Los Angeles Business Journal
Inside The Valley

Los Angeles Business Journal

VALLEY WOMEN'S LEADERSHIP SYMPOSIUM & AWARDS 2026

HONOREES

& FINALISTS

The 2026 Valley Women's Leadership Symposium & Awards

TO BE A BUSINESS LEADER in 2026 is to embody courage, adaptability, and vision. It means continuing to challenge the status quo while creating space for the next generation. It means leading not just for quarterly results, but for long-term value. And above all, it means showing—through action and example—that leadership can be inclusive, empathetic, innovative, and still drive exceptional results.

This year's Valley Women's Leadership Symposium & Awards, which took place Thursday August 20th at the Sheraton Universal Hotel in Universal City was an event of inspiration, education, and recognition of the inspiring women leaders in our Community of Business™.

The top leaders in the Valley shared their wisdom through a series of dynamic discussions during the breakfast symposium covering critical topics of the time. The afternoon portion was a spirited luncheon awards program where we honored outstanding achievements by women who make a difference throughout the Valley region.

With hundreds of incredible nominees, there are clearly many accomplished and impactful leaders to draw inspiration from. This year, we named honorees in the following categories: CEO of the Year; Executive of the Year; Innovator of the Year; Emerging Woman-Owned Business Leader Award; Champion of Women Award; Mentor of the Year; Community Impact Advocate Award; The Accelerator Award; and NextGen Woman of the Year.

We honored achievements by a number of powerful women who have made a difference throughout the Valley. Each of these remarkable honorees and finalists are described in these pages.

Many thanks to our sponsors, including Platinum Sponsors **EverBank**; **Miller Haga Law Group, LLP**; **Mission Valley Bank**; **Montage Insurance Solutions**; and **UCLA Health**; and our Gold Sponsors **Boys & Girls Club of the West Valley**; **Genie Harrison Law Firm**; **Help Group**; **IMT Residential**; **Sherfina Advisors** and **TRG Real Estate | The Rental Girl**. Your contributions make this event possible. And once again, congratulations to the honorees – Valley area women who "lead by example," successfully blending effective business vision with a passionate commitment to positively making a difference, both in the world of business and in the communities they serve.

VISIONARY SPEAKERS

THE MASKS WE WEAR, AND WHO WE REALLY ARE

DR. SARAH SWAN, DBH
Doctor of Behavioral Health & Holistic Wellness Expert
Sea & Snow Holistic Wellness

WHAT CHANGED ME AS A LEADER: Lessons No Playbook Could Teach

GENIE HARRISON
Lead Trial Attorney
Genie Harrison Law Firm

THE RIPPLE EFFECT: How Intentional Leaders Catalyze Meaningful Impact

GENNA ROSENBERG
CEO & Chief Ideator
GennComm, LLC

POWER OF CONNECTION

JANICE MILLER, ESQ.
Moderator
Miller Haga Law Group, LLP

MARISELA ARECHIGA
New Generation Improvements

BRITA KLEINGARTNER
TRG Real Estate | The Rental Girl

MIRI ROSSITTO
Cowe Communications

ASHLEY TESORIERO
IMT Residential

LEADING FORWARD

PAULA BAHAMON
Moderator
Mission Valley Bank

LINDSAY LAWRENCE
Everbank

GEOVANNY RAGSDALE
Boys and the Girls Club of the West Valley

SARAH REZNICK
Sherfina Advisors

DANONE SIMPSON
Montage Insurance Solutions

CEO OF THE YEAR HONOREE

SUSAN BERMAN

President; CEO

Help Group

Dr. Susan Berman, president and CEO of Help Group, has spent more than four decades leading transformative work in education, mental health, and supportive services. Under her visionary leadership, the organization has grown into one of the nation's most comprehensive and respected nonprofits, now serving over 25,000 children, adolescents, and young adults each year.

Throughout her career, Dr. Berman has navigated the challenges of meeting complex needs within underserved communities. She has led the creation of an integrated network of services that includes nine specialized day schools; therapy and mental health programs; vocational training and employment services; residential facilities; arts and recreation programs; and lifelong learning opportunities. Together, these programs provide coordinated, person-centered care designed to support individuals across the lifespan and help them reach their limitless potential. Recently, Dr. Berman elevated Help Group's visibility through a transformative rebrand, strengthening its identity and positioning Help Group as a leading voice in mental health, special education, and neurodiversity. This allowed the organization to continue to strengthen families through expanded programs and new partnerships.

SUSAN FRIES

FINALIST

CEO

Ecola Termite & Pest Control

It's not often you meet a woman in the pest control industry, let alone one as multifaceted and accomplished as Sue Fries. Known nationally as "The Termite Lady," Fries has built her career on pioneering eco-friendly solutions while inspiring others to live with purpose and faith.

Fries entered the pest control field in 1980 and became one of the earliest advocates for green pest control methods. Since 2000, she has led Ecola Termite and Pest Control, guiding the company to national recognition while serving on boards including the Pest Control Operators of California, United Against Indoor Pollution, and the Indoor Allergen Control Network.

LARA SCHMOISMAN

FINALIST

Founder & CEO, Marketing Connoisseur

The Darl

Lara Schmoisman is the founder and CEO of The Darl, a growth marketing agency that partners with leading brands across beauty, wellness, and consumer goods to build scalable omnichannel strategies. With a background in production and storytelling, Schmoisman has built her career at the intersection of creativity, data, and business growth, helping companies navigate the evolving retail and digital landscape.

As an immigrant entrepreneur, Schmoisman faced the challenge of rebuilding her career from the ground up in a new country. Through persistence, innovation, and a commitment to education, she successfully built The Darl into a trusted strategic partner for emerging and established brands alike.

DANONE SIMPSON

FINALIST

CEO

Montage Insurance Services

Danone Simpson began her career in insurance in 1998, working for a small agency learning about commercial insurance, employee benefits, property & casualty, workers' compensation, professional lines, and legal compliance.

Simpson opened her own agency, DSI Solutions. She has grown her business and footprint in Southern California and her agency was recently named 11th in the Los Angeles Business Journal. Simpson changed the firm's name to Montage Insurance Solutions to reflect the company's approach to assembling a customized, comprehensive picture of insurance coverage for clients. Her vision and mission reflect her client-first approach.

JUDY ZHU

FINALIST

CEO

Synear Foods USA

As CEO of Synear Foods USA, Judy Zhu has taken what was once a specialized brand and turned it into a staple of the American frozen food aisle. While she has a clear eye for brand strategy, her real impact has been in her operational execution.

Under Zhu's leadership, Synear pushed through a 2025 expansion into Sam's Club locations nationwide, securing the brand's place in the $16 billion global dumpling market. In addition to Sam's Club, she has built and maintained high-impact partnerships with major retailers including Costco, Albertson's, and H-Mart, strengthening national distribution and brand visibility.

EXECUTIVE OF THE YEAR HONOREE

NATALIE BAZAREVITSCH

Senior Vice President
CBRE

Natalie Bazarevitsch is widely recognized as a transformational leader within CBRE and across Southern California's commercial real estate industry. With 35 years of experience, all at CBRE, Bazarevitsch uniquely blends executive leadership and top-tier brokerage performance, setting her apart among her peers.

Bazarevitsch has received national recognition within CBRE, being awarded the Benjamin Arthur Banker Educational Excellence Leadership Award also receiving the Endurance of Spirit Award, the highest honor given to a woman professional at CBRE. Today, as a senior vice president, Bazarevitsch applies that executive perspective directly to her clients, advising institutional owners, developers, and corporate tenants across the Tri-Cities and San Gabriel Valley. Her team is widely regarded as the preeminent office agency team in the region, completing 6.2 million square feet of leases and sales by her team over the last five years. At the end of 2025, Bazarevitsch completed a 167,000 square foot sale to AWS in Pasadena; a 98,505 square foot lease with In N Out Burgers for its headquarters in Glendora; and in April, 2026, a close to 100,000 square foot lease with Arrowhead Pharmaceuticals, also in Pasadena.

