



# JOINT MUTUAL FORUM



JUNE 29, 2021 • PRESENTED VIRTUALLY

## Speaker Biographies

## ***Featured Speakers:***

### **Jelena McWilliams**

Chairman

*Federal Deposit Insurance Corporation*

Jelena McWilliams was sworn in as the 21st Chairman of the FDIC on June 5, 2018. She serves a six-year term on the FDIC Board of Directors, and is designated as Chairman for a term of five years.

Ms. McWilliams was Executive Vice President, Chief Legal Officer, and Corporate Secretary for Fifth Third Bank in Cincinnati, Ohio. At Fifth Third Bank she served as a member of the executive management team and numerous bank committees including: Management Compliance, Enterprise Risk, Risk and Compliance, Operational Risk, Enterprise Marketing, and Regulatory Change.

Prior to joining Fifth Third Bank, Ms. McWilliams worked in the U.S. Senate for six years, most recently as Chief Counsel and Deputy Staff Director with the Senate Committee on Banking, Housing and Urban Affairs, and previously as Assistant Chief Counsel with the Senate Small Business and Entrepreneurship Committee.

From 2007 to 2010, Ms. McWilliams served as an attorney at the Federal Reserve Board of Governors, where she drafted consumer protection regulations, reviewed and analyzed comment letters on regulatory proposals, and responded to consumer complaints.

Before entering public service, she practiced corporate and securities law at Morrison & Foerster LLP in Palo Alto, California, and Hogan & Hartson LLP (now Hogan Lovells LLP) in Washington, D.C. In legal practice, Ms. McWilliams advised management and boards of directors on corporate governance, compliance, and reporting requirements under the Securities Act of 1933 and the Securities Exchange Act of 1934. She also represented publicly- and privately-held companies in mergers and acquisitions, securities offerings, strategic business ventures, venture capital investments, and general corporate matters.

Ms. McWilliams graduated with highest honors from the University of California at Berkeley with a B.S. in political science, and earned her law degree from U.C. Berkeley School of Law.

## **Michael J. Hsu**

Acting Comptroller of the Currency  
*Office of the Comptroller of the Currency*

Mr. Hsu became Acting Comptroller of the Currency on May 10, 2021, upon his designation as First Deputy Comptroller by Secretary of the Treasury Janet Yellen pursuant to her authority under 12 USC 4.

As Acting Comptroller of the Currency, Mr. Hsu is the administrator of the federal banking system and chief executive officer of the Office of the Comptroller of the Currency (OCC). The OCC ensures that the federal banking system operates in a safe and sound manner, provides fair access to financial services, treats customers fairly, and complies with applicable laws and regulations. It supervises nearly 1,200 national banks, federal savings associations, and federal branches and agencies of foreign banks that serve consumers, businesses, and communities across the United States and conducts approximately 70 percent of banking activity in the country. These banks range from community banks serving local neighborhood needs to the nation's largest most internationally active banks.

The Comptroller also serves as a Director of the Federal Deposit Insurance Corporation and a member of the Financial Stability Oversight Council and the Federal Financial Institutions Examination Council.

Prior to joining the OCC, Mr. Hsu served as an Associate Director in the Division of Supervision and Regulation at the Federal Reserve Board of Governors. In that role, he chaired the Large Institution Supervision Coordinating Committee Operating Committee, which has responsibility for supervising the global systemically important banking companies operating in the United States. He co-chaired the Federal Reserve's Systemic Risk Integration Forum, served as a member of the Basel Committee Risk and Vulnerabilities Group, and co-sponsored forums promoting interagency coordination with foreign and domestic financial regulatory agencies.

His career has included serving as a Financial Sector Expert at the International Monetary Fund, Financial Economist at the U.S. Department of the Treasury helping to establish the Troubled Assets Relief Program, and Financial Economist at the Securities and Exchange Commission overseeing the largest securities firms.

Mr. Hsu began his career in 2002 as a staff attorney in the Federal Reserve Board's Legal Division. He holds of a bachelor of arts from Brown University, a master of science in finance from George Washington University, and juris doctor degree from New York University School of Law.

