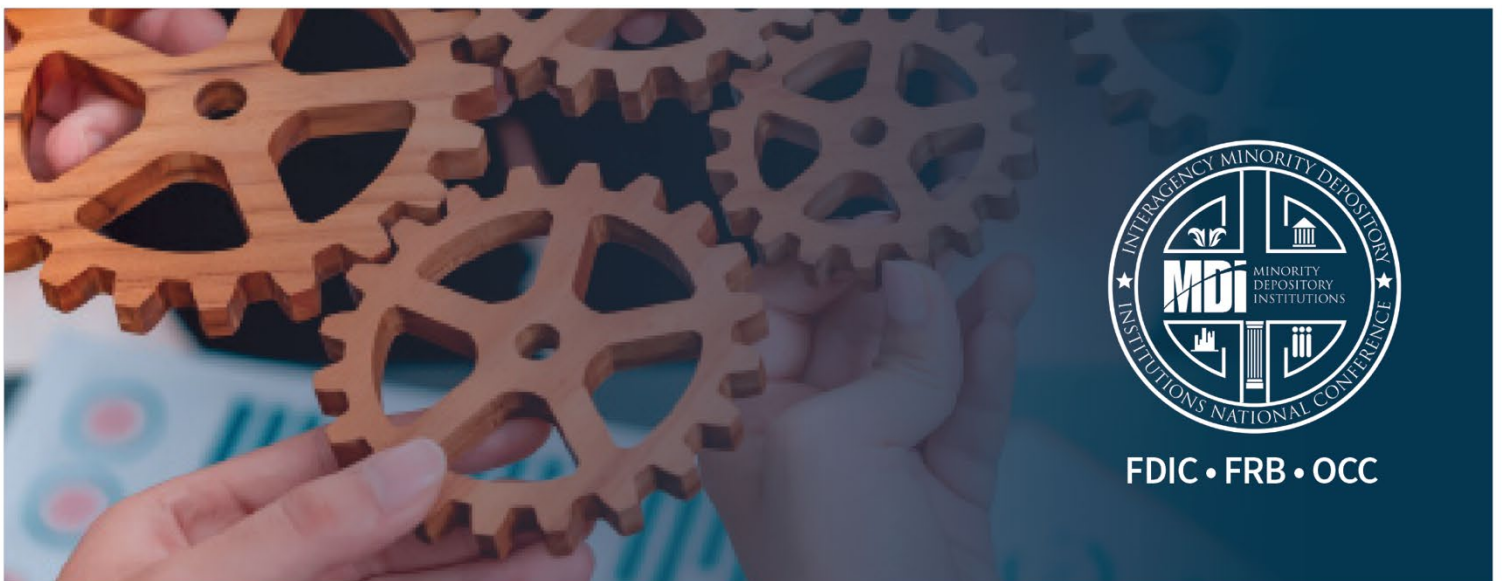




# MDI & CDFI Bank Partnership Exchange

November 15-16, 2023  
Federal Reserve Bank of Dallas | Dallas, TX





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## Agenda

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### Wednesday, November 15, 2023

