

FITLSDOG

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**The Financial Information Technology
Leader's Strategy Development and
Operations Guide**

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Security Connect LLC

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About the Author

At 52, I am deeply thankful for the variety of experiences that have shaped my life. Most importantly, I am grateful for the constant support and kindness from a loving God, who has been my beacon throughout this journey. My passion for learning, both in school and from life itself, has been a key to my success, helping me to be curious and understand the complexities around us. Along with this, I have learned to see the role of luck in my life – a mysterious force that often steps in unexpectedly – and to appreciate its influence. These three elements – God's guidance, the importance of education, and the role of *chance* – have built my character. In a world that is always changing, I am ready to evolve and excited to face whatever comes next with an open heart and a keen mind.

My life began at Saint Mary's Hospital in Passaic, New Jersey, in December 1971. At the time, we lived in Rutherford, a predominantly middle-class neighborhood. Dad was 100% Italian, and Mom was a mix of primarily Slovakian, Hungarian, and Norwegian. After a few years, we moved to the very hot and humid St. Petersburg, Florida, where my father and stepmother raised me. Besides New Jersey and Florida, my journey has taken me to several states, including Virginia and Ohio, and a memorable period in Hawaii during my service in the U.S. Army. My military stint during the Gulf War allowed me to experience life on the beautiful island of O'ahu, Hawaii, far from the desert conflicts. I have come full circle today, living in New Jersey, 35 minutes from Manhattan [on a good day] and 30 minutes from where my journey began.

I strongly believe in science and logical thinking, guiding most of my decisions. At the same time, I find comfort and strength in prayer and my spiritual beliefs. My faith in something greater grows not just because I often receive more than I ask for, but also because of the unexpected positive things that happen in my life. I often use words like “lucky” and “blessed” to talk about the good turns in my journey, and “successful” is a word that fits well too.

I was raised in the Catholic and Christian faiths. My spiritual education has instilled in me a commitment to fairness, non-judgment, and the virtues of kindness, patience, forgiveness, gratitude, and optimism. I find joy in simple, childlike pleasures – a smile, a laugh, a moment of light-heartedness. Generosity, both in spirit and in material terms, is something I strive for, though I am aware there is always room to give more. A sense of humility, perhaps a gift of my upbringing, often makes me feel that I possess more than I have earned instead of merely what I deserve. I recognize my imperfections and the endless learning paths, yet I feel truly blessed.

I believe that education is paramount. I spent nine years in a Roman Catholic diocese church school. Then, I attended public high school, the U.S. Army Reserves, a few years of community college in St. Petersburg, FL, and later, active duty in the U.S. Army. Although I was an average student in math and language (Spanish) in high school, I excelled in art, drafting, writing, typing, and “computer science” (Fortran and Pascal). I took many computer courses in community college; all I could get my hands on including UNIX, Microsoft DOS, and Windows operating systems, databases, and networking. In 1998, I studied for and passed the Microsoft Certified Systems Engineer (MCSE) exam for Windows NT 3.51 and the Cisco Certified Network Professional (CCNP) certification. I attained the ISC2 Certified Information Systems Security Professional (CISSP) certification in 2010. Many of my college credits and some Army education and experience transferred to the University of Maryland Global Campus⁴⁶ (UMGC). And in 2012, I began working towards a Bachelor of Science in cybersecurity and graduated in 2017. In 2018 I became Sherwood Applied Business Security Architecture Foundation (SABSA SCF) certified, and in 2020, I studied for and received the ITIL 4 Foundations certification. I acquired the ISACA Certified Information Systems Auditor (CISA) certification earlier this year (2024) and am considering what to study next. In the field of Information Technology, it is truly impossible to stop learning.

In the moments when I step away from the demands of work, family

⁴⁶ Renamed from *University of Maryland University College* (UMUC) in 2019.

commitments, academic studies, and writing, my world revolves around a blend of advanced technology and intriguing intellectual pursuits. The realm of home automation captivates me, where I enjoy navigating through tools like Home Assistant, Raspberry Pi systems, Open Media Vault, Pi-hole, VPNs, and the complexities of ESPHome and ESP32 modules. My home is a tapestry of Wi-Fi, MQTT, and Zigbee, creating an efficient and cutting-edge smart home environment. My curiosity also extends into virtual machines, where I explore the capabilities of Kali Linux and its array of security testing tools, including Nmap, Nikto, Skipfish, and Nessus. I also self-host several websites on Amazon AWS (EC2) and self-manage DNS. I run Windows 10 on an older MacBook Pro (Retina, 15-inch, Late 2013) using Apple's Boot Camp. Apple hardware rocks.