CYNTHIA FRAUSTO

FINALIST

Director, Marketing & Public Relations
Antelope Valley Medical Center

Cynthia Frausto has demonstrated exceptional leadership and strategic foresight across a 30-year career in marketing, with significant achievements in economic development, healthcare, and non-profit sectors.

Today, Frausto serves as director of marketing and public relations at Antelope Valley Medical Center, where she leads all internal & external communications, brand strategy, advertising and community engagement efforts for the organization. In this role, she oversees initiatives that connect the medical center with patients, staff, and the broader community, while ensuring consistent, mission-driven messaging across platforms.

NICOLE GOLOB

FINALIST

Regional Managing Partner
Fisher Phillips LLP

Nicole Golob, regional managing partner of Fisher Phillips' Woodland Hills office, exemplifies the leadership, legal excellence, and vision that define today's most impactful leaders in the legal industry. With more than two decades of experience representing employers in complex employment matters, she has built a reputation as both a formidable litigator and a transformative office leader in one of the most challenging legal markets in the country.

Since assuming a leadership role in Woodland Hills, Golob has driven remarkable growth and momentum. Under her direction, the office has expanded from just four attorneys to 18 today.

LINDSAY LAWRENCE

FINALIST

Executive Vice President; Group Head, Deposit Services
EverBank

Lindsay Lawrence is an accomplished banking executive with more than two decades of leadership experience across retail banking, commercial deposits, treasury management, digital banking, and operational strategy. As executive vice president and group head of Deposit Services at EverBank, she oversees critical banking functions that directly support client experience, operational excellence, and long-term growth initiatives.

Throughout her career, Lawrence has consistently been entrusted with leading transformational initiatives and managing complex organizations through periods of growth and industry change.

SAMANTHA ROGERS

FINALIST

VP, Technology
Cydcor

Samantha (Sam) Rogers is the highest-ranking technology leader at Cydcor, serving as vice president and leading the company's technology strategy, systems, and innovation. She leads the largest team within the organization, overseeing more than 35 professionals responsible for critical systems, infrastructure, and innovation.

Over her 16-year tenure, Rogers has built a career defined by adaptability, business acumen, and a deep understanding of Cydcor's business, ultimately rising to lead the entire technology function without a traditional technical background. Her academic background in interior design has also shaped her approach, bringing a focus on creativity, user experience, and how systems function together.

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UCLA West Valley Medical Center

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INNOVATOR OF THE YEAR HONOREE

GENNA ROSENBERG

CEO & Chief Ideator
GennComm, LLC

Genna Rosenberg is a veteran toy, licensing, and entertainment executive whose LA-based career has been defined by innovation, strategic leadership, and a commitment to inspiring others into social impact. Over nearly 30 years, she has worked across major brands and businesses, including LA-based toymakers, entertainment studios, video game companies and non-profit organizations to help shine a spotlight on their efforts, while emerging as a leading advocate for integrating life-changing purpose-driven strategies into the business of play.

Rosenberg is consistently and tirelessly advancing social impact in an industry where it has not always been viewed as core to business strategy, and also influencing huge companies to embrace social innovation as a key strategic advantage. She has helped show that inclusion, representation, and community-minded initiatives are not separate from growth, but essential to it. Her work is helping shift the conversation across the toy industry and beyond toward a more intentional and impactful future. She is helping lead a new model of leadership in our city through this important industry to our global economy; one that proves business success and social good can grow together.

YELENA DOBRYNINA

FINALIST

Director; Founder
Apple School Early Childhood Education Center

Yelena Dobrynina has been an educator for over 25 years. She is the owner and founder of Apple School, a highly respected early childhood education center. As the school's director, she ensures a rigorous program, which goes far beyond the traditional preschool education, and is continuously expanded her program with the latest improvements.

Dobrynina's school is known for its innovative approach to early childhood education integrating advanced academics, multilingual/multicultural exposure and enrichment disciplines with a strong emphasis on good manners, discipline and creativity. She does all this with positive reinforcement and a thoughtful curriculum.

JANICE MILLER

FINALIST

Managing Partner
Miller Haga Law Group, LLP

Janice Miller is managing partner of Miller Haga Law Group LLP, a boutique corporate business transactional law firm in Southern California. She is a highly recognized legal expert with over 25 years of experience as an innovative general counsel, and in the business strategy of "Coopertition."

At Miller Haga, LLP, she serves as a strategic legal partner and business advisor, providing the firm's clients with pragmatic, cost-effective legal and business solutions that minimize risk and maximize profits. She was previously NBCUniversal's vice president of business affairs for Universal Studios Hollywood and CityWalk.

PAULETTE PANTOJA

FINALIST

Founder
Blu Digital Group

Paulette Pantoja is the founder and CEO of Blu Digital Group, a global media technology company she built over 18 years into a trusted partner for major studios and streaming platforms. She led international expansion, multiple acquisitions, and the development of BluConductor, a proprietary workflow platform modernizing the media supply chain.

Pantoja successfully navigated industry disruption and financial pressure while sustaining growth and operations. In 2025, she led a successful acquisition by TransPerfect and continues leading Blu while shaping broader media technology strategy. Paulette combines visionary leadership with execution, making her a standout innovator and operator.

DEBORAH SWEENEY

FINALIST

President, MyCorporation & Banker's Dashboard
Deluxe

Deborah Sweeney's journey is anchored in successfully spinning MyCorporation out of Intuit in 2009. Under her visionary leadership as CEO, she didn't just maintain the entity; she transformed it into a powerhouse for business startups and asset protection. Her ability to scale the company led to its successful acquisition by Deluxe.

Currently, Sweeney oversees multiple high-impact divisions at Deluxe, including MyCorporation and Banker's Dashboard. Her work with Banker's Dashboard is particularly innovative, as she provides community banks with the sophisticated tools necessary to optimize net interest margins and refine overall banking strategies in an increasingly volatile financial landscape.

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Congratulations to **Janice L. Miller,** ESQ, Managing Partner at Miller Haga, and to all the nominees of the Women's Leadership Symposium and Awards.

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EMERGING WOMAN-OWNED BUSINESS LEADER OF THE YEAR HONOREE

KIMBERLY LAU

Founder
Project ReWear

Kimberly Lau is the co-founder of Project ReWear, circular fashion business launched publicly in 2024 that is redefining how communities reduce textile waste while increasing access to affordable clothing. Lau transitioned from a career in wealth management into mission-driven entrepreneurship after witnessing firsthand how quickly clothing cycles through families and into waste streams.

One of the greatest challenges Lau overcame was building a viable business model in an industry where donation overflow, landfill diversion, and resale inefficiencies are widespread. Rather than launching a traditional thrift or resale shop, she designed a multi-channel operating system that balances margin, volume, and access. Project ReWear operates across curated online resale, a brick-and-mortar store, quarterly warehouse sales, and community redistribution – each channel serving a specific role in keeping inventory moving and waste out of landfills. Lau has also pioneered The Landfill Project, a real-time tracking system that weighs every item sold so impact is measurable, not estimated. Her leadership blends operational discipline with innovation, proving that a woman-owned business can be both financially sustainable and environmentally accountable.

CRYSTAL GUZMAN

FINALIST

CEO
Find Your Balance, Center for Growth & Change

Crystal Guzman's leadership journey has been shaped not by ease, but by persistence, resilience, and a deep commitment to service. As a first-generation Latina woman, entrepreneur, and mental health advocate, she has navigated systemic barriers, personal hardship, and professional adversity while building organizations rooted in compassion, integrity, and access to care.

