

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

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## Eric Spitler Reflects on a Notable FDIC Career

*Eric Spitler had the rare distinction of having served not once but twice as FDIC Director for the Office of Legislative Affairs (OLA). In this role, he was widely regarded throughout the FDIC and in Congress as a trusted and discerning authority on legislative matters involving the agency and the financial services industry.*

*Announcing Spitler's retirement, Chairman Martin Gruenberg said: "I know that I speak for all of the FDIC when I say that Eric will be greatly missed .... I want to take this opportunity to thank Eric for his extraordinary service to the FDIC and for his exceptional judgment, professionalism, expertise, and enduring commitment to the FDIC's mission for more than two decades."*

*Spitler's first tenure as OLA Director spanned the pre-crisis and crisis period of 2006 to 2009. He left the FDIC in August 2009 to join the Securities and Exchange Commission (SEC) as Counselor to the Chairman and Director of the Office of Legislative and Intergovernmental Affairs. Returning to the FDIC in 2012, he resumed his role as OLA Director for a second time.*

*Spitler was exceptionally qualified for this position. He began his career as a Legislative Assistant to former U.S. Representative Elliott H. Levitas (D-Georgia) after graduating summa cum laude with a bachelor of arts degree in political science from Furman University. He left the Hill to earn a juris doctor degree with honors from the University of North Carolina School of Law and became an Associate with the Atlanta law firm of Neely and Player but returned to Congress as Legislative Director to former U.S. Representative Elizabeth J.*



*Patterson (D-South Carolina).*

*Spitler joined the FDIC in February 1991 as a Legislative Attorney and Advisor in OLA. Subsequently, he became OLA Deputy Director. Spitler and former OLA Director Alice Goodman formed a productive and mutually supportive leadership team. An assignment as Special Assistant to then-FDIC Chairman Donna Tanoue rounded out Spitler's experience.*

*The FDIC News sat down with Spitler on the morning of December 31, his last day at the FDIC, to discuss highlights from his career and his plans for the future. Excerpts from that conversation follow.*

**FDIC News:** You have served as OLA Director for two separate periods. Was the second time different from the first time, and if so, how?

**Eric Spitler:** It felt very different to me. When I returned, there was a different cast of characters in several key FDIC positions. The experience at the SEC had been very intense, challenging, and interesting, and I had learned a lot. On returning, I appreciated the fact that life goes on even when you are not here and that organizations adapt and adjust. That recognition has also

*see Spitler, page 2, column 1*

# ERIC SPITLER

Spitler, from page 1

been very evident to me this week. People have been very nice, but I am well aware of the fact that I won't be gone too long before people will go about their business. You get the opportunity to come here, you hopefully make your contribution, and you add to the contributions that many before you have made and many after you will make. You're more part of a continuum than anything else.

**FDIC News:** Tell us about your experience at the SEC.

**Eric Spitler:** I left the FDIC in August 2009. During my first week at the SEC, the agency testified on the recently released Inspector General report on the Bernie Madoff scandal. So I was at the SEC during the aftermath of the scandal and also during Congress's development and enactment of the Dodd-Frank Act. At the time, [SEC Chairman] Mary Shapiro was trying to get her arms around all of these events, which led to a lot of changes at the SEC. The agency was under intense scrutiny. During consideration of the Dodd-Frank Act, there were actually questions as to whether—given the Madoff scandal and the financial crisis—there would even continue to be an SEC. Mary's

goal was to rebuild the agency.

**FDIC News:** That must have been exciting.

**Eric Spitler:** It was, but it is always difficult to try and rebuild a reputation and establish credibility. I was there for a little under three years. During that period, Mary testified 44 times, and the agency testified 77 times, so it was really challenging. My staff at the SEC was about the same size as my staff in OLA. There was at least one occasion when we had four hearings on the same day. My SEC experience involved subjects I didn't know much about initially. I had the chance to learn, stretch, and grow. I gained what you hope to get from that kind of experience, and it was great when I had the opportunity to come back to the FDIC.