Beyond these technological explorations, my interests take a more cosmic turn. I am engrossed in the latest developments in UFO/UAP encounters, captivated by the intersection where science meets spirituality. This fascination extends to contemplating the evolution of humanity through these mysterious phenomena and other groundbreaking technologies, such as artificial intelligence and quantum physics. In these topics, I find a connection between our human existence and the mysteries of our Universe. This mix of activities keeps my mind sharp, and my curiosity constantly ignited, creating a perfect balance between the digital and the tangible, the known and the unknown.

My passion for technology started early and has played an immense role. My parents told me that at a very young age, around five, while visiting a relative's house and the adults were talking in the kitchen, I was dismantling their portable record player at the stairwell because, as I said, "I want to see how it works." Growing up, I took apart many other things, including the family rotary *and* pushbutton telephones, doorbells, radios, clocks, calculators, my best friend's brother's radar detector, dashboard switches on my father's 1958 Volvo PV 444 "tinker car,"⁴⁷ toys, and

⁴⁷ I later restored the Volvo and [plug] wrote a book documenting the process, *The Old Lady: Restoration of Dad's 1958 Volvo PV 444 L*, available on Amazon.

anything else I could get my hands on. Looking back, I realize that dismantling things kept me occupied, but more importantly, it helped me “catch up” to a general human understanding of the tools and technology available. Today, by *technology*, I no longer only mean electronics, circuits, and computers, but more specifically, the evolution of humankind alongside tools of all types, allowing us to survive, grow, experience the Universe, and evolve. This early fascination has matured into a profound respect and understanding of technology’s role in shaping our lives, steering my career and personal development toward harnessing its potential to innovate, connect, and propel humanity forward.

Besides trying to reassemble those things, sometimes successfully, I also enjoyed making and building other things from scratch. My uncle was a floor installer who brought me boxes of torn-up parquet wood strips, and I would stack and build for hours in the hot, paved backyard. I also enjoyed Erector Sets, making crystal radios, solar-powered motors, burglar alarms, and many other similar things. I enjoyed tinkering with magnets and electronics, making lights blink, speakers buzz, and tiny motors whirl. Dad bought me a Radio Shack 150-in-1 Electronic Project Kit, keeping me busy for several years. I also recall making a “telephone” consisting of a few cups, microphones, speakers, and a 120-foot-long wire stretching between my house and my friend’s. Incredibly, it worked.

As a tween in the ‘80s, like many other young boys, besides playing outside, riding bikes, shooting slingshots and BB guns, and swimming, I became fascinated with personal computers and the art of connecting them. We used Apple Macintosh II series systems in elementary school for newsletter development, and of course, I wanted something similar for myself at home. As we were barely middle-class, my parents bought a Commodore 64 for me for Christmas and a few educational and game cartridges, keeping me busy for at least a few more years. I added a tape cassette drive (“Datasette”) to store my back-of-the-magazine-manually-typed BASIC and sometimes Machine Language (ML) programs, then a dot-matrix printer, a Commodore 1541 5-1/4” floppy drive, and another. In the mid-to late-80s, I

discovered 300 bps auto-dial modems, bulletin board systems (BBS), war-dialing, and the opposite sex, allowing me to connect with others on one level or another.

As a child, I excelled in art and was creative and imaginative. I aced my art classes due to this talent. Although I could not attend the “artistically talented program” at my high school, my art teacher was very fond of my skills and even asked me to paint the school sign, prominently at the public entrance. There is a profound sense of fulfillment in discovering your talent through the recognition and appreciation in others’ eyes, and in providing value through that talent. As you can imagine, besides art, I excelled in computer, typing, and creative writing classes. My creative mind has played a vital role in my success in developing and managing technology and security solutions because these sciences are more of an art form than anything else.