Guzman founded Find Your Balance, Center for Growth & Change during a time when mental health access was already strained, and she did so while navigating the realities many women leaders face. She has built and scaled a multi-million-dollar mental health organization in California, serving thousands of individuals.

BRITA KLEINGARTNER

FINALIST

Broker and Owner
TRG Real Estate | The Rental Girl

Brita Kleingartner is the owner and broker of TRG Real Estate, a Los Angeles brokerage she took over in mid-2024 during a period of market uncertainty and internal transition. Stepping into ownership required her to quickly establish stability, refine operational processes, and lead the company through shifting economic conditions while maintaining client trust.

In Kleingartner's first full year of leadership, TRG closed 75 sales transactions representing 84 transaction sides and $77 million in sales volume, increased annual leasing activity to 305 completed leases, and generated $11.8 million in rental income for housing provider clients.

SUZANNE SEINI

FINALIST

Founder; CEO
Innovate Realty

Suzanne Seini, founder and president of Innovate Realty, Inc., is a respected leader in Southern California's residential real estate market, known for building a high-performing, relationship-driven brokerage grounded in mentorship, integrity, and long-term client advocacy. Her path to leadership is defined by early independence and entrepreneurial drive. She began working in sales as a teenager.

Seini has navigated multiple market cycles and roles across real estate, marketing, and technology. She began in mortgage, transitioned into real estate marketing, and later joined Zillow, where she coached thousands of agents, including top-performing teams nationwide, on how to build and scale sustainable businesses.

STORMY TRIPP

FINALIST

Owner
The Painting Joint

The Painting Joint founder Stormy Tripp is a dynamic and visionary entrepreneur whose journey exemplifies resilience, creativity, and leadership. After earning her Art Education, she gained hands-on industry experience working for a painting event company.

In 2023, Tripp took a bold step and launched The Painting Joint, transforming her passion for art and education into a thriving woman-owned business. Starting a company in a competitive market required overcoming financial uncertainty, building brand recognition from the ground up, and establishing a loyal client base. Through determination, innovation, and community-centered programming, she has created a welcoming creative space.

CHAMPION OF WOMEN AWARD HONOREE

MIRI ROSSITTO

Founder; CEO
Cowe Communications

Miri Rossitto, founder & CEO of Cowe Communications, is an award-winning business and brand development leader whose full-service agency is known for strategic communications and purpose-driven storytelling. A recognized industry expert, Rossitto empowers organizations, entrepreneurs, and executives around the world to communicate with purpose and impact. She has built a robust international network and a reputation for driving measurable business growth, helping clients strengthen their brands, increase acquisition and retention, and generate meaningful results across various industries. Rossitto's accomplishments include collaborations with leaders from NASA, the UK Space Agency, Marriott, Morton Wealth, IMAX, Westfield Group, and the City of Los Angeles.

In addition to leading Cowe Communications, Rossitto lends her expertise and insight as a member of the Board of Directors for the Valley Economic Alliance, VICA, the Child Development Institute (CDI), ONEgeneration, and the West Valley YMCA. She is also on the committee of the Canoga Park Memorial Day Parade. Her work bridges local impact and global reach, helping brands and leaders alike find their voice, amplify their reputation, and achieve sustainable success.

MARISELA ARECHIGA

FINALIST

Owner; President
New Generation Improvements

Marisela Arechiga is the co-founder and co-owner of New Generation Home Improvements, a highly respected Latina-owned construction firm. Raised in the migrant community of Lamont, she grew up witnessing first-hand the resilience and determination required to overcome limited resources.

Nearly 20 years ago, Arechiga helped establish New Generation Home Improvements, which has since grown into a multi-million-dollar company recognized for excellence in residential and commercial renovations. Arechiga has successfully navigated the challenges of leading in a competitive, male-dominated industry while maintaining strong values of integrity, service, and innovation.

JUDITH CHIPPS

FINALIST

Managing Director; Wealth Management Advisor
Merrill Lynch Wealth Management

As one of the longest-serving financial advisors based in the San Fernando Valley, Judith Chipps has spent nearly five decades building, managing, and growing the wealth of many of the Valley's most successful individuals, families, and businesses.

Chipps is also a pioneer for women in the wealth management profession. Inspired by the feminist movement of the 1960s, she entered a field that was overwhelmingly male. Through perseverance, she broke through barriers, earning the respect of male peers and clients long before diversity initiatives were commonplace. She also became a role model for women looking to enter the wealth management and financial planning profession.

CRISTA HERMANCE

FINALIST

Founder; Lead Attorney
The Heritance Lawyers

Crista Hermance built her career around helping families plan for life's unexpected moments. After becoming a mom, she made the bold decision to change careers, attend law school, and eventually launch Hermance Law. That was over a decade ago, and she hasn't stopped. Her firm focuses on estate planning that helps parents protect their children, name guardians, and overall secure their family's future.

Hermance has grown the practice into a trusted resource for families navigating complex legal decisions. Hermance also invests significant time in community education and service, particularly efforts that support children and families.

SAMANTHA RIGGEN

FINALIST

Partner
Gibbs Giden

Samantha Riggen is a partner in the Westlake Village office of Gibbs Giden where she represents clients in all areas of business and commercial matters with an emphasis on construction litigation. Her construction practice includes the prosecution and defense of claims arising out of both public and private projects.

Riggen is experienced in contractual disputes, mechanic's liens, and stop payment notice and bond claims. She counsels clients through all phases of litigation, including pre-litigation analysis, negotiations, mediation, arbitration, and settlement. She helps client obtain favorable judgments and has substantial experience is enforcing judgments through various collection remedies.

MENTOR OF THE YEAR HONOREE

KELLI MacIVER

Chief of Staff
Cydcor

Kelli MacIver's mentorship is characterized by intentional growth, both for herself and the people she develops. She began her career in the field as a door-to-door sales representative, where success depends on developing others. A pivotal moment came when she received candid 360 feedback that highlighted a gap between delivering outcomes and how she made people feel. Rather than dismiss it, she took ownership. She actively sought mentorship, invested in her own development, and built the self-awareness needed to evolve her leadership style. That experience became a defining turning point, shifting her approach from results-first to growth-focused, and shaping how she mentors today.

MacIver's philosophy is simple and effective: mentorship is not about telling people what to do, but helping them learn how to think. She works with individuals to define what they want out of life, then builds clarity, confidence, and accountability from there. Her approach is highly individualized, mentoring across all levels of the organization, from ambitious entry-level team members to emerging leaders and seasoned professionals. She anchors development in strengths while identifying the few critical areas that unlock meaningful growth.

KRISTINA ALAMEDA

FINALIST

Business Banking Market Executive
Bank of America

Kristi Alameda is a business banking industry veteran with Bank of America, and one of the San Fernando Valley's most accomplished female banking leaders.

Dedicated to mentoring women in the banking and finance industry, Alameda's impact on gender equity in business banking is measurable and meaningful. When she entered the industry, there were no women business bankers in her BofA market. She hired the first female banker in the valley region and has since grown her team to 50% female, a direct reflection of her belief in the power of diversity and women.

TAMARA GURNEY

FINALIST

CEO; President
Mission Valley Bank

Tamara Gurney serves as the founding president and CEO of Mission Valley Bank, where she has been instrumental in shaping the institution's long-term vision, culture, and growth strategy. Under her leadership, Mission Valley Bank has grown into a respected community banking institution with approximately $772.6 million in assets as of March 2026.

Gurney is widely recognized for her innovative, relationship-driven leadership style and unwavering commitment to personalized client service. She has demonstrated a strong commitment to leadership development within the organization. One of her most impactful initiatives has been the creation of a middle-management leadership development program.