- 8:00 a.m. – 5:00 p.m. **Registration**
- 8:00 a.m. – 9:00 a.m. **Breakfast**
- 9:00 a.m. – 9:10 a.m. **Welcome Remarks**  
**Lorie Logan**, President and CEO, Federal Reserve Bank of Dallas  
**Emily Greenwald**, Senior Vice President, Federal Reserve Bank of Dallas
- 9:10 a.m. – 9:15 a.m. **Video Message from Governor Michelle W. Bowman**
- 9:15 a.m. – 10:15 a.m. **A Conversation with the Regulators: Regulatory Updates in the Banking Industry (MDI/CDFI/WDI Banks Only)**  
In this session you will hear from top regulatory officials on recent policy updates and their insights on these topics for MDI and CDFI Banks. During the discussion the regulators will share what you need to know about current hot topics.  
**Panelist: Kristie K. Elmquist**, Dallas Regional Director FDIC  
**Panelist: Art Lindo**, Deputy Director, Supervision and Regulation, FRB  
**Panelist: Troy Thornton**, Deputy Comptroller for the Southern Region, OCC
- 10:15 a.m. – 10:30 a.m. **Break**
- 10:30 a.m. – 11:45 a.m. **Programs and Initiatives Supporting MDIs and CDFI Banks (MDI/CDFI/WDI Banks Only)**  
In this session you will hear from various Federal agencies and selected private entities about their programs that can benefit MDI and CDFI banks. You will have an opportunity to meet with many of these organizations in the afternoon Connect and Collaborate session.  
**Moderator: Betty Rudolph**, Director, FDIC Office of Minority and Community Development Banking  
**Panelist: Noel Poyo**, Deputy Assistant Secretary for Community Economic Development, U.S. Treasury  
**Panelist: Chris Weaver**, Executive Director, Economic Opportunity Coalition  
**Panelist: Greg Hettrick**, Senior Vice President and Director, Community Investment, Federal Home Loan Bank of Dallas  
**Panelist: Paul Kirwin**, Chief, SBA Supervised Lender Oversight Team, U.S. Small Business Administration

- 11:45 a.m. – 1:00 p.m. **Lunch with Your Regulator (MDI/CDFI/WDI Banks Only)**  
 Join your regulator for an informal discussion during lunch to discuss trending topics and to exchange ideas on how to navigate today’s environment. This will be a valuable opportunity to connect with your regulator and peers to gain new insights on the regulatory landscape.  
**FDIC: Auditorium FRB: LaSalle Room OCC: Southwestern Room Other: Navarro Room**
- 1:00 p.m. – 1:20 p.m. **Break**
- 1:20 p.m. – 3:15 p.m. **Connect and Collaborate: Topic Tables and Networking (MDI/CDFI/WDI Banks Only)**  
 During this session you are invited to meet with regulatory subject matter experts who will be available to engage on a variety of topics. You are also invited to meet with representatives of some of the government agencies that offer programs and initiatives that support MDIs and CDFI banks. There will also be exhibitor booths available as well as a bank-to-bank networking room. This time is designed for attendees to forge meaningful connections, exchange knowledge, and get informal personalized answers from the experts on questions you may have.  
**Supervisory Table Topics: Auditorium Agency Booths: Southwestern Room**  
**Networking: Navarro Room Open: LaSalle Room**
- 3:15 p.m. – 3:30 p.m. **Break**
- 3:30 p.m. – 3:35 p.m. **Video Message from Chairman Martin J. Gruenberg**
- 3:35 p.m. – 5:00 p.m. **CRA Presentation: Creating Successful Partnerships (All Participant Banks)**  
 The agencies will provide an update on the final interagency rule, approved October 24, 2023, to modernize the Community Reinvestment Act regulations. Consistent with the proposal that the agencies issued last year, the rulemaking covers a range of important issues, including incentives for institutions to receive CRA consideration for partnerships with MDIs, Women’s Depository Institutions, and Community Development Financial Institutions. Presenters will share insights into what bankers need to know and ways to explore potential collaborations and partnerships.  
**Panelist: Pamela Freeman**, CRA Program Manager, FDIC  
**Panelist: Jessica Farr**, Subject Matter Expert, CRA, FRB  
**Panelist: Andrea Shearin**, CRA/FL Compliance Policy Specialist, OCC
- 5:00 p.m. **Closing Remarks and Networking Reception**
- 6:30 p.m. **Day 1 Concludes**



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## Agenda

### Thursday, November 16, 2023

(All Participant Banks)

- 7:30 a.m. – 12:30 p.m.      **Registration**
- 8:00 a.m. – 8:30 a.m.      **Breakfast**
- 8:30 a.m. – 8:35 a.m.      **Welcome Back Remarks**  
**André King**, Assistant Deputy Comptroller, OCC
- 8:35 a.m. – 8:40 a.m.      **Video Message from Acting Comptroller Michael J. Hsu**
- 8:40 a.m. – 9:00 a.m.      **Networking Roundtables Overview**  
**Speaker: Andrew Moss**, Director, Minority Affairs, OCC  
**Speaker: Whitney Thomas Toussaint**, Senior Program Specialist, FDIC
- 9:00 a.m. – 12:30 p.m.      **MDI & CDFI Bank Partnership Exchange: Networking Roundtables**  
  
In these networking roundtables, representatives from regional and large banks are invited to meet with MDI/CDFI/WDI Bank participants to discuss ways they can build partnerships and explore potential collaboration opportunities.  
  