## **Bankers:**

### **Ana M. Babiasz**

President and Chief Executive Officer  
*Fidelity Savings and Loan*  
Delaware, Ohio

Ms. Babiasz is President and Chief Executive Officer of Fidelity Federal Savings and Loan Association, a \$116 million federal stock savings association owned by a mutual holding company in Delaware, Ohio. Ms. Babiasz has been president and chief executive officer since January 2014. She joined the institution as Senior Vice President of lending and compliance in 2006. In addition to Fidelity Federal, she has worked in the financial services industry since 1993 at two other financial institutions in Philadelphia, Pennsylvania. Besides serving on the board of directors for Fidelity Federal, she serves on the Ohio Banker's League board of directors, as a board trustee of the Delaware County Historical Society and is treasurer of the Delaware Area Chamber of Commerce. Ms. Babiasz also is an active member of the Rotary Club of Delaware, Ohio. Ms. Babiasz holds a bachelor's degree from St. Joseph's University, Philadelphia, Pennsylvania.

### **John Coyne III**

Chairman, President and Chief Executive Officer  
*Big Horn Federal Savings Bank*  
Greybull, Wyoming

Mr. Coyne is the Chairman, President and Chief Executive Officer of Big Horn Federal Savings Bank, a \$300 million federal mutual savings association in Greybull, Wyoming. Mr. Coyne joined Big Horn Federal in June 2008 as its Chief Lending Officer and became the President and Chief Executive officer in 2010. During that same year, Big Horn Federal was named a top 10 small community bank by Independent Banker for its technology initiatives. Mr. Coyne became Chairman of the Board in 2011. Mr. Coyne began his banking career in 1998 as a credit analyst for a \$2 billion bank operating in several states in the western region. Through those ten years of his career, he moved through the institution serving in several different positions before being named president of one of the bank's 38 locations. Since taking his position at Big Horn Federal, the institution has grown over \$155 million in assets or roughly doubling its size. Mr. Coyne continues to be active in his community serving as a volunteer firefighter, trustee for a rehabilitation center and as a retired high school basketball referee with 18 years of service. He is a former president and board member of Wyoming Bankers Association. Mr. Coyne earned a bachelor's degree from the University of Wyoming and the Graduate School of Banking in Boulder, Colorado.

## **Brian North**

President and Chief Executive Officer  
*Fifth District Savings Bank*  
New Orleans, Louisiana

Mr. North is President and Chief Executive Officer of Fifth District Savings Bank, a \$449 million federal mutual savings association in New Orleans, Louisiana. Mr. North joined Fifth District in 1988 and held several positions in the bank before becoming president and chief executive officer in 2016. He has served as a member of the board of directors of the Louisiana Bankers Association. Other community service includes past and present service on numerous non-profit boards with an emphasis on education and healthcare. Mr. North earned a bachelor's degree from Louisiana State University and a master's degree of business administration from the University of New Orleans.

## **Annette Russell**

President and Chief Executive Officer  
*Security Federal Savings Bank*  
Logansport, Indiana

Mrs. Russell is President and Chief Executive Officer of Security Federal Savings Bank, a \$320 million federal mutual savings association in Logansport, Indiana. She joined the bank in 1991. A certified public accountant, Mrs. Russell serves on the American Bankers Association Community Bankers Council. She also serves as chair of the board of trustees for Ivy Tech Community College – Kokomo Service Area and the Indiana Board for Depositories. She will serve as a panelist for the Great Lakes Women's Business Council WE SUCCEED Financial Series. The Women's Business Council is a nonprofit organization focused on the development and growth of women and minority-owned businesses. Past involvement includes service on the board of trustees of Logansport Memorial Hospital; as campaign chair for United Way; as chair of the Logansport/ Cass County Economic Development Corp.; on the Reading Railroad advisory board; and on the boards of directors of the Cass County Chamber of Commerce and Special Olympics of Cass County. She recently served as the first female chair of the Indiana Bankers Association. Mrs. Russell was granted the Indiana University Kokomo Alumni Association's Distinguished Alumni Award in 2006, was inducted into the Indiana University Kokomo Alumni Hall of Fame in 2013, was named Chamber of Commerce Business Woman of the Year for 2007-08 and completed the Indiana Bankers Association Leadership Development Program in 2013. She has been honored twice by NorthWestern Financial Review magazine – as a Rising Star in Banking in 2010 and as an Outstanding Woman in Banking in 2014. Mrs. Russell is a graduate of Indiana University-Kokomo, the Graduate School of Bank Investments and Financial Management and of the Stonier Graduate School of Banking.