YVONNE LANG

FINALIST

Partner
Pearlman Brown & Wax

Yvonne Lang, a partner at Pearlman Brown & Wax, is the first female partner in the firm and also the first equity partner at the firm. A true mentor, she is consistently the first person to volunteer to train new attorneys and onboard them.

Lang is also always providing educational services in the community. As an accomplished Defense Attorney of the Year winner and a well-respected and talented lawyer, she also serves as a mentor to everyone at the firm. She is not only recognized at Pearlman Brown & Wax but throughout the state of California as a source for mentoring and education.

KELLY VENTIMIGLIA

FINALIST

Chief Philanthropy Officer
Boys & Girls Club of the West Valley

A true mentor at heart, this year, Kelly Ventimiglia has made extensive efforts to invest in the under-30-year-old staff at Boys & Girls Club of the West Valley. She knows that people are more productive and engage better when they have a sense of belonging in the workplace and can call at least one person a friend at work.

Ventimiglia took on a mentoring role with the team, working hard to develop and strengthen the confidence of these younger members of our team, to know they have someone who is not their direct supervisor with whom they can trust and build rapport.

BOYS & GIRLS CLUB
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LOS ANGELES BUSINESS JOURNAL
VALLEY WOMEN'S LEADERSHIP SYMPOSIUM & AWARDS 2026

NOMINEES

Geovanny Ragsdale
Nominated as
CEO OF THE YEAR

Adrienne Kentor
Nominated as
COMMUNITY IMPACT ADVOCATE

Kelly Ventimiglia
Nominated as
MENTOR OF THE YEAR

Liliana Lozano
Nominated as
THE ACCELERATOR AWARD

Natalie Shamilyan
Nominated as
NEXTGEN WOMAN OF THE YEAR

We are proud to recognize our outstanding team members who have been nominated for the Los Angeles Business Journal Women's Leadership Awards. Their dedication, leadership, and unwavering commitment to empowering youth continue to make a lasting difference in our community.

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SCAN TO LEARN MORE AND GET INVOLVED

COMMUNITY IMPACT AWARD HONOREE

PANNEY WEI

Founder
Harpe Ventures

Panney Wei and her company, Harpe Ventures, are redefining what innovation and community impact looks like – not just in business, but in culture, community, and consciousness. At the intersection of wellness, media, food & beverage, and identity, Harpe Ventures uses cultural innovation as a tool for systemic transformation. Where others pursue profit alone, Wei pursues legacy – using storytelling and strategic investment to shift societal narratives, empower marginalized voices, and drive sustainable impact.

Innovation at Harpe Ventures isn't just about creating long lasting cultural change and positive social impact – it's about long term systemic change, cultural visibility, and healing. It's about elevating voices long ignored, and turning lived experience into collective liberation. Through groundbreaking theatrical works like Lempicka, Wei has helped create more than entertainment – she's helped create movements. The Tony-nominated musical, which won the 2025 GLAAD Media Award for Best Broadway Production, brought audiences from around the world, including a lesbian couple from Belgium who were so moved, they got engaged on stage. These are the ripple effects of cultural innovation: art that heals, that affirms identity, that inspires action.

ADRIENNE KENTOR

FINALIST

Volunteer
Boys & Girls Club of the West Valley

Adrienne Kentor is the most active volunteer at Boys & Girls Club of the West Valley. The Club has been privileged to count on her support and work these past 18 years. She spent the last eleven years supporting the Club's Future Ready College Bound programs. In this role she has taught SAT prep classes, managed the scholarship awards with students, and helps students going to college to prepare their essays and personal statements.

Kentor helps Club members discover themselves as they share vulnerable stories of their life, shaping them into the next generation of leaders for the Valley and the world.

WALTONA MANION

FINALIST

CEO
Waltona Manion & Associates

Waltona Manion is a San Fernando Valley-based public relations consultant who, over the past three decades, has built a successful practice advising and serving a diverse client roster.

She is one of a handful of woman-owned public relations companies in the country with expertise on Native American issues. She is well respected for her work with American Indian tribal governments, the California Nations Indian Gaming Association, the Tribal Alliance of Sovereign Indian Nations and the National Indian Gaming Association. She has worked on issues ranging from tribal land and energy, rights of way, tribal cultural protection, Indian child welfare and gaming rights.

ROBINA SUWOL

FINALIST

Founder; Executive Director
California Safe Schools

Founded by Robina Suwol in 1998, California Safe Schools (CSS) is a children's environmental health and environmental justice coalition.

CSS achieved national prominence by spearheading the Los Angeles Unified Integrated Pest Management Policy, the most stringent pesticide policy in the nation for K-12 public schools. The success of the policy led to California's Healthy Schools Act. Today the Los Angeles Unified School Districts' IPM policy serves as an international model for school districts and communities. CSS continues to be a leader on children's environmental health, with an emphasis on schools and environmental justice communities.

CHRISTINE TRUNICK

FINALIST

Senior Corporate Event Planner
Cydcor

Christine Trunick is a purpose-driven professional whose career reflects both impactful leadership and the courage to evolve. She began her career in the nonprofit sector, where she spent over six years advancing mission-driven work. This foundation instilled in her a lifelong commitment to service and advocacy.

Through resilience, adaptability, and a strong growth mindset, she has continued to advance as an event planner while expanding her skill set. She remains committed to professional development through active involvement in organizations such as Meeting Professionals International and the Society for Incentive Travel Excellence.

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THE ACCELERATOR AWARD HONOREE

PAULA BAHAMON

VP; Community Development Manager
Mission Valley Bank

Paula Bahamon serves as senior vice president and community development manager at Mission Valley Bank. Throughout her career, she has remained deeply committed to supporting and advancing small to mid-sized businesses through strategic banking solutions, relationship management, and community-focused financial guidance. With extensive experience in commercial banking, Bahamon specializes in small business management, business development, and client relationship management. She is recognized as a results-driven banking professional with strong leadership and operational expertise, earning a reputation as a trusted advisor within both the banking industry and the communities she serves.

In addition to her primary responsibilities, Bahamon plays an active role in community outreach by advising business owners on financial literacy and long-term business sustainability. Prior to joining Mission Valley Bank, she was a founding member of the Small Business Banking Program at Bank of America in 2010. In that role, she helped strengthen profitability within the small business customer segment while developing strategic referral partnerships and identifying solutions for clients with mortgage and investment needs.

GINA ALMAGUER

FINALIST

Director, Marketing
Hanson Lab Solutions

Gina Almaguer is an emerging marketing leader with more than a decade of hands-on experience in B2B and B2C marketing across manufacturing, home building, design, and technical product categories. She currently serves as director of marketing for Hanson Lab Solutions, a Camarillo-based laboratory furniture and fume hood manufacturer with a 50+ year legacy.

Almaguer leads brand strategy, digital marketing, sales enablement, lead generation, content development, campaign planning, trade show strategy, CRM process improvement, and cross-functional marketing initiatives that support sales, operations, and executive leadership.

DANIELLE ANDERSEN

FINALIST

Audit Manager
Withum

Danielle Andersen is an exceptional accountant, cherished mentor and an esteemed member of the local community. As a manager with Withum's attest team, she has played a key role in strengthening the firm's Los Angeles practice, particularly as a leader in building our not for profit presence in the market.

In addition to serving the not-for-profit industry in her professional role, Andersen donates her time and expertise to an impressive number of causes, and many community members have benefited from her generosity. Inside Withum, Andersen has made a meaningful impact as a mentor and leader, investing time in developing team members, fostering collaboration and setting a strong example.