**Banks 1-30: Auditorium    Banks 31-45: Southwestern Room    Banks 46-53: Navarro Room**
- 12:30 p.m.      **Conclude and To-Go Box Lunch**

# Attendee List

Company Name	Work City	Work State/Prov.	Organization Type
Abacus Federal Savings Bank	New York	New York	MDI
Adelphi Bank	Columbus	Ohio	MDI
Alamerica Bank	Birmingham	Alabama	MDI
AllNations Bank	Calumet	Oklahoma	MDI
Amerasia Bank	Flushing	New York	MDI
American Bank, N.A. (Dallas)	Dallas	Texas	MDI
American First National Bank	Houston	Texas	MDI
American Metro Bank	Chicago	Illinois	MDI
Anchor Bank	Palm Beach Gardens	Florida	MDI
Asian Bank	Philadelphia	Pennsylvania	MDI and CDFI Bank
Banesco USA	Miami	Florida	MDI
Bank of Anguilla	Anguilla	Mississippi	MDI and CDFI Bank
Bank of Hope	Los Angeles	California	MDI and CDFI Bank
Bank of Oak Ridge	Monroe	Louisiana	CDFI Bank
Bank of Whittier, National Association	Richardson	Texas	MDI
Bay Bank	Green Bay	Wisconsin	MDI and CDFI Bank
Beneficial State Bank	Portland	Oregon	MDI and CDFI Bank
BOM Bank	Natchitoches	Louisiana	CDFI Bank
Caldwell Holding Company	Columbia	Louisiana	CDFI Bank
Carver Federal Savings Bank	New York	New York	MDI and CDFI Bank
Carver Financial Corporation	Savannah	Georgia	MDI and CDFI Bank
CBW Bank	Weir	Kansas	MDI
Central Bank	Tampa	Florida	MDI
Citizens Bank Of Chatsworth	Normal	Illinois	MDI
Citizens Savings Bank and Trust Company	Nashville	Tennessee	MDI and CDFI Bank
Citizens State Bank	Roma	Texas	MDI
City First Bank, National Association	Washington	District of Columbia	MDI and CDFI Bank
Columbia Savings and Loan Association	Madison	Wisconsin	MDI and CDFI Bank
Commonwealth National Bank	Mobile	Alabama	CDFI Bank
Cross Keys Bank	Monroe	Louisiana	CDFI Bank
F&M Bank	Crescent	Oklahoma	MDI
Falcon International Bank	Laredo	Texas	MDI
Finance Factors, Ltd.	Honolulu	Hawaii	MDI
First Eagle Bank	Chicago	Illinois	CDFI Bank
First Independence Bank	Detroit	Michigan	MDI and CDFI Bank
First National Bank USA	Boutte	Louisiana	CDFI Bank
First Southwest Bank	Durango	Colorado	CDFI Bank
FirstBank	Atoka	Oklahoma	MDI
Firstbank PR	San Juan	Puerto Rico	MDI