## **William Sennholz**

Chief Executive Officer and Director

*Forward Bank*

Marshfield, Wisconsin

William Sennholz is the Chief Executive Officer and Director of Forward Bank, a \$787 million bank. In addition to his duties as a member of the Marshfield Medical Center Community Advisory Board (CAB), Mr. Sennholz is also the Chairman of the Marshfield Economic Development Board. He is also a Board member and serves as an Executive member of the Marshfield Clinic Health System YMCA.

Mr. Sennholz has a BBA and MBA from the University of Wisconsin Oshkosh.

Prior to working for Forward Bank, Mr. Sennholz was President, Chief Executive Officer and Chairman of the Board of Clarke County State Bank, Osceola, Iowa, Vice President Senior Lending Officer Peoples State Bank, Wausau, Wisconsin and Vice President Commercial Lending, M&I Bank.

Prior community involvement included being Chairman of Federal Home Loan Bank of Chicago, Council member of the Federal Home Loan Banks, Council member of Hope Lodge, and Board member of St Joseph's Hospital.

## **Lesa A. Vanotti**

President and Chief Executive Officer

*Torrington Savings Bank*

Torrington, Connecticut

Lesa A. Vanotti is the 14th President and Chief Executive Officer of Torrington Savings Bank. In November of 2019, she was appointed President and Chief Operating Officer as part of a 9-month transition succession plan toward the CEO role which she took helm on October 2020.

Vanotti, prior to November 2019 held the role of Senior Vice President, Treasurer and Chief Financial Officer. She joined Torrington Savings Bank as an Accounting Assistant in 1996. During her tenure she's held titles of Accounting Officer, Assistant Treasurer, and Vice President and Controller. She is a graduate of Torrington High School and Post College and holds a Master of Business Administration degree from the University of Connecticut.

Vanotti is a Torrington native who is active in the community. She currently serves as a Treasurer of the Torrington Library, is the Chair of the Board of Directors at Community Health & Wellness Center of Greater Torrington, serves as a Board member

of the Connecticut Community Bankers Association, serves on the Board of Directors at the Warner Theatre, and is a Corporator of the Torrington Historical Society and Maria Seymour Brooker Memorial. She has served as a member of the St. Peter's School Board & Finance Committee, Assistant Treasurer of the United Way Board of Directors and, Secretary & Treasurer of the Women & Girls Fund of Northwest Community Foundation.

Lesa is a member of the Institute of Management Accountants and the Financial Manager's Society and is an instructor for the Connecticut Bankers Association School of Finance & Management.

She currently resides in Torrington with her husband, Tom. They have two grown children, Justin and Morgan.

## ***Regulators:***

### **Kevin Allard**

Superintendent of the Division of Financial Institutions  
*Ohio Department of Commerce*

Kevin R. Allard was named the Superintendent of the Division of Financial Institutions in March 2017. Prior to being named Superintendent, Allard served as Deputy Superintendent for Banks and as Deputy Superintendent for Savings and Loan Associations and Savings Banks since February 2011.

Previously, Kevin served as Chief Examiner for the Banks and Savings Institutions section of the Division, and he has been involved in the supervision and regulation of state-chartered banks and savings institutions for over 35 years.

Kevin began his career with the former Division of Savings and Loan Associations in 1986 as a field examiner headquartered in Cleveland, Ohio and became Chief Examiner in 1990.

Kevin currently serves on the Board of Directors of the Conference of State Bank Supervisors (CSBS) and the State Regulatory Registry (SRR). In 1999, Kevin graduated from the Ohio Bankers League, Bank Leadership Institute.