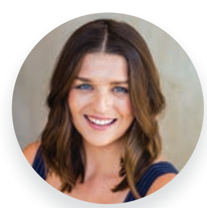
FAYE C. MONTGOMERY

FINALIST

Senior Vice President
NAI Capital Commercial

Faye Montgomery is a powerhouse in commercial real estate whose career exemplifies resilience, reinvention, and excellence. With over 30 years of experience spanning marketing, sales, finance, and facilities management, Montgomery has built a body of work that few can match. As a commercial real estate expert in Greater Los Angeles for more than a decade, she has successfully brokered sales and leases of retail, office, and industrial properties.

Montgomery has carved out a particularly meaningful niche serving charter schools and nonprofit organizations, helping institutions secure long-term, stable facilities critical to their missions.



JAQILYN WOLFE

FINALIST

Financial Planner;
Managing Director
Northwestern Mutual

Jaqilyn Wolfe has demonstrated outstanding leadership since the very start of her career, beginning as a college intern a Northwestern Mutual. She began her professional journey at just 21 and achieved her CFP designation by the age of 25, showing impressive determination and focus.

Transitioning into full-time work as an individual financial advisor, Wolfe quickly embraced leadership roles within the West LA office. She expanded her influence by running both Southern California and Nevada college programs for the NM internship top 50. In November 2024, at the age of 28, she became one of the youngest female managing directors at Northwestern Mutual, leading the newly opened Calabasas office.

NEXTGEN WOMAN OF THE YEAR HONOREE

ADRIENNE HERKES

Real Estate Agent
The Agency

For Adrienne Herkes, entering the Los Angeles real estate market with no established network or background in the business required resilience, adaptability, and an unwavering commitment to building relationships the right way. After beginning her career in marketing and advertising, she quickly realized she was drawn to a more entrepreneurial path, one that combined strategy, creativity, communication, and the ability to make a meaningful impact in people's lives during major transitions.

Since launching her career in 2018, Herkes has built her business from the ground up through consistency, professionalism, and genuine relationship-building. She believes she is in a customer service based industry – not a sales business. Rather than relying on shortcuts, Herkes focuses on creating trust within the community through open houses, client education, thoughtful marketing, and hands-on service. That relationship-first approach has allowed her to grow a business rooted in repeat and referral clients across Los Angeles. Throughout her career, Herkes has continually invested in personal and professional growth through coaching, continuing education, industry organizations, and earning the AHWD Certification to better serve diverse communities.

NATALIE SHAMILYAN

FINALIST

Elementary Services Director

Boys & Girls Club of the West Valley

Natalie Shamilyan has dedicated herself to seeking excellence in herself and in those who work under her leadership. She joined Boys & Girls Club of the West Valley in 2022. At the time, she was completing her undergraduate degree and joined as a site coordinator after working with LA's Best in the community. Since then, she has advanced her skills and now serves as the elementary services director.

Today, Shamilyan oversees nine elementary sites across Canoga Park, Reseda, West Hills, Winnekta, and Woodland Hills. She manages over 100 staff members who collectively support approximately 1,564 youth daily across those locations.

ASHLEY TESORIERO

FINALIST

Director, National Project Management

IMT Residential

Ashley Tesoriero is a rising star in Los Angeles multifamily residential real estate. She began her career nine years ago at IMT Residential, a Sherman Oaks-based developer and property-management firm. Initially, Tesoriero served as an IMT Communications Associate while attending USC. In 2021, she moved to the construction side of IMT's business and currently serves as director of national project management.

Tesoriero's detail-oriented management style has earned her respect from project partners on jobsites. She now embraces her role as a rare female in a historically male segment and hopes to inspire more women to enter this field.

THE 2026 NOMINEES

Kristina Alameda
Bank of America

Gina Almaguer
Hanson Lab Solutions

Danielle Andersen
Withum

Marisela Arechiga
New Generation Improvements

Chander Arora
Los Angeles Mission College

Paula Bahamon
Mission Valley Bank

Natalie Bazarevitsch
CBRE

Susan Berman
Help Group

Kristen Blunt
PCH Benefits

Danielle Brinkman-Mallare
Brinkman & Company, AAC

Rosanna Caira
Follow Your Heart

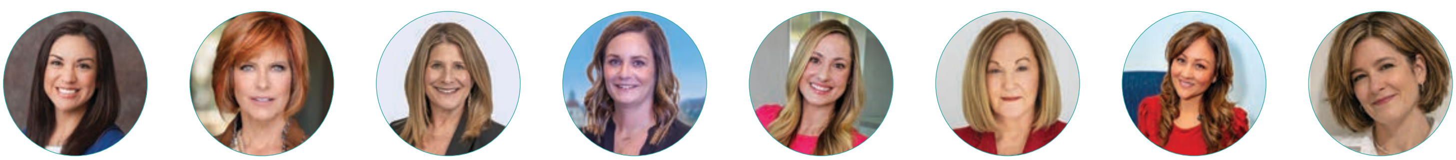
Judith Chipps
Merrill Lynch Wealth Management

Adrianna Cruz-Ocampo
U-Frame-It Gallery

Justine DelMonico
Capital Commercial Management

Yelena Dobrynina
Apple School Early Childhood Education Center

Lisa Elkan
Lisa PR



Cynthia Frausto
Antelope Valley Medical Center

Susan Fries
Ecola Termite & Pest Control

Nicole Golob
Fisher Phillips LLP

Jamie Gonzalez
Lagerlof, LLP

Cathleen Green
Stubbs Alderton & Markiles, LLP

Tamara Gurney
Mission Valley Bank

Crystal Guzman
Find Your Balance, Center for Growth & Change

Erica Hansen
The Wisdom Collective Companies

Adrienne Herkes
The Agency

Crista Hermance
The Heritance Lawyers

Nicole Kamm
Fisher Phillips LLP

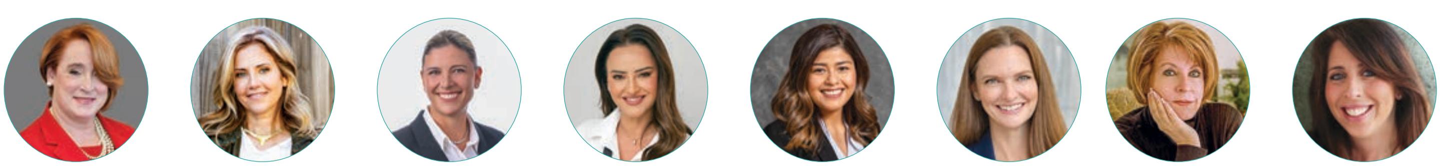
Adrienne Kentor
Boys & Girls Club of the West Valley

Arpi Khachatryan
Luli Bebe

Celina Kirchner
Stubbs Alderton & Markiles, LLP

Brita Kleingartner
TRG Real Estate | The Rental Girl

Dena Klotz
Lagerlof, LLP



Yvonne Lang
Pearlman Brown & Wax

Kimberly Lau
Project ReWear

Lindsay Lawrence
EverBank

Adi Livyatan
Rodeo Realty

Liliana Lozano
Boys & Girls Club of the West Valley

Kelli MacIver
Cydcor

Waltona Manion
Waltona Manion & Associates

Tanya Martin
Martin Business Management

Precious Mayes
Pacifica Hospital of the Valley

Janice Miller
Miller Haga Law Group, LLP

Laurel Mintz
Elevate My Brand & Fabric VC

Faye C. Montgomery
NAI Capital Commercial

Krista Newkirk
University of Redlands

Shandreka Niblett
Spectrum Commercial Real Estate, Inc.

