# Dunham Trust Company Leadership Team

*For you. For them. For generations to come*

## *Viktoria Palermo, CRCP®, CICCP*
## *Chief Compliance Officer*

Viktoria Palermo, CRCP®, is Chief Compliance Officer for Dunham & Associates Investment Counsel, Inc. and the Dunham Funds. She also serves as BSA/AML Compliance Officer for Dunham Trust Company. Viktoria has over 19 years of industry experience.

She has a strong background in compliance, supervision and overall operations of the Broker-Dealer and Investment Adviser. Prior to joining the firm in September 2021, Viktoria served in diverse roles at various firms, including Chief Compliance Officer and AML Officer for Lucia Capital Group (prior to LPL Financial's acquisition of certain assets of Lucia Securities, LLC). Viktoria was responsible for the ongoing development, implementation and oversight of the compliance and AML programs for the Broker-Dealer and Investment Adviser.

Prior to Lucia Capital Group, Viktoria served as Associate Vice President–AVP Supervision, West Coast Region for First Allied Securities, providing supervisory oversight of the daily sales activities of Registered Representatives. Earlier in her career served as Senior Analyst in Advisory Compliance for LPL Financial. Viktoria holds the FINRA Series 24, 7, 51, 4,66 and 63 registrations.

At a Glance

√ Chief Compliance Officer

√ Responsible for the ongoing development, implementation and oversight of the firm's compliance program

√ Over 19 years of industry experience in compliance and supervision

√ B.S. International Hospitality Management from Ecole Hoteliere de Lausanne, Switzerland

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## *About Dunham Trust Company*

Dunham Trust Company is a privately held trust company. It is licensed in the states of Nevada and Colorado and is regulated by the state of Nevada, Department of Business and Industry, Financial Institutions Division. Dunham Trust opened in 1999 with the core belief that cultivating highly personal service would make a positive difference in providing exceptional trust administration services. Whether we are working with a family running a business or assisting a wealth manager, building lasting relationships has been and continues to be our key to sustained success. Our senior trust officers interact directly with you so you can benefit from their extensive trust administration, operations and investment management expertise. We look forward to working together with you to build a legacy that lasts for generations.