Kevin is a past Chairman and trustee for the Institute for Supervisory Education, and he earned his Bachelor of Science in Accounting from the University of Akron in May, 1985.

### **Nathaniel Balk**

Attorney  
*Board of Governors of the Federal Reserve System*

Nate Balk is an attorney in the Banking Regulation and Policy Group of the Board of Governors of the Federal Reserve System's Legal Division, where he works on a range of banking applications and policy matters. He graduated from Columbia Law School in 2019.



## **Karen Boehler**

Deputy Comptroller for the Western District  
*Office of the Comptroller of the Currency*

Karen Boehler is the Deputy Comptroller for the Western District of the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Boehler is responsible for the supervision of 176 institutions located in 19 states with assets totaling \$156 billion. She is based in Denver, Colorado, and supervises a staff of nearly 300 people, who operate out of 9 field offices and 6 satellite offices. She took on these duties in January 2021.

Prior to becoming the Deputy Comptroller, Ms. Boehler served as the Associate Deputy Comptroller for the Western District. She has served the OCC in a variety of bank supervision and leadership roles throughout her 36-year OCC career. Ms. Boehler earned her National Bank Examiner commission in 1989 and the Federal Thrift Regulator certification in 2013.

Ms. Boehler is a graduate of the University of Colorado in Boulder.

## **Michael R. Brickman**

Deputy Comptroller for Thrift Supervision and  
Deputy Comptroller for Special Supervision  
*Office of the Comptroller of the Currency*

Michael R. Brickman is the Deputy Comptroller for Thrift Supervision and the Deputy Comptroller for Special Supervision at the Office of the Comptroller of the Currency (OCC).

As Deputy Comptroller for Thrift Supervision, Mr. Brickman leads the OCC's ongoing effort to fully integrate the supervision of federal savings associations into its mission while ensuring a balanced, consistent interpretation and application of supervisory policies to the thrift industry. He assumed this role in April 2015.

As Deputy Comptroller for Special Supervision, Mr. Brickman oversees the supervision of the OCC's most critical problem midsize and community banks and federal savings associations. His division develops and implements rehabilitation or resolution strategies for assigned banks and savings associations, including the orderly management of closings, when necessary. His group also supervises OCC Headquarters-based fraud specialists and their activities. He took on this role in February 2015.

He reports to the Senior Deputy Comptroller for Midsize and Community Bank Supervision.

Mr. Brickman began his federal regulatory career with the Office of Thrift Supervision (OTS) as an examiner in Kansas City, Mo., in 1998. At the OTS, he held numerous positions, including Conglomerate Examiner—Complex and International Organizations, Senior Advisor to the Managing Director of Supervision, and Director for Regional Activities, which included oversight of large and problem thrifts.

In 2011, Mr. Brickman joined the OCC as a Director for Special Supervision, where he led a staff of problem bank specialists and oversaw a portfolio of problem banks and thrifts. He has also worked as an Acting Associate Deputy Comptroller for the Southern District, as an Associate Deputy Comptroller in Midsize Bank Supervision, and on national projects addressing the OCC's matters requiring attention policy and examiner rotations programs.

Mr. Brickman holds a Bachelor of Science degree in Business Administration from the University of Kansas.

## **Michelle Cahill**

Acting Senior Deputy Director for Compliance and CRA Examinations  
*Federal Deposit Insurance Corporation*

As Acting Senior Deputy Director in the Division of Depositor and Consumer Protection, Michelle oversees the FDIC's consumer compliance examination program. She began her career with the FDIC in 1992, holding a variety of roles, including compliance examiner, senior compliance examiner, and supervisory examiner. In her permanent role as Assistant Regional Director in the FDIC's Chicago Region, she oversees the consumer compliance examination program in the states of Indiana, Michigan, and Ohio, along with the greater Chicagoland area. Throughout her career, Michelle has contributed to a number of internal and external committees and working groups. She frequently participates in industry outreach through banker roundtables and director education programs, while also serving on regulatory panels for various industry events. She is a Certified Regulatory Compliance Manager (CRCM) with a diverse examination background involving financial institutions of various sizes and complexities. Michelle earned a Bachelor of Science in Finance and an MBA in International Business from DePaul University in Chicago, Illinois.