Xaman Nivon
Santa Clarita Valley Youth Orchestra

Sarah Oberman
TruNorth Jets


Paulette Pantoja
Blu Digital Group


Anita Paryani-Rice
IPA Capital Markets


Jasleen Patel
City National Bank


Barbara Perrier
CBRE


Vera Quinn
Cydcor


Geovanny Ragsdale
Boys & Girls Club of the West Valley


Sarah Reznick
Sherfina Advisors


Samantha Riggen
Gibbs Giden


Samantha Rogers
Cydcor


Genna Rosenberg
GennComm, LLC


Miri Rossitto
Cowe Communications


Lara Schmoisman
The Darl


Michelle Schwartz
The Agency


Suzanne Seini
Innovate Realty


Christina Shaffer
Shaffer Law


Natalie Shamilyan
Boys & Girls Club of the West Valley


Oshrit Shlomian
Mobile Medical Piercing By Nurse Oshrit BSN, RN


Danone Simpson
Montage Insurance Services


Robina Suwol
California Safe Schools


Deborah Sweeney
Deluxe


Hannah Sweiss
Fisher Phillips LLP


Sheba Taherizadegan
Cydcor


Ashley Tesoriero
IMT Residential


Tatevik Torossian
Grobstein Teeple LLP


Stormy Tripp
The Painting Joint


Christine Trunick
Cydcor


Latha Vairavan
Arcutis Biotherapeutics


Kendall VanConas
Arnold LaRochelle Mathews VanConas & Zirbel LLP

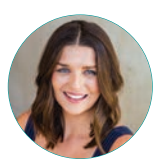

Christy Vega
Casa Vega


Kelly Ventimiglia
Boys & Girls Club of the West Valley


Vanessa Vigil
mitú


Panney Wei
Harpe Ventures


Carol Wolfe
Rodeo Realty


Jaqilyn Wolfe
Northwestern Mutual


Linda Young
Project ReWear


Judy Zhu
Synear Foods USA

CONGRATULATIONS TO OUR 2026 WOMEN'S LEADERSHIP AWARDS NOMINEES!

Who Is Holding You Accountable?

By DANONE SIMPSON

THE GLOBAL WELLNESS industry is valued at approximately $6.8 trillion, with mental wellness and preventive care among its key drivers. Yet despite our growing investment in wellness, the health of Americans continues to decline. The United States spends more on healthcare than any other nation, while employers struggle with healthcare costs that remain one of the largest expenses on their profit-and-loss statements. This is simply not sustainable.

Recently, I was floating in the pool with my seven-year-old granddaughter, Keaton. She began patting my stomach and looked at me with an expression that clearly said, "Nona, this is not good." I laughed and reminded her, "The last time I saw you, you told me I had wings under my arms-and I'm not an angel! I have been exercising ever since, and I appreciate you holding me accountable."

She smiled and said, "Nona, you do look better."

Out of the mouths of babes comes an important question: Who is holding you accountable today?

At our office, one of our wonderful employees is a former chef. He makes delicious green, cranberry, turmeric and beet drinks for our team. We joke that we all want to live to 100. For me, that means being here to see my grandchildren's future spouses and, hopefully, meeting my great-grandchildren.

As an insurance broker, I see the impact of declining health through our clients' claims experience. New medications, including GLP-1 therapies, are helping many people achieve significant weight loss. These treatments can be valuable tools, but they cannot replace the foundations of long-term health.

There is an old saying: "You get what you tolerate." Perhaps we have begun tolerating poor food choices, inactivity, stress, exhaustion and rising healthcare costs.

As women in business, we lead companies, families, employees and communities. We must also lead ourselves. Schedule the walk. Make the healthier choice. Get your screenings. Prioritize sleep.

The wellness industry may be worth trillions, but our health, and the time we have with those we love-is priceless.

Danone Simpson, Executive MBA, is the CEO of Montage Insurance Solutions. Learn more at montageinsurance.com.

Where Women Lead, Communities Thrive

AT EVERBANK, EXCEPTIONAL client service begins with exceptional people. That belief shapes how the bank invests in its associates and the communities it serves.

Across EverBank, women help drive that mission forward. They manage financial centers across Southern California, advise consumer and commercial clients, oversee operations and technology and serve on the executive leadership team. Beyond their day-to-day responsibilities, they mentor colleagues, foster collaboration across teams and help shape an inclusive culture where associates can grow and succeed. Their expertise and commitment strengthen every part of the organization.

That same spirit is reflected in the communities EverBank serves. Across the San Fernando Valley and greater Los Angeles area, women are helping shape the region's economy as entrepreneurs, executives and community leaders. As EverBank has expanded its Southern California presence, the bank is proud to support these women through personalized banking solutions, experienced local bankers and the convenience of a leading digital platform. Through EverBank Builds, the bank's community impact program, EverBank is teaming up with Girl Scouts of Greater Los Angeles to equip young women with practical money management skills that will serve them throughout their lives.

"Some of the strongest leaders I've worked with share one thing in common: they create opportunities for others to grow," said Lindsay Lawrence, executive vice president and group head of deposit services at EverBank. "When women invest in one another through mentorship, collaboration and shared success, the impact extends far beyond the workplace. It strengthens businesses, communities and the next generation of leaders. I'm proud to be part of an organization that believes leadership is measured not only by what you achieve, but by how many people you help elevate along the way."

EverBank believes empowering women is not simply about recognizing accomplishments. It is about creating opportunities for women to lead, develop and make a lasting impact. By investing in talented employees and supporting the women shaping businesses and communities throughout the Valley, the bank is helping build a stronger future for Southern California.

Information for this article was provided by EverBank. Learn more at everbank.com.

Essential Tips for Women Rising in Business

By ANDREA SANDOR

WOMEN LEADERS ARE continuing to reshape the business world in 2026, bringing new perspectives, collaborative leadership styles, and a stronger emphasis on adaptability and innovation. While progress has been made in corporate leadership representation, women executives and entrepreneurs still face unique challenges in navigating workplace dynamics, rapid technological transformation, and evolving expectations around leadership.

To thrive in today's competitive environment, women leaders are embracing strategies that prioritize authenticity, continuous learning, and strategic influence. Here are some of the most important tips helping women succeed in business leadership roles in 2026.

EMBRACE AI AS A LEADERSHIP TOOL

Artificial intelligence is no longer simply an operational technology — it has become a critical leadership advantage. Successful women executives are learning how to integrate AI into decision-making, communication, hiring, marketing, and productivity workflows.

Leaders who understand AI are better equipped to guide teams through change and identify growth opportunities. However, experts caution that technology should complement human leadership rather than replace it. Emotional intelligence, empathy, and relationship-building remain essential skills that distinguish strong leaders from automated systems.

Women leaders who combine technological fluency with strong interpersonal skills are positioning themselves ahead of the curve.

BUILD STRATEGIC VISIBILITY

One of the biggest career accelerators in 2026 is visibility. High-performing professionals are increasingly encouraged to share their expertise publicly through speaking engagements, LinkedIn thought leadership, podcasts, industry panels, and executive networking groups.

Many women leaders have historically focused on results while avoiding self-promotion. Today's business climate rewards professionals who can clearly articulate their value and influence.

Visibility also helps establish credibility within organizations and industries. Whether leading a startup, a nonprofit, or a Fortune 500 division, women executives are finding that strategic personal branding can open doors to partnerships, board appointments, and career advancement opportunities.

PRIORITIZE MENTORSHIP AND SPONSORSHIP

Mentorship remains important, but sponsorship has become even more valuable. Mentors offer advice and perspective, while sponsors actively advocate for promotions, leadership opportunities, and high-profile projects.

Women leaders are increasingly seeking both. At the same time, many are also paying it forward by mentoring younger professionals and helping create stronger leadership pipelines for future generations.

Organizations that foster mentorship and sponsorship programs are often seeing stronger employee retention and more inclusive workplace cultures.

LEAD WITH ADAPTABILITY

The pace of change across industries continues to accelerate. Economic uncertainty, hybrid work environments, global competition, and technological disruption require leaders to remain flexible and responsive.