**FDIC News:** There must have been some long hours.

**Eric Spitler:** The last night of the debate on the Dodd-Frank Act was an all-nighter. We finished at 5 a.m. The folks here in OLA were right there with us as the sun came up.

**FDIC News:** You previously served as Special Assistant to former FDIC Chairman Donna Tanoue. What did you learn from that experience?

**Eric Spitler:** I was her assistant for about a year and a half in 1998 and 1999. It was a

great experience, and I learned a lot. Up until then, my exposure to the agency was pretty broad, just by the nature of the work that OLA does. But [serving as Donna's special assistant] was a whole different universe of seeing all the issues that flowed through the Chairman's office. It was a real eye-opening experience and great for a mid-career person. That was before we had chiefs of staff, so the Chairman just had a special assistant. Donna was terrific to work for, so I got to see a lot. It was an interesting time. Congress passed the Gramm-Leach-Bliley legislation, and Y2K was on the horizon. I left the assignment right before the Y2K date change, but because I had been in the office, I acted as Donna's representative in the Command Center on Y2K for the time leading up to and during the date change.

**FDIC News:** You've been here for some major events.

**Eric Spitler:** I joined the FDIC right after the savings and loan crisis. I was on the Hill during consideration of FIRREA [the Financial Institutions Reform, Recovery, and Enforcement Act], and I came to the FDIC in February 1991. Things seemed somewhat quiet, but then came the reces-

see Spitler, page 3, column 1

## Colleagues Pay Tribute to Eric Spitler

"Eric has been a wonderful colleague, and we will miss his expertise and judgment on legislative matters and his unflinching sense of humor. He is an exceptionally talented individual, and I wish him the best in his retirement."  
— Barbara Ryan, Deputy to the Chairman and Chief Operating Officer/Chief of Staff

"Eric is highly competent and a pleasure to work with. Throughout his career, Chairmen, Board members, and colleagues sought his wise counsel and trusted his judgment, particularly on difficult and sensitive matters. He contributed greatly to the success of the FDIC over the years, and he will be missed."  
— Art Murton, Director of the Office of Complex Financial Institutions (OCFI)

"Eric has been an outstanding colleague, and he will be greatly missed. Few people bring Eric's depth of knowledge and col-

legality to the workplace. Eric's clearness of thought and expression were invaluable in trying to solve a variety of business problems over the years. Moreover, Eric demonstrated an unparalleled standard of decency. He always has your back and can remain patient and calm under the most trying circumstances. I will miss Eric very much but also look forward to seeing what great things he does next."  
— Diane Ellis, Director, Division of Insurance and Research (DIR)

"Eric helped everyone to keep the situation in perspective—and he mitigated the insanity with an understated sense of humor."  
— Alice Goodman, former Director of the Office of Legislative Affairs (OLA)

"Eric was an indispensable ally during my first year at the FDIC. He was always willing to share advice and insight, and I leaned on him heavily as I

was learning how to navigate my way around the agency. The combination of his calm demeanor and fantastic instincts is unmatched, but what I will miss most about having Eric here is his strong personal support and great sense of humor."  
— Barbara Hagenbaugh, Deputy to the Chairman for Communications

"Eric has been a great colleague. His sound judgment, hard work, and attention to detail have been critically important in supporting the FDIC's mission and responsiveness to Congress. I wish him all the best in the future."  
— Rick Osterman, Deputy General Counsel, Legal Division

"Eric created an environment where everyone felt important to the team."  
— Lali Crampton, Congressional Information Specialist, OLA

see Tribute, page 3, column 1

# ERIC SPITLER

**Spitler**, from page 2

sion in 1991 and a lot of banks started failing in addition to the S&Ls that were still failing from the S&L crisis. That was a serious time. By the end of that year, we were working on the FDIC Improvement Act (FDICIA).