Path to the Financial Services Sector

My first job in high school was at Copy Whiz Printing, a print shop where I assisted in lay-up/typesetting using IBM compatibles. I then moved to Burger King because it was closer to home, but I quit between the 11th and 12th grades to attend U.S. Army Reserves basic training at Fort Polk, Louisiana. My senior photo captured the essence of my training with my “high and tight” buzz cut⁴⁸. After high school, I attended Advanced Individual Training (AIT) at Ft. Eustis, Virginia, for Watercraft Engineers (MOS 88L) and returned a “weekend warrior.” I worked for Raymond James, my first financial services institution, as a mail distribution clerk for one year with “Army drills” one weekend every month and two consecutive weeks out of the year. Then I worked for Eagle Asset Management (a subsidiary of RJ) for another year. At the time, I was a member of the local IBM PC User Group, where I attended computer swap meets and met Bill Gates when he introduced Windows 3.1 to our

⁴⁸ This photo is on the back cover of my book *2191 Dawns: Visions of a Future Past*, available on Amazon.

club. (Thanks to my then-girlfriend's father, the PCUG president.) Those were exciting times, and it made me crave to work more with and around computer systems, so I moved on to a small "mom-and-pop" computer store called Computer and Software Connection (CSC), where I would build, sell, and support "IBM PC clones;" and then on to CompUSA in Tampa, as a computer hardware/software salesperson.

In 1993, at age 21, I joined the U.S. Army active duty (full-time). After AIT in Virginia [which took place at Ft. Eustis, again], I was stationed in Schofield Barracks, O'ahu, Hawaii, during the Gulf War. [I chose Alaska as my first duty station and Hawaii as my second because someone told me I should never identify my preferred station first; strangely, that worked.] I first worked at Wheeler Army Airfield, attached to the 25th Infantry Division, as a UH-60 Black Hawk Helicopter Repairer (MOS 67T). My superiors recognized that I was "good with computers," so they stationed me with the computer support sergeant to help inventory, replace, and repair them and to develop a curriculum for and train officers and enlisted staff on software products. In the evenings, at home, I would build and rebuild IBM-compatible clone computers and learn to connect them to the Internet [at first via text-only mode through a library dial-up system and then through Hawaii Online (an Internet Service Provider) over TCP/IP using Winsock]. I was honorably discharged from the Army in 1996 at age 24. And I craved to work more with technology.

Post-Army, I embarked on a job with TDS Inc., a government contracting firm in Chesapeake, Virginia. My time was spent working on diverse and challenging projects. I worked on U.S. Navy aircraft carriers, laying *thick* coaxial cables (ah, vampire taps!) and transitioning Department of Defense messaging systems to newer technology. I also developed basic intranets and integrated Square D power control systems with Windows NT Server 3.5 networks. I set up the company's first Internet-connected LAN with cabling, wall plates, and Ethernet hubs. This period was marked by significant professional growth, culminating in the Microsoft Certified Systems Engineer (MCSE) certification, for NT 3.51. While working at TDS, I also

moonlighted at LiveNet [which acquired Easy Dial Inc.], a local dial-up Internet Service Provider in Virginia Beach, which proved to be an exhilarating experience (ah, the fond memories of supporting Windows 3.1 and Windows 95 dial-up Internet connections!)

After attaining the MCSE, I approached TDS for a salary increase (I recall wanting \$50,000 per year), citing my new “engineer” status. However, the division manager, who was also my father-in-law then, advised me to look elsewhere, not recognizing the MCSE as equivalent to traditional engineering qualifications. Though not entirely aligned with mine, his viewpoint did have merit; however, I knew that MCSEs then were nearly on par with some entry-level electrical engineers in earnings, so I looked elsewhere. I am thankful to my ex-father-in-law for that.

In 1998, with the assistance of a headhunter, I transitioned to Electronic Systems, Inc. (ESI) in Virginia Beach, led by the esteemed CEO and leader Bill Kamarek, near my desired salary. At ESI, I focused primarily on installing and upgrading networks to Cisco and Microsoft standards (sorry, Novell). I quickly made a name for myself in networking, becoming a troubleshooting expert. I learned anything I did not know rapidly, scouring online user manuals, knowledgebases, and books to provide top-tier support to my customers. My supervisor, Billy King, had mixed feelings about my role; he greatly appreciated my consistent billability – we humorously nicknamed him Billy “billable” King for his focus on this aspect – but grieved my absence from the office for accepting any “break-fix calls” that would arise. Billy, rest in peace.

