

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

JULY 2019

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## The Chairman's Annual Awards Ceremony Honors FDIC Achievements

By SALLY KEARNEY  
Office of Communications

The Chairman's Annual Awards Ceremony, held June 6 in the Sheila C. Bair Auditorium at Virginia Square, brought together attendees and FDIC TV viewers to celebrate excellence in the FDIC workforce.

Deputy to the Chairman and Chief Operating Officer Arleas Upton Kea opened the ceremony by welcoming attendees and viewers. Gary L. Clayton, DCP Fair Lending Specialist in the Atlanta Region, sang a rousing rendition of "The Star-Spangled Banner." The audience responded with enthusiastic applause.

COO Kea thanked Clayton for his performance. "Today you have reminded us how wonderful and glorious it is to live in America and to be here at the Federal Deposit Insurance Corporation," she said.

COO Kea noted that Chairman McWilliams was sworn in as the FDIC's 21st Chairman almost exactly



**Chairman Jelena McWilliams commends the recipients for their contributions and thanks their families as well. "The people who are going to be recognized here today are the best of the FDIC. But they are the best of the best," she says, adding that recipients also receive support from colleagues.**

a year before, on June 5, 2018. Since then, Chairman McWilliams has led the FDIC in strengthening the agency's leadership position and encouraged all employees to join in the effort to

see **Honors**, page 2, column 1

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# CHAIRMAN'S ANNUAL AWARDS

Honors, from page 1

prepare the FDIC for the future.

In remarks leading up to the presentation of the Chairman's Excellence Awards, Chairman McWilliams thanked employees and their families for their contributions. On the occasion of her one-year anniversary as Chairman, she said that she has an even greater appreciation of the FDIC's "tremendous workforce."

Chairman McWilliams said: "I like to call this ceremony the Oscars, the red carpet of the FDIC. And to your spouses, significant others, families, children: thank you. We ask a lot of our workforce. We ask our employees in the execution of the FDIC mission to hustle, and to move sometimes, and to be away from home and miss dinners. I know we ask a lot, and every time you rise and you deliver.

"To be successful in protecting depositors and promoting the safety and soundness of the financial system is not a small task," Chairman McWilliams said. "The people who are going to be recognized here today are the best of the FDIC. But they are the best of the best." The awards recognize "us all" she said, because each recipient was able to excel with the support of their co-workers.

Chairman McWilliams presented the Chairman's Excellence Awards in



Photos l to r: Deputy to the Chairman and Chief Operating Officer Arleas Upton Kea opens the Chairman's Annual Awards Ceremony and welcomes attendees and viewers. Gary L. Clayton, DCP Fair Lending Specialist in the Atlanta Region, sings a rousing rendition of "The Star-Spangled Banner."

the categories of Executive, Individual, and Team. FDIC Director Martin Gruenberg introduced the presentation of the honorary awards, and began by presenting the Nancy K. Rector Public Service Award. Division and office directors presented the remaining honorary awards and the 35-year service recognition awards.

*For more on each award recipient or recipient team, see accompanying stories.*

Following is a list of the award recipients:

## Chairman's Annual Awards Recipients

*Chairman's Excellence Award—Individual*

**Christine M. Davis**

*Chairman's Excellence Award—Team*  
**Deposit Insurance Application Process Review Team**

**Team Members:**

**Division of Depositor and Consumer Protection (DCP):** Denise R. Beiswanger; Glenn S. Gimble; and Stuart L. Hoff.

**Division of Risk Management Supervision (RMS):** Larisa Maria Collado; Charles W. Collier; Patricia A. Colohan; Dawn M. Cooper; David Bell Crumby; Moira A. Dwyer; Angela M. Eafrazi; Doreen Renee Eberley; Philip E. Erb; Christina L. Forbes; Donald R. Hamm; Hilary Hoskins; Scott P. Leifer; Thomas Francis Lyons; Janice L. Marble; Brett A. McCallister; Anne Marie Miessner; Rae-Ann Miller; George W. Parkerson; Debra L. Rhodes; Timothy J. Schuett; George J. Small; Derek L. Sturtevant; Eric S. Walker; James C. Watkins; Anthony H. Womack; and Brian Eugene Zeller.

**Legal Division:** Annmarie H. Boyd; Michael P. Condon; Suzanne Joy Dawley; Gregory S. Feder; Mark G. Flanagan; Benjamin K. Gibbs; Linda Ann Hubble Ku; Nicholas S. Kazmerski; Benjamin Jason Klein; Rodney D. Ray; Archie Ann Johnson Taylor; Catherine Ray Topping; Andrew B. Williams, II; and Catherine S. Wood.

*Chairman's Excellence Award—Executive*

**Ira W. Kitmacher**



Attendees applaud as Chairman McWilliams asks recipients' family members to stand and be recognized.

see Honors, page 3, column 1



# CHAIRMAN'S ANNUAL AWARDS

Honors, from page 2

*Nancy K. Rector Public Service Award  
Encouraging Literacy in Underserved  
Communities Team*

**Team Members:**

**Division of Resolutions and Receiver-  
ships (DRR):** Eze K. Amadi; Jelani H.  
Bracey; Michael Rae Merriweather;  
and Kenneth B. Presley, Jr.