**FDIC News:** Looking back, what are some of the highlights that stay with you?

**Eric Spitler:** There are so many. I have vivid memories of FIRREA, but my boss at the time only had a small role in that legislation. FDICIA was the first major piece of legislation I worked on, and we spent the better part of the year on that. Y2K, which seems rather quaint in retrospect, was a very big deal for a couple of years; I recall getting ready for the date change. Also memorable was the deposit insurance reform legislation, which we worked on for years to finally get through. I also recall one of my first meetings as an FDIC employee on the Hill was with a Senate staffer named Marty Gruenberg to discuss environmental problems with properties held by the FDIC.

Obviously, the singular events were the two crises. They had different causes and were dealt with differently. Many of the lessons we learned in the early 1990s were applied during the most recent crisis. The aftermaths of both crises were key times for OLA because a lot of casework and issues came out of the various bank and S&L failures.

When I think about my 22 years at the

FDIC, I consider myself to be extremely fortunate. I've been at this agency when the whole purpose of its existence was tested, demonstrated, and validated. You could easily be here for a period of time and never see the FDIC in crisis response mode. So, being here during two crises, and seeing how the FDIC performed and the extraordinary way that the people of the FDIC responded, was a real opportunity. They got the job done, and in both crises the FDIC emerged with its reputation not only intact but enhanced. It was a great experience to be a part of all that.

**FDIC News:** How has your experience as a legislative director and legislative assistant for members of Congress informed your work at the FDIC?

**Eric Spitler:** Most of the folks in our office have congressional experience. It is very valuable for anyone in our office to have that experience because you understand the rhythms of the Hill and the needs of the members and staff. It gives you a better perspective on how to provide them with what they need while staying within the constraints of what we can actually provide.

**FDIC News:** The FDIC has a strong reputation with Congress. Perhaps you could share your thoughts on why OLA is important.

**Eric Spitler:** I think OLA and OCOM [the Office of Communications] are important because you can have all the right policies, all the right ideas, and a variety of



different approaches to doing things, but if you are not able to communicate them, or if people do not understand what you are doing or why you are doing it, you will not be nearly as effective. A big part of our role is public confidence, and that ultimately goes to not only doing the right thing but being able to communicate it. In OLA, we consistently see ourselves as the complementary side of the FDIC's good business judgments. My feeling has always been that the best politics for this agency is making good business decisions, and we have been able to defend those good business decisions.

**FDIC News:** One challenge for OLA is keeping informed of what is happening in Congress, especially with new waves of members coming in after each election cycle. You have to get to know them and their staffs and communicate the FDIC's role to them.

**Eric Spitler:** It is a bit of a challenge,

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**Tribute**, from page 2

"The qualities that made Eric such a great leader are the same ones that make him such a terrific person. He's kind, patient, thoughtful, hard-working, humble, and generous. He also has a great sense of humor, which is sometimes the most important characteristic for a leg affairs staffer. I feel lucky to have had him as my boss."

— *Andy Jimenez, OLA Director*

"Eric was so terrific at his job. The Director of OLA has such a challenging job, with many competing priorities arising in real time. OLA needs to respond quickly and accurately to the numerous congressional requests for technical assistance from the FDIC. It also must communicate the FDIC's positions on legislation and policy issues

to Congress. Equally important, though, is communicating back to FDIC officials and staff about what's going on in Congress, what Congress needs from the FDIC, and the political environment in which the FDIC operates. Eric handled all these competing demands fantastically well. He's one of the most intelligent people I've ever known and one of the calmest and most professional. I will miss Eric's good counsel on so many issues and his friendship. I'm sure we'll be seeing even bigger and better things from him as he moves ahead with the next phase of his life!"

— *Roberta McInerney, Deputy General Counsel, Legal Division*

"Working with Eric was so much fun, even when times were tough. He set a tone that was quiet and confident, and fostered an atmosphere that ensured that

everyone in OLA felt valued and their opinions respected. He was committed to maintaining the highest standards in all our dealings with the Hill, no matter the timeframe, but also ensured that we kept a perspective, and that we really felt like a team. He could always see and appreciate the hilarious when the occasion presented. Eric has been an outstanding colleague and manager, and great friend, too."

.....

"Eric was a great guy to work with. He took everything in stride—no matter what. The agency really benefited from his equanimity and ability to do his job under stressful circumstances."