## **Beverly Cole**

Deputy Comptroller for Northeastern District  
*Office of the Comptroller of the Currency*

Beverly Cole is the Deputy Comptroller for Northeastern District in the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Cole oversees more than 200 community banks and federal savings associations, 15 independent data service providers, and 6 independent national trust companies. She manages a staff of more than 350 bank examiners and other professional and support personnel located in the Northeastern District Office in New York City and in field offices in Massachusetts, New Jersey, New York, North Carolina, Pennsylvania, Virginia, and Washington, D.C. She was appointed to this position in August 2019. Ms. Cole is also the Designated Federal Officer for the OCC's Minority Depository Institutions Advisory Committee.

Prior to this position, Ms. Cole served as Deputy Comptroller for Compliance Supervision, responsible for developing and promulgating compliance operational protocols, examination strategies, and schedules.

Ms. Cole started her OCC career in 1979 as an Assistant National Bank Examiner in Little Rock, Ark. In 1984, she left the OCC to work in the banking industry. She rejoined the agency in 1987 and was commissioned a National Bank Examiner in 1989 and was cross-credentialed as a Federal Thrift Regulator in 2015.

During her career at the OCC, Ms. Cole served in a variety of supervision roles overseeing banks of all sizes, including Senior Advisor to the Senior Deputy Comptroller for Midsize and Community Bank Supervision, Credit Specialist in the former Southeastern District, Credit Team Lead, and Assistant Deputy Comptroller for Specialties and Operations in the Northeastern District Office.

A native of Mississippi, Ms. Cole received her Bachelor of Arts degree in economics with an emphasis in business administration from Tougaloo College.

## **Robert DiChiara**

New York Regional Manager for Division of Insurance and Research  
*Federal Deposit Insurance Corporation*

Robert DiChiara is the New York Regional Manager of the FDIC's Division of Insurance and Research, a position he has held since 2008. As Regional Manager, Mr. DiChiara directs research into economic and banking conditions facing FDIC-insured

institutions in the northeastern U.S. He also is leader of the division's Commercial Real Estate Analytics Team.

Mr. DiChiara has served in various leadership and bank analytics roles including Acting Assistant Director for Research covering four FDIC regions, and Senior Financial Analyst for Large Bank Insurance Pricing, during which he evaluated large institutions' performance and worked on redesign of the FDIC's deposit insurance pricing system. He also is an instructor at FDIC examiner and leadership schools, an FDIC Mentor, and was the first Coordinator of the FDIC's Risk Analysis Center.

Mr. DiChiara was a Commissioned Financial Institution Examiner from 1992 to 2000, during which he examined a wide range of banks across the country. He has an MBA from UMass Amherst, a B.S. in Finance from Boston College, and is a graduate of the American Bankers' Association Stonier Graduate School of Banking.

### **Doreen R. Eberley**

Director, Division of Risk Management Supervision  
*Federal Deposit Insurance Corporation*

Doreen R. Eberley is the Director of the Division of Risk Management Supervision (RMS) at the Federal Deposit Insurance Corporation (FDIC).

In this role, Ms. Eberley leads the FDIC's bank supervision, risk monitoring, and policy development activities through a workforce of approximately 2,600 employees. She assumed these duties in February 2013.

Ms. Eberley began her FDIC career in 1987 and previously served in a number of leadership positions within RMS in Washington, New York and Atlanta. She provided leadership and policy guidance in key positions throughout the financial crisis, including Acting Deputy to FDIC Chairman Sheila Bair and Acting Chairman Martin Gruenberg. She additionally served on the professional staff of the U.S. House of Representatives' Committee on Banking and Financial Services under a fellowship program during the 105th Congress.

A native of Florida, Ms. Eberley holds a BA in Economics from Cornell University, Ithaca, New York and an MBA from Emory University, Atlanta, Georgia.