One of my long-term and more challenging/rewarding ESI clients was a small bank in Newport News, VA, called Harbor Bank, of which a larger financial institution, TowneBank in Portsmouth, acquired. In early 2004, before the merger, my client at Harbor Bank, Geoff Warner, CFO – another great leader – put in the “good word” for me with TowneBank (something to the effect of, “if you want the transition to go smoothly, you better hire Anthony”). This was true as I knew all the inner workings of their network, servers, and applications through my years of work

with them. TowneBank offered me the position as their first network administrator, working for the incredibly knowledgeable and diligent Jeff Mitchell. Four and a half years in, I was asked to assist with developing the job description for their new Information Security Officer (ISO) position, which I did, and that was filled. I secretly wanted it – even though I knew I was not ready. A few years later, with more infrastructure and security management experience, after the ISO left, I was offered the position within the 2nd line of defense, Risk Management, reporting to Silvia Torriente, a brilliant leader and mentor.

I thoroughly enjoyed my role as the ISO and all the challenges that came with it. There was never a dull moment, but I managed to have a few extracurricular activities, including a seat as the first Community Institution Board Advisor for the Financial Services Information Sharing and Analysis Center (FS-ISAC), a co-facilitator of the American Bankers Association's (ABA) Cyber and Information Security Working Group (CISWG), and an FBI/InfraGard Board member. I added the Certified Information Systems Security Professional (CISSP) certification from the International Information System Security Certification Consortium (ISC2), to my qualifications in 2010. Two years later, I began working towards my bachelor's degree at the UMGC. Additionally, I contributed content to several trade magazines and presented at various conferences. These experiences, combined with the opportunity to learn from some of the most incredible, intelligent, and well-respected financial services CISOs in America, greatly expanded my knowledge in the IT and IT security fields.

A colleague from the FS-ISAC called me one day in late 2015 asking if I wanted to help him build out the recently established 2nd line of defense operational risk management/information technology/security risk management program for Fifth Third Bank in Cincinnati, Ohio, and I jumped on it. Although I had several reasons to remain in Virginia, I could not pass up the opportunity and the potential experience. Fifth Third was large (over \$140 billion in assets and over 18,000 employees) then compared to TowneBank (\$6.3 billion and 1,450 employees), but

small enough and managed to have that “hometown bank” feel that I was accustomed to. The experience was terrific; again, I got to work alongside another great leader, Gary Warzala, CISO, and his incredible team.

After two years with the bank, I craved to use my increased information security risk management skills to help more financial institutions nationwide. So, when an acquaintance contacted me and asked if I wanted to join her team with Accenture (formerly Arthur Andersen) as a security consulting senior manager, I accepted. From 2018 to 2019, I worked with several large and a few small banks and insurance companies spanning New York to California. I worked for all three lines of defense, including the 1st (IT and InfoSec), 2nd (Risk Management and InfoSec), and 3rd (Audit), and helped to develop new business opportunities in several markets. It was fast-paced, exhilarating, and delightful, and I gained much more experience.

After a slow-down in late 2019 – and being on “the bench” for a few months – I decided it was time to move on. I left Accenture and formed Security Connect LLC. Over the next few months, I consulted with two financial institutions: a credit union in Virginia for a friend and former co-worker and a privately owned regional bank in New York, Apple Bank⁴⁹. After reading a LinkedIn posting I wrote, the former Apple Bank CTO discovered me and asked if I would be interested in visiting to review their IT program. After three months of consulting for them, they offered me the chance to join as their first IT Change Management Officer, reporting to the CTO in the 1st line, IT. I accepted, and this is where I am today. Since I started with the bank, I have also taken on IT Governance, Risk, and Compliance (GRC) management, managing the Business Continuity/Disaster Recovery program, managing the IT Risk/Controls team (IT RCSA), Records Management, IT issues management, and Enterprise Technology Change Management. I have an incredible team of professionals reporting to me, and I am humbled to be their leader.

Giving back to the community and the world feels terrific, and I constantly crave to do more. Along these lines, from October 2020 until January 2022, I worked

⁴⁹ Renamed from *Apple Bank for Savings* in 2024.

as a volunteer Board member with the Koenig Childhood Cancer Foundation⁵⁰, a nonprofit organization based in New York City, helping children and their families fight cancer worldwide. Besides my fiduciary responsibilities at KCCF, I would assist with strategy development, including fundraising and technological operations. I also volunteer for God's Love We Deliver⁵¹ in New York City, which serves over 10,000 clients annually, preparing and delivering meals to ill residents. I am truly blessed to be able to help and give back to the community and even more fortunate that my employer supports it. Volunteering is gratifying on many different levels, and I highly recommend it.