# Attendee List cont.

<b>Company Name</b>	<b>Work City</b>	<b>Work State/Prov.</b>	<b>Organization Type</b>
FNB Oxford Bank	Oxford	Mississippi	CDFI Bank
Freedom Bank	Alamo	Texas	MDI and CDFI Bank
Genesis Bank	Newport Beach	California	MDI
Global One Bank	Houston	Texas	MDI
Grand Bank for Savings, FSB	Hattiesburg	Mississippi	MDI
Industrial Bank	Washington	District of Columbia	MDI and CDFI Bank
International Bank of Chicago	Stone Park	Illinois	MDI and CDFI Bank
KEB Hana Bank USA	Fort Lee	New Jersey	MDI
Legacy Bank	Murrieta	California	MDI
Legacy Bank and Trust	Springfield	Missouri	CDFI Bank
Liberty Bank and Trust Company	New Orleans	Louisiana	MDI
Local Bank	Park Hill	Oklahoma	MDI and CDFI Bank
Lone Star National Bank	McAllen	Texas	MDI
Merchants & Planters Bank	Raymond	Mississippi	CDFI Bank
Millennium Bank	Des Plaines	Illinois	MDI
Mission National Bank	San Francisco	California	MDI and CDFI Bank
Native American Bank, NA	Denver	Colorado	MDI and CDFI Bank
OneUnited Bank	Boston	Massachusetts	MDI and CDFI Bank
Optus Bank	Columbia	South Carolina	MDI and CDFI Bank
Paramount Bank	Saint Louis	Missouri	MDI
Peoples Bank	Mendenhall	Mississippi	CDFI Bank
Peoples Bank of Seneca	Seneca	Missouri	MDI
Piermont Bank	New York	New York	MDI
Pinnacle Bank	Marshalltown	Iowa	MDI
Ponce Bank	Bronx	New York	MDI and CDFI Bank
Popular Bank	New York	New York	MDI
Southeast First National Bank	Summerville	Georgia	MDI and CDFI Bank
Southern Bancorp	Little Rock	Arkansas	CDFI Bank
Southwestern National Bank	Richardson	Texas	MDI and CDFI Bank
Sovereign Bank	Shawnee	Oklahoma	MDI
Spectra Bank	Dallas	Texas	MDI
Sunrise Banks	St. Paul	Minnesota	CDFI Bank
Sunstate Bank	Miami	Florida	MDI
Texas National Bank	Edinburg	Texas	MDI and CDFI Bank
The Cottonport Bank	Marksville	Louisiana	CDFI Bank
The First National Bank of Gordon	Gordon	Nebraska	MDI
The First State Bank	Abernathy	Texas	MDI
The Harbor Bank of Maryland	Baltimore	Maryland	MDI and CDFI Bank

## Attendee List cont.

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<b>Company Name</b>	<b>Work City</b>	<b>Work State/Prov.</b>	<b>Organization Type</b>
Tioga Franklin Savings Bank	Philadelphia	Pennsylvania	MDI
UniBank	Lynnwood	Washington	MDI
Union Bank	Monticello	Arkansas	CDFI Bank
United Pacific Bank	City of Industry	North Carolina	CDFI Bank
Unity National Bank	Houston	Texas	MDI
Wallis Bank	Houston	Texas	MDI

## Exhibitors

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Mission-Driven Bank Fund  
Community Development Bankers Association  
National Bankers Association  
National Black Bank Foundation  
National Community Investment Fund  
American Bankers Association  
Independent Community Bankers of America  
Alliance for Innovative Regulation  
MDI Keeper's Fund

## Connect and Collaborate Agencies

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U.S. Treasury – Emergency Capital Investment Program  
U.S. Treasury – Mentor-Protégé Program  
U.S. Treasury – State Small Business Credit Initiative  
State of Texas – State Small Business Credit Initiative  
Federal Home Loan Bank of Dallas  
U.S. Small Business Administration  
U.S. Dept. of the Interior, Bureau of Indian Affairs