## **Trevor Gaskins**

Lead Financial Institution and Policy Analyst  
*Board of Governors of the Federal Reserve System*

Trevor Gaskins is a Lead Financial Institution and Policy Analyst in the Community Banking Supervisory Oversight group at the Federal Reserve Board. He is responsible for overseeing and supporting the supervision of banking organizations across the Federal Reserve System with total assets of \$10 billion or less. Trevor serves as a subject matter expert on savings and loan and mutual holding companies matters.

Prior to joining the Board, Trevor was a bank examiner at the Federal Reserve Bank of Philadelphia and worked several years at Deloitte leading securitization, risk, and assurance engagements for financial institutions. Trevor is a graduate of Morehouse College and is a Certified Public Accountant.

## **Daniel Grantham**

Senior Financial Economist  
*Office of the Comptroller of the Currency*

Daniel Grantham is a Senior Financial Economist in the Economic and Policy Analysis Division at the (OCC). Before rejoining the OCC in 2018, Mr. Grantham worked for five years in the Supervision and Regulation Division of the Federal Reserve Board as a subject matter expert for retail credit. Prior to the Federal Reserve Board, Mr. Grantham was a financial analyst at the newly created Consumer Financial Protection Bureau where he supported the development of the revised TILA/RESPA mortgage servicing rules. Mr. Grantham holds a Master of Public Policy from the College of William and Mary and a B.S. in Economics from Mary Washington University.

## **Kevin Greenfield**

Deputy Comptroller for Operational Risk Policy  
*Office of the Comptroller of the Currency*

Kevin Greenfield is the Deputy Comptroller for Operational Risk Policy at the Office of the Comptroller of the Currency (OCC). In this role, Mr. Greenfield oversees development of policy and examination procedures addressing operational risk, bank information technology, cybersecurity, critical infrastructure resilience, payments systems, and corporate and risk governance. He assumed these responsibilities in November 2019.

Prior to this role, Mr. Greenfield served as the Director for Bank Information Technology Policy for the Operational Risk Policy Division where he managed a team responsible for developing, communicating, and interpreting policies for the OCC's supervision of technology operations at financial institutions. He represented the OCC on several interagency groups that focus on coordination and development of information technology risk management supervisory guidance for such topics as information security, resiliency, technology operations, corporate governance, and independent risk management.

Prior to being named Director for Bank Information Technology Policy in 2014, Mr. Greenfield spent 14 years with the OCC's Large Bank Supervision Department, where he gained experience examining large and complex technology operations at several of the largest U.S. financial institutions. In this role, he held various technology supervision roles at large financial institutions based in Pittsburgh, Charlotte, and New York City.

Mr. Greenfield is a graduate of the University of Dayton and holds the Certified Information Systems Auditor professional certification.

### **Martin Henning**

Deputy Director for Operational Risk  
*Federal Deposit Insurance Corporation*

Martin Henning is the Deputy Director for Operational Risk in the FDIC's Division of Risk Management Supervision. The Operational Risk group is responsible for anti-money laundering, cyber fraud, financial crime, and information technology policy and supervision.

Martin began his FDIC career in 1991 and earned his safety and soundness bank examiner commission a few years later. He has served in multiple roles since then. Prior to his current position, Martin served in the office of the FDIC's Chief Information Officer (CIO) both as Acting CIO, and as special advisor to the CIO. During the last financial crisis he led a group in the Division of Resolutions and Receiverships to establish risk share program monitoring functions, which quantified and monitored the FDIC's exposure to real estate price fluctuations and other risks arising from failed institutions. Martin also led several information technology development projects to improve financial statement reporting, deposit insurance determinations, and economic data dissemination.

Martin has a Bachelor of Business Administration degree from the University of San Diego, and a Master of Science degree in Information Systems Technology with a focus in Management Information Systems from the George Washington University.

## **Sultan Meghji**

Chief Innovation Officer  
*Federal Deposit Insurance Corporation*

Sultan Meghji was named Chief Innovation Officer of the Federal Deposit Insurance Corporation (FDIC) in February 2021. Prior to joining the FDIC, Mr. Meghji co-founded Neocova, a financial technology firm providing secure, cloud-native, artificial intelligence-based software for community banks and credit unions. In addition, he worked on an aid mission to help implement digital banking in Kenya, Tanzania, and Uganda, and worked with fintechs and central banks to create peer-to-peer banking solutions for hundreds of thousands of people in underserved areas of Africa and Central Asia.

