mary Usategui**

*Executive Vice President & CFO, Professional Bank*

Mary Usategui is the Executive Vice President & Chief Financial Officer of Professional Bank, a publicly traded, concierge-style bank headquartered in Coral Gables, Florida. Professional Bank is one of the largest independent community banks in Florida and has achieved success through its organic growth and innovation strategy by delivering sophisticated private banking services and highly secure digital financial technology to business owners and entrepreneurs.

Professional Bank has nine branch locations in the tri-county area and two loan production offices in the regional areas of Duval and Pinellas counties. It also has a Digital Innovation Center located in Cleveland, Ohio and a loan production office in Bedford, New Hampshire that specializes in Search

Fund Lending.

As a senior public company executive and Certified Public Accountant (CPA) with nearly 20 years of progressive leadership experience in finance and operational management for financial institutions, Mary has a demonstrated ability to streamline business operations that drive growth and increase efficiency and bottom-line profit. She has extensive hands-on experience in management, business leadership and involvement with the Board of Directors, Regulators, and Investors. She has strong qualifications in developing and implementing financial reporting and controls while possessing solid leadership, communication, and interpersonal skills.

During her tenure with Professional Bank, she helped it grow from an \$80 million private de novo institution into a \$2.8 billion publicly traded bank. She was instrumental in taking the firm public and creating strong shareholder value while in her executive role. In addition, she has been key in helping make strategic decisions for the organization, for example, expanding the Bank's technology team into Ohio, creating the Bank's Digital Innovation Center, and bringing on loan production teams from around the state to continue to grow Professional Bank's footprint.

# Conference Planning Committee

*Conference Committee Chairwoman*

**Kelly A. Smith**

*North Florida Region Bank President, Wells Fargo Bank, N.A., Jacksonville, FL*

---

**Tiffany Colucci**

*FVP/Treasury Mgmt Ops Manager,  
Valley National Bank  
Clearwater, FL*

**Gwynn M. Davey**

*President - Tampa  
ServisFirst Bank  
Tampa, FL*

**Connie Frady**

*Senior Vice President & CFO  
United Southern Bank  
Umatilla, FL*

**Ginger Martin**

*President & CEO  
American National Bank  
Oakland Park, FL*

**Lourdes M. Mendes**

*SVP/Relationship Manager  
First National Bankers Bank  
Miami, FL*

**Susan A. Rich**

*EVP/Chief Compliance & CRA Officer  
One Florida Bank  
Orlando, FL*

**Pamela Ricco**

*EVP and COO  
Florida Bankers Association  
Tallahassee, FL*

**Susan Roetz, PHR**

*Sr. Training/Development Officer  
City National Bank of Florida  
Miami, FL*

**Lisa Scott**

*SVP/Business Banking  
Hancock Whitney Bank  
St. Petersburg, FL*

**Susan H. Walker**

*Managing Dir. Market Exec. Jacksonville  
Bank of America  
Ponte Vedra Beach, FL*

**“Education is learning what you  
didn’t even know you didn’t know.”**

**~Daniel J. Boorstin**

# Hotel Information

## **Rosen Shingle Creek**

9939 Universal Blvd. ❖ Orlando, FL 32819 ❖ 407-996-9939

For room reservations contact the hotel reservations department directly at 866-996-6338. Be sure to identify yourself as an attendee of the Florida Bankers Association 9th Annual Women in Leadership Conference to secure the \$175 single/double rate. (Plus 12.5% state and local taxes) Each individual guest will be charged one night room and tax upon making the reservation to guarantee the room. Individual reservations may be cancelled without penalty outside of five(5) days prior to arrival. If cancelled within five days of arrival the hotel will charge for the first night's room and tax. A no-show reservation will be charged the first night's room and tax. **Please make your reservations before 5:00 p.m. on Monday, March 20, 2023.** At that time any reservation requests will be accepted on a space and rate available basis.

## Special Thanks to our Sponsors

Many heartfelt thanks go to the companies listed below for their help in making this conference a success.