# Large Bank Networking Roundtable List

Company Name	Work City	Work State/Prov.	Table Number
Ally Bank	Sandy	Utah	1
Apple Bank	New York	New York	2
b1BANK	Dallas	Texas	3
Banner Bank	Los Angeles	California	4
Barclays	Wilmington	Delaware	5
Beal Bank	Plano	Texas	6
Cadence Bank	Tupelo	Mississippi	7
Capital One	Tysons	Virginia	8
Citi	New York	New York	9
Citizens Business Bank	Rancho Cucamonga	California	10
Comenity Capital Bank	Draper	Utah	11
Comerica Bank	Dallas	Texas	12
Discover Bank	Newark	Delaware	13
First Bank (NC)	Goldsboro	North Carolina	14
First Bank (NJ)	Hamilton	New Jersey	15
First Citizens Bank and Trust Company	Raleigh	North Carolina	16
First Commonwealth Bank	Pittsburgh	Pennsylvania	17
First Electronic Bank	Salt Lake City	Utah	18
First Hawaiian Bank	Honolulu	Hawaii	19
First Merchants Bank	Indianapolis	Indiana	20
First United Bank and Trust Co	Durant	Oklahoma	21
FirstBank (TN)	Nashville	Tennessee	22
Flagstar	Troy	Michigan	23
Flushing Bank / FFIC	Uniondale	New York	24
Goldman Sachs	New York	New York	25
Huntington Bank	Columbus	Ohio	26
Independent Financial	McKinney	Texas	27
M&T Bank	Buffalo	New York	28
Mechanics Bank	Walnut Creek	California	29
Medallion Bank	Salt Lake City	Utah	30
NexBank	Dallas	Texas	31
Northern Trust	Chicago	Illinois	32
Northwest Bank	Columbus	Ohio	33
Prosperity Bank	Sugar Land	Texas	34
Provident Bank	Woodbridge	New Jersey	35



# Large Bank Networking Roundtable List cont.

Company Name	Work City	Work State/Prov.	Table Number
Servis1st Bank	Birmingham	Alabama	36
Southside Bank	Tyler	Texas	37
Stearns Bank NA	St. Cloud	Minnesota	38
Stellar Bank	Houston	Texas	39
Texas Capital Bank	Dallas	Texas	40
TowneBank	Suffolk	Virginia	41
Tri Counties Bank	Chico	California	42
Truist Bank	Charlotte	North Carolina	43
UBS Bank USA	Salt Lake City	Utah	44
Umpqua Bank	Portland	Oregon	45
United Bank	Huntington	West Virginia	46
United Community Bank	Greenville	South Carolina	47
US Bank	Minneapolis	Minnesota	48
USAA Bank	San Antonio	Texas	49
WaFd Bank	Seattle	Washington	50
WebBank	Salt Lake City	Utah	51
Wells Fargo	Minneapolis	Minnesota	52
Woodforest National Bank	The Woodlands	Texas	53



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## Connect and Collaborate

### Supervisory Table Topic Descriptions

*During this Connect and Collaborate session, MDI and CDFI bank executives are invited to meet with regulatory subject matter experts on a variety of supervisory topics. Participants may select multiple topics, table hop, and informally engage with the experts to receive personalized answers to their questions. Topics suggested below are subject to change.*

#### Capital Management

Many FDIC-insured MDIs and CDFIs received new sources of private and public capital over the past few years. Conference participants are invited to meet with capital markets experts and discuss supervisory expectations for institutions with significant new capital infusions, including from the U.S. Treasury's Emergency Capital Investment Program.

**FDIC Subject Matter Expert: Richie Caldwell**, Senior Capital Markets Specialist

**OCC Subject Matter Expert: Deena M. Kuko**, Assistant Deputy Comptroller, Midsize and Community Bank Supervision

**FRB Subject Matter Expert: Trevor Gaskins**, Lead Financial Institution and Policy Analyst, Community Banking Supervisory Oversight

#### Liquidity Management and Interest Rate Risk

Recent significant increases in interest rates, longer duration loan portfolios, and unrealized losses on securities present banks with significant challenges in managing liquidity. In addition, recent bank failures have heightened depositors' awareness and created expectations for higher rates on deposits. Experts will discuss key considerations for bank strategies to monitor, measure, and manage liquidity and funding risk, and develop effective contingency funding plans. In late July 2023, the regulators issued an addendum to the Interagency Policy Statement on Funding and Liquidity Risk Management that highlights the importance of and key components of effective Contingency Funding Plans.

**FDIC Subject Matter Expert: Esteban Aguilar**, Case Manager, Dallas Regional Office

**OCC Subject Matter Expert: Crystal Rozenman**, National Bank Examiner and Market Risk Specialist, Bank Supervision Policy

**FRB Subject Matter Expert: Doug Gray**, Assistant Vice President, Federal Reserve Bank of Kansas City

#### Third Party Oversight

In early June 2023, the FDIC, OCC, and Federal Reserve issued final joint guidance designed to help banking organizations manage risks associated with third-party relationships, including relationships with financial technology companies. Bring your questions to the experts regarding principles and considerations for banking organizations' risk management of third-party relationships, including planning, due diligence and third-party selection, contract negotiation, ongoing monitoring, and termination.