Mr. Meghji is a nonresident scholar in the Cyber Policy Initiative at the Carnegie Endowment for International Peace. His research focuses on the architecture of the global financial system, cyber and critical infrastructure security, and the impact of artificial intelligence and quantum computing. He is also an adjunct professor at Washington University's Olin Business School, and a distinguished member of the Bretton Woods Committee and the Missouri Advisory Committee for the U.S. Global Leadership Coalition. Mr. Meghji has served as an advisor to the U.S. Treasury, the Group of Seven (G7), the Office of the Comptroller of the Currency (OCC), and the Federal Bureau of Investigation (FBI) in the areas of cybersecurity, quantum computing, and artificial intelligence.

## **Sydney Menefee**

Senior Deputy Comptroller for Midsize and Community Bank Supervision  
*Office of the Comptroller of the Currency*

Sydney Menefee is the Senior Deputy Comptroller for Midsize and Community Bank Supervision at the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Menefee is responsible for supervising nearly 1,100 national banks and federal savings associations, as well as nearly 1,600 OCC employees. She serves as a member of the OCC's Executive Committee and the Committee on Bank Supervision. She assumed this role in December 2020.

Ms. Menefee joined the OCC in 2009 as a Professional Accounting Fellow and served in various roles in the Office of the Chief Accountant and Midsize Bank Supervision prior to becoming Deputy Comptroller and Chief Accountant in August 2018. She was

commissioned as a National Bank Examiner in March 2016. Prior to joining the OCC, Ms. Menefee worked in both public accounting and for a banking organization.

Ms. Menefee graduated from the University of Texas at Austin with a bachelor's degree in business administration and a master's degree in professional accounting. She is a certified public accountant, licensed in Texas.

### **Rae-Ann Miller**

Senior Deputy Director for Supervisory Examinations and Policy  
*Federal Deposit Insurance Corporation*

Rae-Ann Miller was appointed Senior Deputy Director, Supervisory Examinations and Policy, in November 2020, where she oversees the FDIC's safety and soundness supervisory programs and policy development for community and large banks. Previously, she served as the Associate Director of Risk Management Policy and managed sections responsible for safety and soundness policy development, accounting, and securities disclosure.

Ms. Miller began her career with the FDIC in 1989 as a safety and soundness examiner in New Jersey, and in 1994, was promoted to a trust specialist in Delaware. She transferred to FDIC headquarters in Washington, D.C. in 1996 as Special Assistant to the Chief Operating Officer. In 1998, she was promoted to Manager, Risk Management and Applications Branch and in 2000 to Assistant Director, Applications and Supervision Branch with responsibility for the Washington Office's oversight of problem banks, enforcement actions, applications, large banks, and anti-fraud and anti-money laundering.

In 2002, Ms. Miller moved to the Division of Insurance and Research as Associate Director, Regional Operations. In this capacity, she managed the FDIC's regional and local banking and economic analysis and publication processes. Ms. Miller left the workforce in 2004 to be a stay-at-home mother, and returned to the FDIC in 2007 as Special Advisor to the Director, Division of Insurance and Research working primarily on issues related to systemic risk and affordable credit.



## **Donna M. Murphy**

Deputy Comptroller for Compliance Risk Policy  
*Office of the Comptroller of the Currency*

Donna M. Murphy is the Deputy Comptroller for Compliance Risk Policy at the Office of the Comptroller of the Currency (OCC). In this role, Ms. Murphy oversees development of policy and examination procedures relating to consumer compliance, fair lending, Community Reinvestment Act (CRA), Bank Secrecy Act, and anti-money laundering issues. She serves as a key advisor to the Committee on Bank Supervision and to the Comptroller on compliance and CRA matters. She reports to the Senior Deputy Comptroller for Bank Supervision Policy. She took on this role in May 2016.

Prior to this role, Ms. Murphy served as the Director of the Community and Consumer Law Division and oversaw the legal department that provides legal interpretations and advice to OCC policymakers, managers and examiners on consumer compliance and fair lending laws.