In 2026, effective leadership is less about rigid management styles and more about adaptability. Women executives are increasingly succeeding by embracing collaboration, listening to employee feedback, and remaining open to innovation.

Leaders who can pivot quickly while maintaining team morale are becoming highly valuable across industries ranging from healthcare and finance to technology and entertainment.

CONTINUE INVESTING IN FINANCIAL AND EXECUTIVE EDUCATION

Continuous education remains a critical component of leadership growth. Women executives are increasingly pursuing executive coaching, leadership certifications, financial education, and specialized training in emerging technologies and global business trends.

In a business environment that evolves rapidly, lifelong learning has become one of the strongest competitive advantages.

THE FUTURE OF LEADERSHIP

Women leaders in 2026 are helping redefine what modern leadership looks like.

Authenticity, innovation, empathy, adaptability, and strategic confidence are becoming the hallmarks of successful executives.

As more organizations recognize the value of diverse leadership perspectives, opportunities for women in business continue to expand. Those who embrace visibility, continuous growth, and technology while remaining grounded in strong leadership principles are likely to shape the future of business for years to come.

Andrea Sandor is a freelance writer covering women's issues.

Empowering the Future: Top 2026 Trends Women Healthcare Leaders are Observing

AS THE HEALTHCARE INDUSTRY enters 2026, women leaders and executives are at the forefront of profound change. Women now hold prominent roles across health systems, payers, life sciences, and digital health companies, as evidenced by recognitions such as the Los Angeles Business Journal's collection of profiles in this issue.

These executives—many with clinical backgrounds—bring perspectives shaped by workforce realities, patient advocacy, and a commitment to equity. They report a sector under financial pressure yet poised for innovation, with AI, consumer empowerment, and women's health emerging as dominant forces.

One unmistakable trend is the rapid scaling of artificial intelligence and digital tools. Deloitte's 2026 U.S. Health Care Outlook survey of C-suite executives reveals that generative and agentic AI top strategic priorities, with over 80 percent of leaders anticipating moderate-to-significant value in clinical, operational, and administrative functions.

Women executives highlight AI's dual promise and pitfalls: it reduces documentation burdens (one study cited 20 percent time savings per clinician) and supports diagnostics, yet requires vigilant governance to mitigate bias—particularly in women's health data, where "male default" assumptions persist. Leaders like those advancing FemTech platforms emphasize AI-enabled wearables and remote monitoring as mainstream tools for personalized, preventive care. Virtual visits, once optional, now feel indispensable; more than 90 percent of users would repeat them. These technologies are easing workforce strain amid shortages while enabling hybrid models that blend in-person and at-home care.

Closely tied to technology is the mainstreaming of women's health. Once marginalized, this area is shifting "from margin to mainstream," according to PwC analysis, with a projected global market exceeding $600 billion by 2030. Conditions unique to or disproportionately affecting women—menopause, endometriosis, cardiovascular differences, autoimmune disorders—are finally drawing investment. Private capital has poured nearly $60 billion into the space since 2020, expanding beyond fertility into AI diagnostics, non-hormonal therapies, and longitudinal digital platforms. Women leaders observe this as both economic opportunity and moral imperative. They note that women drive most healthcare decisions yet face persistent gaps in research and access.

Executives champion sex-specific R&D, biomarker-driven personalization, and integrated care models that address life-stage transitions rather than isolated symptoms. GLP-1 therapies and healthspan-focused innovations further amplify prevention, helping employers and payers manage chronic conditions more effectively.

Consumer-centric care and value-based models represent another priority. With only 38 percent of U.S. healthcare spending directed toward prevention and well-being, leaders are investing in digital platforms that aggregate data from electronic health records, wearables, and community resources. Cross-industry partnerships—with tech giants, retailers, and nonprofits—are accelerating, as 80 percent of executives in Deloitte's survey prioritize such collaborations. Ambulatory surgery centers, home health, and price transparency are gaining traction, shifting volume from high-cost hospital settings. Women executives, often attuned to social determinants of health, stress equitable access, especially in rural areas where service gaps persist. They view these shifts as essential for building resilience against policy volatility, including Medicaid disenrollments and ACA subsidy changes flagged in McKinsey's 2026 outlook.

Finally, leadership itself is evolving. Amid regulatory uncertainty—43 percent of executives feel neutral or uncertain about the near-term outlook—women leaders emphasize empathetic, trauma-informed approaches. They model authenticity, sponsor emerging female talent, and prioritize workforce retention through clearer expectations and reduced administrative loads. Harvard programs and industry events underscore the need to close the executive gender gap, ensuring women move into roles with budget and strategic authority.

In 2026, these trends signal not disruption for its own sake but deliberate reinvention. Women executives see AI as an efficiency engine, women's health as an untapped value pool, digital tools as equity enablers, and collaboration as the path to sustainable growth. Their vantage point positions them to lead healthcare toward more personalized, preventive, and inclusive models. The women steering these changes are optimistic: the industry's challenges are real, but so is its potential when diverse leaders drive the agenda.

Information for this article was provided by Deloitte, PwC, McKinsey and Cigna.

Notice of Class Action Settlement
Authorized by the U.S. District Court, Eastern District of New York

— Notice of Class Action Settlement —

Si desea leer este aviso en español, llámenos o visite nuestro sitio web.

TO: All merchants in the U.S. who accepted Visa or Mastercard credit or debit cards at any time since December 18, 2020.

This notice ("Notice") is authorized by the Court to inform you about an agreement to settle the equitable relief claims in a class action lawsuit, called *In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*, No. 05-md-01720 (BMC)(JAM)(E.D.N.Y.). The lawsuit claims that Visa and Mastercard, separately, and together with certain banks, violated antitrust laws and caused merchants to pay excessive fees for accepting Visa and Mastercard credit and debit cards, including by adopting interchange rules and rates, and other network rules, which the lawsuit has claimed constituted unlawful price fixing, unreasonable restraints of trade, and monopolization.

The defendants say they did nothing wrong. They maintain that their business practices are legal, justified, and the result of independent competition, and have benefitted both merchants and consumers. The Court has not decided who is right because the parties agreed to a settlement, which was preliminarily approved by the Court on June 9, 2026.

A. What Merchants Will Get from the Settlement

During the lawsuit, the Court previously certified an Equitable Relief Class under Federal Rule of Civil Procedure 23(b)(2) and has now preliminarily approved a settlement of the Class claims (the "Rule 23(b)(2) Class Settlement" or "Settlement"). Under the Settlement, Visa and Mastercard have agreed to substantive changes to the Visa and Mastercard rules applicable to merchants who accept their cards as a form of payment.

The Class includes all persons, businesses, and entities that accept any Visa-Branded Cards and/or Mastercard-Branded Cards in the United States at any time during the period between December 18, 2020 and the date of preliminary settlement approval, or June 9, 2026. The Court has set **November 16, 2026** as the date for a final approval and fairness hearing (the "Fairness Hearing") in connection with the Settlement, after members of the Class have had the opportunity to evaluate the Settlement and exercise their rights, as set forth in the Notice. Further information regarding the Settlement and the Fairness Hearing will be posted on www.InterchangeEquitableReliefSettlement.com.