**FDIC Subject Matter Expert: David Mandell**, Supervisory Examiner, Dallas Field Office

**OCC Subject Matter Expert: Margaret "Maggie" Colvin**, National Bank Examiner and Innovation Officer, Bank Supervision Policy

**FRB Subject Matter Expert: Joe Maldonado**, Senior Financial Policy Analyst, Board of Governors of the Federal Reserve

# Connect and Collaborate

## Supervisory Table Topic Descriptions

### Commercial Real Estate

At the end of June 2023, Federal financial institution regulatory agencies jointly issued a final policy statement on commercial real estate loan accommodations and workouts. The updates reinforce and build on existing supervisory guidance calling for financial institutions to work prudently and constructively with creditworthy borrowers during times of financial stress. Discuss your questions on commercial real estate exposures including short-term loan accommodations and other topics with experts.

**FDIC Subject Matter Expert: William J. “Bill” Larsen**, Senior Risk Examiner, Dallas Field Office  
**OCC Subject Matter Expert: Adrian Mejia**, National Bank Examiner, Midsize and Community Bank Supervision  
**FRB Subject Matter Expert: Susan Carter**, CBO, Central Point of Contact, Federal Reserve Bank of Minneapolis

### FedNow Service

Starting in late July 2023, the Board of Governors of the Federal Reserve launched the FedNow Service, a new instant payment infrastructure that allows financial institutions of every size across the U.S. to provide safe and efficient instant payment services. Financial institutions and their service providers can use the service to provide innovative instant payment services to customers, and recipients will have full access to funds immediately, allowing for greater financial flexibility when making time-sensitive payments. Come discuss with the experts how to participate in this instant payments program.

**FRB Subject Matter Experts: Juan Dellepiane**, Relationship Manager, Federal Reserve Financial Services and  
**Paul Berling**, Customer Relations Manager, Federal Reserve Financial Services

### Bank Term Funding Program and Discount Window

In March 2023, the Federal Reserve established the BTFP to help provide an additional source of liquidity to help eligible institutions meet the needs of all their depositors. The program provides an additional source of liquidity against high-quality securities, eliminating an institution’s need to quickly sell those securities in times of stress. Experts will respond to your questions about eligibility for the BTFP as well as the Fed’s discount window.

**FRB Subject Matter Expert: Heidi Mitchell**, Vice President, Federal Reserve Bank of Dallas

### Special Purpose Credit Programs

Special Purpose Credit Programs enable financial institutions to reach underserved markets. Discuss with experts how your bank can explore opportunities to develop a SPCP to increase access to capital for underserved small businesses, or tailored mortgage loan programs to increase homeownership rates within underserved communities. Ask about how other institutions have launched and structured these programs, as well as lessons learned.

**FDIC Subject Matter Expert: Gary L. Clayton**, Senior Examination Specialist  
**OCC Subject Matter Expert: Andrew Moss**, Director for Minority Outreach  
**FRB Subject Matter Expert: Andrew Paine**, Senior Examiner, Federal Reserve Bank of Chicago



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## Connect and Collaborate

### Agency Booths

*During this Connect and Collaborate session, MDI and CDFI bank executives are invited to meet with agency subject matter experts on a variety of program initiatives that support MDIs and CDFI banks. Participants may select multiple topics, table hop, and informally engage with the experts to receive personalized answers to their questions.*

*Topics suggested below are subject to change.*

#### U.S. Treasury – Emergency Capital Investment Program

The U.S. Treasury's ECIP program provided significant tier 1 and tier 2 capital investments to eligible MDIs and CDFIs in 2021-2022. ECIP recipients will be able to ask their questions with Treasury experts about program compliance, reporting, and other topics.