— *Ike Jones, Legislative Attorney and Advisor, OLA* ♣

## ERIC SPITLER

Spitler, from page 3

but it is also what keeps the work fresh. I didn't do the same job for the last 22 years; I did a *different* job every single day for 22 years. We had different Chairmen, different Hill folks, and changing leadership within the agency. All of that kept it new and fresh and different. It can be challenging. You go through different times and cycles with the Congressional scrutiny and oversight, but that's what keeps it interesting.

**FDIC News:** In some respects, your office is the mirror image of a congressional office because you deal with legislation but also with individual cases and concerns. You run on two tracks: thinking about policy and legislation on a macro level but also responding to stakeholders on a more personal basis.

**Eric Spitler:** The constituent inquiries are a big part of what we do after a crisis. We had many, many constituent issues after

the failure of IndyMac Bank, for example. During the crisis in the 1990s, we had a huge volume of constituent issues because in those years the FDIC took significantly more assets into receivership. Because we owned the assets, we also owned all the issues connected to those assets. We got a lot of calls about particular issues and problems. DRR and the Legal Division were very responsive, which helped OLA do our job in a timely manner.

**FDIC News:** You must be excited about this next chapter in your life.

**Eric Spitler:** It is bittersweet. I am going to miss the people here. Moreover, you don't get this range of issues anywhere else. The breadth and range of the FDIC's activities are enough to satisfy almost anyone's intellectual curiosity. I've had a really good career here, and I am very appreciative of the folks who made it possible and contributed to it. At the same time, it is also exciting to

think about doing new things.

**FDIC News:** Do you have any particular plans?

**Eric Spitler:** Not at this point. I am going to take a little time to decompress and then see what opportunities are available.

**FDIC News:** Do you plan to stay in the area?

**Eric Spitler:** For a little while at least. All of that is becoming much less necessary with technology. There is a lot you can do from anywhere, so we'll see. I plan to take some time, travel, and see what the next stage is.

The last nine years as director at the FDIC and the SEC have been during some fairly stressful times, so I'm looking forward to a little less stress and a little more ability to control my own life. Figuring out what to do with that will be a real challenge, but I think that's a real attractive aspect going forward. ♣

## Regional Round-up

In this month's issue, the *FDIC News* introduces a new occasional feature, *Regional Round-up*, which will spotlight activities, events, programs, and policies in the regions.

### San Francisco Region Employees Raise More Than \$14,200 To Fight Breast Cancer

During the weekend before Thanksgiving, an interdivisional team of San Francisco Regional employees walked a total of 240 miles and raised more than \$14,200 to help in the fight against breast cancer.

On November 20-22, 2015, Legal Division Deputy Regional Counsel Iván Cintrón; DCP Assistant Regional Director Bob Wirtz; Senior Regional Attorney Joyce Raidle; and DCP Examiner Hansen Lasconia participated in the Susan G. Komen 3-Day for the Cure in San Diego, California. Each participant walked a total of 60 miles to raise funds for the fight to end breast cancer. All team members are veterans of the event. San Diego was Wirtz's fifth walk and Raidle's fourth; Cintrón and Lasconia have each participated twice before. Raidle has also served several times as a 3-Day crew member.

Each team member surpassed the minimum fund-raising goal due to the gen-



**Photo left:** Legal Division Deputy Regional Counsel Iván Cintrón; DCP Examiner Hansen Lasconia; Senior Regional Attorney Joyce Raidle; and DCP Assistant Regional Director Bob Wirtz participated in the Susan G. Komen 3-Day for the Cure in San Diego, California. **Photo right:** Iván Cintrón, left, with supporter at Susan G. Komen 3-K.

erous contributions of family, friends, neighbors, and coworkers; together, they raised more than \$14,200. Individual motivations varied, with the team walking in the memory of a mother, a sister, an aunt, and a dear friend.

While the event is physically demanding—a person does not get up one day and decide to walk 60 miles—it is something

that anyone can achieve with preparation and training. Although the event is not competitive, the first FDIC team member made it across the finish line as 128 of 2,200 walkers.