### **SILVER LEVEL**

*Audio Visual Equipment*

**Wells Fargo Bank**, Kelly A. Smith, *North Florida Region Bank President*

*Thursday Early PM Refreshment Break*

**Mauldin & Jenkins CPA, LLC**, Alison N. Wester, CPA, CGMA, *Partner*

*Thursday Late PM Refreshment Break*

**ServisFirst Bank**, Gwynn M. Davey, *President - Tampa*

*Thursday Reception Drink Tickets*

**Valley Bank**, Tiffany Colucci, *FVP, Treasury Management Operations Manager*

*Thursday Reception Hor D'oeuvres*

*Friday Continental Breakfast*

**Bank of America**, Susan H. Walker, *Managing Director Market Executive Jacksonville*

*Friday Morning Refreshment Break*

**TIB, N.A.**, Cheryl Westermann, *SVP/Florida Relationship Officer*

### **BRONZE LEVEL**

**Avila Rodriguez Hernandez Mena & Ferri, LLP**, Alcides I. Avila, *Partner*

*Gift Bags*

**BHG Financial**, Melissa Whelan, *EVP, Institutional Relationships*

# REGISTRATION FORM

## FLORIDA BANKERS ASSOCIATION

### 9th Annual Women in Leadership Conference

April 20-21, 2023 ❖ Rosen Shingle Creek, Orlando, Florida

**IMPORTANT:** Complete this form and return with your credit card information to Florida Bankers Association, 1001 Thomasville Rd, Suite 201, Tallahassee, FL, 32303. Telephone: (850) 701-3501. FAX: (850)297-2826. For more information on this conference or any other FBA educational event contact Andrea Williams by email at [awilliams@floridabankers.com](mailto:awilliams@floridabankers.com) or at the numbers above.

**REGISTRATION FEE INCLUDES:** General sessions, meeting materials, refreshment breaks, reception & lunch.

	Received on or before 3/20/23	Received after 3/20/23
FBA Member .....	\$400.00	\$450.00
FBA Member with five(5) or more from same institution.....	\$365.00	\$405.00
Non FBA Member.....	\$900.00	\$900.00

Contact Person: \_\_\_\_\_ Title: \_\_\_\_\_

Organization: \_\_\_\_\_ Email: \_\_\_\_\_

Phone: \_\_\_\_\_ Ext. \_\_\_\_\_ Fax: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

#### List Registrants' Names

1) Name: \_\_\_\_\_ Order # (FBA Use): \_\_\_\_\_

Email: \_\_\_\_\_ Title: \_\_\_\_\_

2) Name: \_\_\_\_\_ Order # (FBA Use): \_\_\_\_\_

Email: \_\_\_\_\_ Title: \_\_\_\_\_

3) Name: \_\_\_\_\_ Order # (FBA Use): \_\_\_\_\_

Email: \_\_\_\_\_ Title: \_\_\_\_\_

4) Name: \_\_\_\_\_ Order # (FBA Use): \_\_\_\_\_

Email: \_\_\_\_\_ Title: \_\_\_\_\_

5) Name: \_\_\_\_\_ Order # (FBA Use): \_\_\_\_\_

Email: \_\_\_\_\_ Title: \_\_\_\_\_

#### Method of Payment (check one)

Payment is required at time of submission to process registration.  
Approved refunds will be payable via FBA check.

MasterCard     VISA     American Express     Discover

Credit Card Number: \_\_\_\_\_

Name on card: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ CVV # \_\_\_\_\_

Billing Zip Code: \_\_\_\_\_ Total Amount Due: \$ \_\_\_\_\_

#### Cancellation and Refund Policy

In the event you are unable to attend a meeting, the FBA strongly encourages sending a substitution. Cancellations prior to four (4) weeks will be refunded minus a 10% processing fee. Cancellations 2-4 weeks prior to an event will be refunded minus a 25% processing fee. There are no refunds or credits for cancellations within two (2) weeks of an FBA event.