Prior to joining the OCC in March 2013, Ms. Murphy served in the Civil Rights Division of the U.S. Department of Justice for more than 20 years. From 2003 to 2013, she served as a Deputy Chief in the Housing and Civil Enforcement Section of the division and was responsible for supervising the division's fair lending enforcement program. Most recently, she served as Principal Deputy Chief of that section. Previously, she was Deputy Chief and Special Counsel for Police Matters in the division's Special Litigation Section. She also served as a Deputy Chief and trial attorney in the Voting Section of the division.

Before joining the Justice Department, Ms. Murphy served as a law clerk for the Honorable Myron H. Thompson, U.S. District Judge in Montgomery, Alabama.

Ms. Murphy received her law degree from Yale Law School, and is a summa cum laude graduate of the American University in Washington, D.C.

## **Keisha I. Patrick**

Special Counsel  
*Board of Governors of the Federal Reserve System*

Keisha I. Patrick is a Special Counsel in the Banking Regulation and Policy Group of the Board of Governors of the Federal Reserve System's Legal Division. She serves as the Legal Division's manager over banking applications for the Federal Reserve's Chicago and Richmond districts. Keisha also works on regulatory and policy matters. She has significant experience in working on savings and loan holding company and mutual

holding company matters. Keisha began practicing law in the Federal Reserve System at the Federal Reserve Bank of St. Louis in 2009, and she joined the Board's Legal Division in 2012. Prior to practicing at the Federal Reserve, she served as a law clerk in the U.S. District Court for the Eastern District of Missouri and in private practice as a business litigation associate at a law firm in St. Louis.

### **Mark Pearce**

Director, Division of Depositor and Consumer Protection  
*Federal Deposit Insurance Corporation*

Mark is the Director of the FDIC's Division of Depositor and Consumer Protection (DCP) and leads the FDIC's efforts to protect depositors and consumers nationwide. The Division has responsibility for the FDIC's compliance and CRA examination and supervision for state non-member institutions, research and policy development related to consumers' use of financial products and services, depositor and consumer assistance, community affairs, financial education and economic inclusion efforts.

Prior to joining the FDIC, Mark was the Chief Deputy Commissioner of Banks for the State of North Carolina. He has served as President of the American Association of Residential Mortgage Regulators. Previously, Mark was President of the Center for Responsible Lending and has worked for Self-Help, one of the largest community development financial institutions in the nation.

Mark graduated from Harvard Law School (1996) and has a B.A. from the University of North Carolina at Chapel Hill.

### **Nathan Perry**

Associate Deputy Comptroller for the Central District  
*Office of the Comptroller of the Currency*

Nathan Perry has worked as a National Bank Examiner for the US Comptroller of the Currency since 1986. He currently serves as an Associate Deputy Comptroller for the Central District, managing eight field offices. Nathan has worked in several community bank field offices throughout the country in various leadership capacities. He served as a commercial credit specialist in the OCC's Midsize Bank Division and as acting Examiner in Charge of TD Bank in the OCC's Large Bank Division. Nathan was Executive Assistant and Assistant Chief of Staff for acting Comptroller of the Currency John Walsh in Washington DC. He became a Certified Fraud Examiner in 2003 and serves as the

OCC's Central District fraud expert and frequently speaks on that subject. Nathan graduated from the University of Idaho in 1985 with a degree in finance.

## **Victoria Szybillo**

Senior Counsel

*Board of Governors of the Federal Reserve System*

Vicki Szybillo is a Senior Counsel in the Banking Regulation and Policy Group of the Board of Governors of the Federal Reserve System's Legal Division. During her time in the Legal Division, Ms. Szybillo has worked on applications matters and rulemakings. Ms. Szybillo has also worked on matters pertaining to the investment management industry, asset managers and cash management vehicles. Prior to joining the Board's Legal Division, Ms. Szybillo was in the Financial Services Group at Dechert LLP. While at Dechert, she advised registered investment companies, registered investment advisers and business development companies on regulatory and corporate matters. She is a graduate of The George Washington University and The Catholic University of America's Columbus School of Law.