The Komen 3-Day has a wealth of online resources, including detailed train-

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## REGIONAL ROUND-UP

### Round-up, from page 4

ing programs that guide participants to help build the resistance and stamina to complete the walk. Support during the route is also extensive, with plenty of pit stops or grab-and-go stations where walkers can use the facilities, refill water bottles, or munch on energy-producing bites of fruit or snacks. There are also plenty of medical facilities where staff tend to those needing assistance.

“The community support in San Diego was outstanding,” said Lasconia. “Over and

over again, we would see unofficial stations that provided everything from water, candy, cookies, chapsticks, adult-flavored gummy bears, and jello shots. Supporters in lively attire cheered participants and made the long walk a fun and enjoyable event.”

“We were all very moved by a supporter along the route,” said Cintrón. “A thirty-something woman was standing by herself on the side of an asphalt trail along a canal in San Diego. There were no cheering crowds, no loudspeakers, no traffic; it was just her. But she was holding a sign with

a simple but powerful and touching message for all walkers to see: ‘People Like You Saved Me.’ The sign captures why our FDIC team walks. We want every step we take during the 60-mile walk to give someone else one more chance at life.”

The team has no intention of stopping with the 2015 event. All team members have already signed up for the Komen 3-Day in San Diego 2016. “Do you want to join us to make a difference in someone’s life?” Raidle said. “Then join our team for San Diego 2016!”

### Dallas-DRR’s Receivership Operations and the Salvation Army Make Christmas Happen

It is disheartening that many less fortunate children eagerly anticipate Christmas morning only to discover that there are no gifts for them.

During the 2015 holiday season, DRR employees in Dallas, Texas, enthusiastically accepted the Salvation Army’s challenge to round up gifts for some of the less fortunate children in their communities. The Salvation Army efficiently picked up the toys to distribute in advance of the highly anticipated morning.

“This year, DRR employees pulled out all the stops,” said Associate Director Frank Campagna. “There was a lot of excitement about bringing some joy to these children during the holidays.”



DRR employees with the gifts they rounded up for children in their communities.

### Chicago Region Employees Keep the Holiday Tradition With Shoebox Drive

Chicago Regional Office employees from all divisions came together in December to fill shoeboxes with gifts for the homeless in the Chicago area. This is the sixth year that employees from RMS, DCP, DOA, the Legal Division, DIT, and DIR collected non-perishable food items, hats, gloves, scarves, and mittens along with toiletries and small toys or games for homeless adults and children. Employees filled more than 150 shoeboxes, which were donated to the Salvation Army to distribute to the needy in the Chicago area. Shoebox Committee Members were Barb Petterson, Raquel Jackson Morton, Dwana Jones, Lois Readus (Chair), Chris McKnight, C. Melody Leist, and Travis Mathews. 🏠



Shoeboxes of gifts collected by Chicago Regional employees.

## TRANSITIONS

For most of us, the holiday season ends on January 1, but for retiree **Patrick Glueck** the holiday is permanent and just beginning. Glueck served with the FDIC for 28 years as a bank examiner in the Houston Field Office.

Glueck made his way to the FDIC after serving in the Navy for four years. He spent the next few years mapping out his next career move. Glueck decided to use the military's GI Bill to earn a bachelor's degree in finance from the University of Houston.

Since retiring Glueck still keeps his 4 a.m. schedule, but instead of going to the office, he heads to the gym with his wife, who still has a few more years before retiring. The difference now, however, is that he decides how to spend his time, and at least one or two days a week are spent on the golf course.

Born and raised in Columbus, Texas, Glueck plans to devote time to his family, who are all still in the Columbus area. He owns part of a family farm that he plans to work on periodically, along with members of the family. He currently uses some of the land for camping, so he's hoping to get back to enjoying all that it has to offer.

Glueck is also heavily involved in his church, St. Bartholomew Catholic Church in Katy, Texas, where he serves on several ministries, including feeding the hungry, educating new parishioners, organizing men's retreats, and playing the occasional bingo game on Friday nights.