I have been employed with Apple Bank for over four years, transitioning from remote work due to COVID-19 to commuting to our NYC office a few times per week. The bank, our CEO, my manager (our Chief Technology Officer), the other leaders, my team, my peers, and all the other people I work with are truly fantastic. I fill an important role for IT, also supporting Information Security, and Risk Management. Initially, my activities were mainly supervised, but I have earned the trust to lead independently. Working in competitive Manhattan has taught me to be cautious, as ambition often breeds rivalry. Despite this, I prioritize the bank and its customers above all, a trait I believe is recognized and shared by my team, colleagues, and the bank overall.

Personal Philosophy and Approach

I frequently contemplate the future and the remarkable advancements that new technologies, or their combinations, will bring. As someone who prioritizes risk in technology, it would be irresponsible of me not to consider the potential problems these advancements could introduce and how we might prepare for them. My thoughts also turn to the challenges of excessive entertainment, the possible decline

⁵⁰ <https://thekccf.org>

⁵¹ <https://glwd.org>

in critical thinking among America's youth, the impact of increased automation through robotics and artificial intelligence on both business and personal levels, and the speed and magnitude of attacks powered by quantum computing and artificial intelligence. Despite these concerns, my optimistic nature leads me to believe in the inherent goodness of most people and the eventual triumph over evil. Nonetheless, as technologists, we must be proactive: stay informed, educate others, combat cybercrime, and share our expertise and opinions whenever possible.

In the future, I will continue learning and working to make myself a better man (ever-evolving) and trying to remember to stop and enjoy all the time and tasks in between. Life is short, and losing track of the present moments is easy. My wife – the beautiful soul with whom I share this life – often reminds me that people should not seek joy only at the end of a journey but also in the moments along the way, and I feel I am living this philosophy.

As for the “trial and error” or “learn by fire” method of instruction, I believe a significant goal is not to repeat failures. I have never considered myself naturally “street smart”; however, I think I have made up for this by being highly intuitive, as my wife calls it, listening and feeling my way around people and problems to figure out solutions, sometimes doing better than others. Recognizing my weaknesses has been valuable as it allows me to continue developing. And again, I have much to learn. Regardless of my failures, I have no regrets. Everything has happened for the sole purpose of making me into the person that I am and was always meant to be. As to the others in my life, everything that has happened to them has brought them in contact with me, aiding in my growth and development; therefore, I can only appreciate their history, failures, and successes.

Throughout my career, the label “overly optimistic” has been attached to me more than once, and it is a characterization I approach with both caution and contemplation. Being labeled as optimistic is not a deterrent but an incentive for achievement. The notion of pessimism seems counterintuitive in a world where possibilities are boundless, given the right mix of time, education, focus, and energy.

One only needs to observe the daily advancements in science and technology or Reiki, Qigong, and Tai Chi (energy healing, therapeutic touch) to witness the power of positive thinking and its impact. My perspective resonates with the Law of Attraction principles, as Whittaker (2007) articulated, which suggests that negative thoughts yield adverse outcomes. If there is even a sliver of truth to this – say, a mere 1% – is that not reason enough to adopt an optimistic outlook? I believe optimism is a mindset and a strategic approach to life and its myriad challenges.

I try to focus on my God-given talents because I believe that only then will I be happy and a blessing to others, and only then will my success be my reward. If unsatisfied with your work, consider evolving to do something different, perhaps more aligned with your natural abilities. This can be either within your organization [if you have the appropriate level of support] or at another. I do not believe that people should excessively wait for things to improve because they might not for various reasons outside your control. By waiting, you could end up incredibly frustrated and wasting valuable time, and others may suffer. Over the years, as I have ascended to progressively higher leadership roles, I have learned that it is more effective to proactively guide an organization's maturity and evolution rather than to passively follow directions from those whose ideas may not align with the overall business objectives.

Last, I believe in taking care of and protecting myself at a minimum because I am my number one priority, and life is incredibly short-lived. I try to live like no one will care for me except me – not my family, employer, or government. Everything that has happened to me was meant to happen because of the path I selected and fate as the Universe and my soul chose; therefore, I do not believe in regret. Everything has happened to make me into the person I am, and I am delighted with the outcome. Besides, regret does not change the past; instead, it can lead to dwelling, which can lead to unhappiness. My advice: if you are unhappy with yourself, do not “change” per se, but evolve by making different decisions (i.e., if you usually do X, try Y instead) and learn and adjust your actions based on the

outcome.