**Guillermo Gonzalez**, Policy Advisor, Emergency Capital Investment Program

**Helen N. Sullivan**, Portfolio Manager, Emergency Capital Investment Program

**Susie Han**, Policy Advisor, Emergency Capital Investment Program

#### U.S. Treasury – Treasury Mentor-Protégé Program

The Treasury Bank Mentor-Protégé Program was established in 2018 by the Department of the Treasury, Bureau of the Fiscal Service to recognize and promote the important role played by minority-owned and women-owned banks, and small banks and financial institutions (FIs) in the nation's economy and financial system. The program provides a platform for large commercial financial institutions to partner with a protégé and provide management and/or technical assistance to help minority/women-owned banks and small FIs in low-income communities to strengthen their balance sheets and better serve their customers.

**Yvette R. Downs**, Director, Banking Policy & Oversight, Bureau of the Fiscal Service

**Terrance J. Smith**, Supervisor, Bureau of the Fiscal Service

#### U.S. Treasury – State Small Business Credit Initiative

Reauthorized and expanded by President Biden's American Rescue Plan, the State Small Business Credit Initiative (SSBCI) is a nearly \$10 billion program to support small businesses and entrepreneurship in communities across the United States by providing capital and technical assistance to promote small business stability, growth, and success. SSBCI is designed to catalyze private capital in the form of loans to and investments in small businesses, especially in historically underserved communities and among entrepreneurs who may have otherwise lacked the support needed to pursue their business ambitions.

**Ron Kelly**, Outreach Lead, SSBCI

**Elyssa White**, Policy Advisor & Outreach Manager, SSBCI

# Connect and Collaborate

## Agency Booths

### State of Texas – State Small Business Credit Initiative

The Texas Small Business Credit Initiative (TSBCI) aims to support lending to small businesses through the administration of a Capital Access Program (CAP) and a Loan Guarantee Program (LGP). The CAP program provides matching portfolio insurance premium payments to a loan loss reserve account for each participating financial institution to encourage lenders that make small business loans. The LGP program provides guarantees of the original principal amount for qualifying loans enrolled in the program. Through the TSBCI programs, the agency provides resources to assist small business growth, job creation, and increased access to capital for underserved entrepreneurs and small business owners across the state.

**Dan Poane**, Program Manager, TSBCI, Economic Development Finance, Office of the Governor

**Terry Zrubek**, Director, Economic Development Finance, Office of the Governor

### Federal Home Loan Bank of Dallas

FHLB Dallas, with total assets of \$174 billion as of June 30, 2023, serves approximately 800 members and associated institutions across the five-state District of Arkansas, Louisiana, Mississippi, New Mexico and Texas. FHLB Dallas provides financial products and services including advances (loans to members) and grant programs for affordable housing and economic development.

**Gregory Hettrick**, Director, Community Investment Bruce Hatton, Vice President

### U.S. Small Business Administration

Learn about SBA's lending programs including the 7(a) and 504 loan programs.

**Herb Austin**, District Director, Dallas Fort Worth District, U.S. Small Business Administration

**Robert Chieffalo**, Loan Relations Specialist, Dallas Fort Worth District, U.S. Small Business Administration

### U.S. Department of the Interior – Bureau of Indian Affairs

The Indian Loan Guarantee and Insurance Program works to fulfill the mission of the Indian Financing Act of 1974 by helping American Indian and Alaska Native (AI/AN) tribes and individuals get reasonable interest rates and overcome challenges to conventional financing, while also reducing the risk to lenders with the financial support of the federal government. Most lending institutions, including CDFIs, may obtain a guarantee or insurance, provided they regularly make and evaluate business loans.

**Onna LeBeau**, Director, Office of Indian Economic Development

**Lisa Wayne**, Chief, Division of Capital Investment, Office of the Assistant Secretary – Indian Affairs

# Conference Room Map

## Conference Center Map Second Floor



Federal Reserve  
Bank of Dallas

- 1** Auditorium
- 2** Southwestern
- 3** Bexar
- 4** Doña Ana
- 5** Goliad
- 6** La Salle
- 7** Navarro
- 8** Tejas
- 9** Concierge Desk
- 10** Knect Lounge
- 11** Low-Rise Elevators
- 12** High-Rise Elevators
- Starbucks | Brew on 2
- Restrooms