So, Glueck still has a very active life, except now he is enjoying some quality family time, as well as serving his community.

During his tenure with the FDIC, Glueck developed many close friendships. "I'll miss the people the most, as they get to be pretty much a part of your family," he said. "You spend a lot of time working with the crew ... eating, traveling, and so on. I'll miss the people I worked with most of all."

Glueck plans to stay in touch with many of his former colleagues who he became close with during his 28 years at the FDIC. Happy New Endeavor, Patrick!

FDIC retirees meeting in Biloxi, Mississippi, for a reunion, from left--Tony Hardee, Dan Taylor and his wife, Shari, Carol Schultz, and Patrick Glueck.

**Will Lucas** retired on December 31, 2015, after a more than 35-year career with the FDIC. Most recently, he served as Field Supervisor for the DCP Houston/



**FDIC retirees meeting in Biloxi, Mississippi, for a reunion, from left: Tony Hardee, Dan Taylor and his wife, Shari, Carol Schultz, and Patrick Glueck.**

Austin Field Territory, a position he had held since 2008.

Lucas joined the FDIC in July 1980 as an assistant safety and soundness examiner in the Baton Rouge, Louisiana, Field Office. He received his commission in 1984 and remained in Baton Rouge until 1988, when he transferred to the Houston Field Office.

A promotion to senior examiner took Lucas to the Austin Field Office, where he served for two years before returning to Houston, which became home base for the remainder of his career. In 1997, Lucas was promoted to the newly created posi-

tion of supervisory examiner. Another major milestone occurred in 2008, when he moved from risk management to compliance as the Field Supervisor for the Houston/Austin Territory.

Lucas welcomed the change. "Up to that point, I had spent my entire career in risk, and I enjoyed moving out of my comfort zone and trying something new," he said. "I had the opportunity to work with a whole different team of people. Crossing over to compliance involved viewing banks from a different perspective and learning some new regulations, but nevertheless, the focus remained on examining the same banks I had previously examined."

Julie Banfield, Deputy Regional Director, Dallas Region, said of Lucas: "I've had the privilege of working with Will for many years in both the consumer protection and risk management areas. Two qualities Will consistently displays that I very much admire are his ability to mentor others, and his ability to effectively handle contentious situations. I personally benefited many times from Will's dedication to mentoring and will share one of my earliest recollections as one small example of many. Will was the examiner in charge at a very complicated exam during the early '90s, and I was in charge of detail operations for him. I remember how stressed I felt at the beginning of the exam, but Will



**Will Lucas**

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# TRANSITIONS

## Transitions, from page 6

showed me through his actions and words that he had confidence in me and would support me being successful on that assignment. His approach always made the stress level dissipate—you were able to focus on doing your best as you didn't want to disappoint him. And he had a similar talent with external parties as well—a meeting could start out very rocky given examination findings with which management disagreed, but Will always listened to ensure he understood the other person's concerns and position, and because of that could manage to find common ground."

In retirement, Lucas plans to remain in Houston, which is home not only to his immediate family but also a magnet for many other family members. "My parents were originally from Chicago, but after retirement, they thought Houston would be a good place to live," he said. "My sister and her family also live here."

High on Lucas's agenda is playing more golf. "I hope to improve my game," he said. "Houston is a good location, because you can play about 10 months a year."

Other plans include traveling, exercising at the gym, and taking photography classes. "I also look forward to volunteer work in my community, perhaps in financial literacy and mentoring," he said.

Lucas said he appreciated the "great send-off" his colleagues organized for him. "They compiled a scrapbook and even a video," he said. "I have had the opportunity to work with incredible people who are dedicated to the FDIC and have developed some lifelong friendships."

In claiming not one but three consecutive careers to his name, Senior Risk Examiner **Randall Puckett** may be more in tune with the millennial generation than his peers. It is said that many of today's young adults will have at least a few serial careers over their lifetimes, making Puckett something of a pioneer.

