



*Munsamy Govender*, Vice-President with the Corporate Derivatives Marketing group at JPMorgan. Munsamy focuses on Interest Rate Risk Management specifically pertaining to the liability side of the balance sheet. He is responsible for leading the Northeast Rates Commercial Bank franchise working with Corporate and Real Estate clients. Munsamy joined the firm in 1998 and graduated from the University of North London, UK with a BA (Hons) in Business Studies (Economics Major).



*Melissa Acosta Hotzoglou* is an Executive Director within the Corporate Derivatives Marketing group at JPMorgan focusing on Foreign Exchange Risk Management. She is responsible for leading the Northeast FX Commercial Bank franchise working with Corporate and Not-For-Profit clients to identify currency risk and develop risk management programs. Melissa began her career with JPMorgan as an intern within the Global Currencies & Commodities (GCCG) Group and formally joined the firm in 2005 upon graduation with honors from Baruch College CUNY, with a BBA in Finance & Investments.