Under the Rule 23(b)(2) Class Settlement, Mastercard and Visa will modify certain rules to preserve, establish, or expand the circumstances in which merchants can, among other things, do the following:

- Decline acceptance of Visa- or Mastercard-Branded Commercial Credit Cards and/or Premium Consumer Credit Cards.
- Surcharge customers a fee for the use of any Visa or Mastercard-Branded Credit Cards, including based on the type of card used (*e.g.*, a different surcharge for rewards and non-rewards cards).
- Offer discounts to customers who do not pay with Visa or Mastercard-Branded Credit Cards, or based on the financial institution that issued the Visa or Mastercard-Branded Credit Card.
- Decline acceptance of Visa or Mastercard-Branded Cards at all outlets that operate under the same trade name or banner, even if that merchant accepts those same cards at outlets that operate under a different trade name or banner.
- Engage in Pilot Programs whereby they accept Visa or Mastercard-Branded Credit Cards at some but not all outlets operating under the same trade name or banner for a limited duration or test out various acceptance, surcharging and discounting options at some but not all outlets operating under the same trade name or banner, including not accepting Commercial or Premium Consumer Credit Cards, for a limited duration.
- Accept some digital wallets at brick-and-mortar locations but decline others and enable some digital wallets for on-line transactions but not enable others, and "steer" among the cards within a digital wallet under the same rules that govern steering among traditional cards.
- Receive the benefit of credit interchange rate reductions: Visa and Mastercard will reduce published and negotiated Credit Card interchange rates for U.S. merchants.
- Receive the benefit of Credit Card interchange rate caps: The Settlement Agreement reduces and caps "Standard" Consumer Credit Card rates at a specified level and otherwise caps Credit Card interchange rates, such that neither Visa nor Mastercard will increase any of its published Credit Card interchange rates above the rates effective as of March 31, 2025 and each will reduce its network-wide average Credit Card interchange rate to or below the specified level.
- Form Merchant Buying Groups that meet certain criteria to negotiate with Visa and Mastercard.
- Receive access to a Merchant Education Program, established and administered under the Settlement Agreement, to help understand and maximize the benefits of the rule changes, including how to effectively "steer" in States that restrict surcharging.

B. Monetary Aspects of the Rule 23(b)(2) Class Settlement

There is no monetary payment to members of the Class in this Settlement. This Rule 23(b)***(2)*** Class Settlement concerns only the Equitable Relief Claims set forth in the lawsuit. Claims for monetary damages arising out of the defendants' alleged antitrust violations are the subject of a separate settlement for the Rule 23(b)***(3)*** Class. For information concerning the separate Rule 23(b)(3) Cash Settlement Class, please visit the website: *www.PaymentCardSettlement.com*.

The Settlement does provide for Visa and Mastercard to make certain payments into the Rule 23(b)(2) Class Settlement Escrow Account, which money will be used to pay:

- The cost of settlement administration and notice, as approved by the Court,
- The cost of Merchant Education Program expenses, as approved by the Court,
- The cost of an Independent Auditor who will ensure that Visa and Mastercard comply with the credit card interchange-rate reduction commitments, and
- Attorneys' fees and expenses, including any named Class Representative service awards, as approved by the Court.

The money in this fund will be distributed only if the Court grants final approval of the Settlement, and the money for attorneys' fees and expenses, and service awards to Class Representatives, will be distributed only if the Settlement has become final and all appeals are exhausted, and the Court approves the application for attorneys' fees and expenses, and Class Representatives' service awards.

Attorneys' fees and expenses, and service awards to the Class Representatives: For work done through final approval of the Settlement by the Court, as well as any work they will be required to do in the future, Class Counsel will ask the Court for attorneys' fees and reimbursement of reasonable and necessary litigation expenses, and any service awards to the named Class Representatives that the Court may award, in an amount not to exceed $206,000,000. The Settlement Agreement requires Visa and Mastercard to pay these fees and expenses separately from the other Settlement financial obligations and they will not reduce any other benefits of the Settlement; members of the Class will not be required to pay any amount toward these fees and expenses.

C. Legal Rights and Options

Merchants who are included in this lawsuit have the legal right to **Object to the Settlement.** The deadline to object is: **September 14, 2026**. To learn how to object, visit: www.InterchangeEquitableReliefSettlement.com or call toll-free: 877-318-7713.

Note: **You cannot elect to be excluded from the Rule 23(b)(2) Class Settlement.**

For more information about these rights and options, visit: www.InterchangeEquitableReliefSettlement.com or call toll-free: 877-318-7713.

D. If the Court Grants Final Approval of the Settlement

If the Court grants final approval to the Settlement, members of the Rule 23(b)(2) Class will be bound by the terms of the Settlement and will release all claims against all released parties listed in the Settlement Agreement. The Settlement will resolve and release any claims by payment card acceptors against Visa, Mastercard and other defendants that were or could have been alleged in the lawsuit, including any claims based on interchange or other fees, no-surcharge rules, no-discounting rules, honor-all-cards rules, and any other network rules. The Settlement will also resolve any payment card acceptor claims based upon the future effect of any Visa or Mastercard rules as they were or are in place on December 18, 2020 and up to the Settlement Final Date (as defined in the Settlement Agreement), the modified rules provided for in the Settlement, or any other rules substantially similar to those rules. The release will not bar claims involving certain specified standard commercial disputes arising in the ordinary course of business.

For more information on the release, see the Superseding and Amended Rule 23(b)(2) Class Settlement Agreement at: www.InterchangeEquitableReliefSettlement.com.

E. The Court Hearing About This Settlement

On **November 16, 2026 at 11:00 am ET**, the Court will hold a hearing to decide whether to approve the proposed Settlement, Class Counsel's request for attorneys' fees and expenses, and service awards for the named Class Representatives. The hearing will take place at:

United States District Court for the Eastern District of New York
U.S. District Judge Brian M. Cogan
225 Cadman Plaza East
Brooklyn, NY 11201

You do not have to attend the Court hearing or hire an attorney, though you may do either at your own expense. The Court appointed the law firms of Hilliard Shadowen LLP; Grant & Eisenhofer P.A.; Freed Kanner London & Millen LLC; and Nussbaum Law Group, P.C. to represent the Class ("Class Counsel").

F. Questions?

For more information about this case *(In re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation,* MDL 1720), you may:

Call toll-free: 877-318-7713
Visit: www.InterchangeEquitableReliefSettlement.com
Write to the Class Administrator: Interchange B2 Class Administrator, P.O. Box 6340, Portland, OR 97228-6340
or Email the Class Administrator: info@InterchangeEquitableReliefSettlement.com

Women in Business are Good for Business

WOMEN BUSINESS COLLABORATIVE (WBC), led by CEO Gwen Young, represents a coalition of the world's most influential companies and 87 organizations dedicated to advancing women in business. WBC advocates for data-driven results that prove the impact of women on business success.

WBC has identified key facts informed by data that reinforce the power of women in business:

- 14 million women-owned businesses in the US represent 39.1% of all U.S. firms, employ 12.2 million people, and generate $2.7 trillion in revenue *(Wells Fargo)*
- Organizations with 30% or more women on executive teams are 27% more likely to outperform on profitability *(McKinsey & Company)*
- Companies with above-average diversity generate 19% more innovation revenue than their less diverse counterparts *(Boston Consulting Group)*
- The share of majority women-owned businesses rose from 15.6% to 20.3%—doubling participation in the market since 2020—and their revenues have helped drive economic growth *(Small Business Administration)*
- Minority Women Business Enterprises (MWBEs) generated $67 billion in revenue, created 221,000 U.S. jobs, and contributed $19.5 billion in wages *(National Minority Supplier Development Council)*

Women drive business forward. They make up 57% of the workforce yet hold only 8.72% of CEO positions and 28% of board seats. Women founders receive only 2% of venture capital funding. Women still only make 84 cents to the dollar, with women of color earning less than that.

Women Business Collaborative (WBC) is an unprecedented alliance of more than 85 women's business organizations and hundreds of business leaders building a movement to achieve equal position, pay, and power for all women in business. Through collaboration, advocacy, action, and accountability, WBC mobilizes thousands of diverse professional women and men, business organizations, public and private companies to accelerate change.

The organization believes that working in silos, change will not occur. WBC convenes with its partners, champions, and sponsors to move faster together toward its action initiative goals.

Learn more at wbccollaborative.org.