What's more, in his 25 years with the FDIC, Puckett managed to reinvent himself on more than one occasion, crossing divisions and disciplines with ease. Yet, for his part, Puckett remains blasé about his versatility, choosing to see it as a simple attribute, like having blue or brown eyes. "I'm an itinerant," he jokes. "Doing a lot of different things makes you learn

how to be flexible. It is an asset, though, when you encounter problems."

How Puckett, who retired from the FDIC at the end of 2015, managed to embrace so many new opportunities makes for an interesting story.

Born in Chicago, Puckett graduated from high school in Norfolk, Virginia, where his father was stationed with the Coast Guard. His first career was as assistant head of computer operations for the World Book Encyclopedia in Chicago. "I worked my way up really quickly and was making good money for a young person at that time," he said.

Banking became his second career. Leaving Chicago, Puckett moved to a small town in Tennessee to work for a \$2 million bank. "I learned all about banking," he said. "After that, I ran operations for a number of banks." Puckett took what he had learned and poured it into helping open a new bank in Kingsport, Tennessee, a town he grew to love.

After 18 years in banking, Puckett was ready to move on. In 1990, at the age of 45, he joined the FDIC's Knoxville, Tennessee, Consolidated Office as a temporary employee. "I worked in liquidation, developing bid packages for failing banks," he said. In March 1991, Puckett moved to the FDIC's Hartford, Connecticut, Consolidated Office, where he left resolutions behind, spent a year handling claims against the receiverships of closed banks, and then began investigating wrongdoing by directors and officers of failed banks. The major downside of the job was leav-

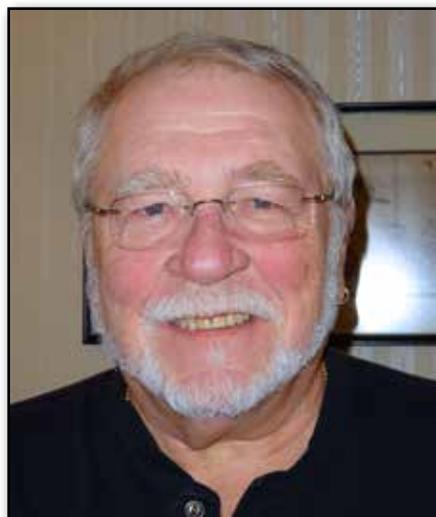
ing his wife in Kingsport and becoming a commuter spouse.

Ending years of temporary status, Puckett landed a permanent position with the FDIC as a call report analyst in Washington, D.C. Preparing about 500 call reports every quarter was absorbing, but after seven years in the job, Puckett took advantage of the FDIC's crossover program to train as a risk examiner in the Raleigh, North Carolina, Field Office, where he earned his commission. Credentials as a certified fraud examiner, accounting subject matter expert, and capital markets subject matter expert followed.

In 2007, Puckett seized the opportunity to return to Knoxville, this time to the Knoxville Field Office as a senior risk examiner. Coming full circle in his third career, Puckett also ended many years of commuting to Kingsport to be with his wife. Now his office was only 125 miles from home. "From our house, we can walk into downtown Kingsport," he said. "We have deer in our back yard and beautiful grounds." The itinerant had finally come home.

Puckett's extensive experience made him a valued member of the Knoxville Field Office. "Randy handled a wide variety of assignments as an examiner because of his experience in a number of areas that included accounting, capital markets, and investigations, and he was always willing to do whatever was asked of him," said Field Supervisor Mark Kearns of the Nashville/Knoxville Territory. "He had strong investigative skills, which he effectively used at several examinations where he personally discovered improper or fraudulent activities. He was very effective at investigating and identifying fraud or improprieties in the loan portfolios. On one occasion, Randy identified fraud during pre-planning before we even went on-site and started the examination."

Is a fourth career on the horizon? Puckett is not discounting it just yet. "I love what I do, but I don't necessarily want to do it every day," he said. "I may do a little consulting or sit on the board of a bank. I plan to send letters to banks and ask them to give me some ideas." Puckett acknowledges that it would be a shame to waste 43 years of banking and bank regulatory experience, but meanwhile, he and his wife are enjoying the mile or so walk into Kingsport from their home in a country setting. ♣



**Randall Puckett**