*Edward J. Roddy Examiner Excel-  
lence Award (RMS)*

**Kevin J. Schmidt**

*Edward J. Roddy Examiner Excel-  
lence Award (DCP)*

**Rafael A. Valle**

*DRR Robert F. Longworth Leadership  
Award*

**Randy K. Taylor**

*James R. McFadyen Award for Ex-  
cellence in Research, Data, and Policy  
Analysis—Team*

**Trust Through Transparency Analyt-  
ics Team**

**Team Members:**

**Division of Administration (DOA):**  
Terrence Worrell.

**Division of Depositor and Consumer  
Protection (DCP):** John Brian Bowman;  
Joni K. Creamean; Peggi Gill; Allison  
A. Greenup; Mauricio E. Lainez; and  
Faye F. Murphy.

**Division of Insurance and Research  
(DIR):** Andrea Woolford Eley; Diane L.  
Ellis; Daniel S. Hoople; Robert C. Os-  
hinsky; Archana A. Snyder; Kristin A.  
Stone; and Jacy Q. Su.

**Division of Resolutions and Receiver-  
ships (DRR):** Janice Sanders Hearn;  
Philip Gino Mangano; Cynthia M.  
Miller; Emily K. Reames; Robert N.  
Stoner; James R. Wagner; Brock J.  
Walker; and Judith M. Wright.

**Division of Risk Management Super-  
vision (RMS):** Tina M. Brannon; Lari-  
sa Maria Collado; Charles W. Collier;  
Patricia A. Colohan; Doreen Renee  
Eberley; Brett A. McCallister; Anthony  
T. Perry; Alexandros Tosounidis; Eric  
S. Walker; James C. Watkins; and Toni  
Y. Wong.

**Legal Division:** Melanie D. Coates;  
Sarah Cunanan; Debra Decker; Patri-  
cia S. Gurneau; Nicholas S. Kazmerski;  
Roberta Koss; Cheryl Markin; William  
Piervincenzi; Ariana L. Rambuyan;

Marguerite Sagatelian; Andrea F. Toli-  
ver; Merlene E. White; and Hugo A.  
Zia.

**Office of Communications (OCOM):**  
David M. Barr; Alan W. Levy; and Ed-  
ward C. Warrick.

**Office of the Ombudsman (OO):** Rob-  
ert R. Brown.

*Annie D. Moore EEO, Diversity, and  
Inclusion Award—Individual*

**Michael Benardo**

*Annie D. Moore EEO, Diversity, and  
Inclusion Award—Executive*

**Margaret M. Hanrahan**

*Creativity and Innovation Award—  
Team*

**The DRR Innovation Lab: Solving Or-  
ganizational Challenges**

**Team Members:**

**Division of Resolutions and Receiver-  
ships (DRR):** Bernard A. Bak; Ryan  
Bess; Leslie Fogg Bowie; Amanda J.  
Davis; Deborah Del Grosso; Lockwood  
R. Eddy; Alex R. Greenberg; Bryan  
Jonenson; Lametra Off; James Sigler;  
Jane T. Slattery; Curtis W. Smith; Vic-  
tor Villarreal; Mark W. Vugrinovich;  
and Brock J. Walker.

*FDIC Support Services Award*

**Debra Ann Sweeny**

*Douglas H. Jones Legal Excellence  
Award—Team*

**Landmark Audit Malpractice Litiga-  
tion Team**

**Team Members:**

**Division of Resolutions and Receiver-  
ships (DRR):** Connie D. Dryden; Daniel  
H. Gutierrez; and William B. Mitchell.

**Legal Division:** Melanie D. Coates;  
Gregory K. Conway; Roberta Koss;  
Michael J. Pollack; Lisa K. Porter;  
Raymond R. Rivard; and Floyd I. Rob-  
inson.

*35-Year Federal Service Recognition*

**35-Year Federal Service Recipients:**

**Corporate University (CU):** Lavore L.  
Richmond.

**Division of Administration (DOA):**  
Rex C. Anderson; Cynthia B. Bal-  
lenger; William B. Brown; Gregory M.  
Buck; Trisha M. Bursey; E. Lynn Carr  
Hawkes; Richard L. Curbello; Carl N.  
Hession; Sandra F. Lavine; John Da-  
vid Manion; Carol Antoinette Martin;  
Ricky David Nelson; and Patricia M.  
Warren.

**Division of Depositor and Consumer  
Protection (DCP):** Theresa M. Brod-  
with; Glenda R. Freeman; Joan L. Gus-  
tafson; Elna M.F. Johns; Donald K.  
Speirs; and Christine C. Tullio.

**Division of Finance (DOF):** Brigitte  
R. Bowens; Debra Butler; Carol Ann  
Drake Proctor; Elroy S. Holden; Tra-  
cy D. Jackson; Craig Jarvill; Jeffrey F.  
Taylor; and Steven L. Wagoner.

**Division of Information Technology  
(DIT):** Valerie A. Baltimore; Wendell  
Buckmon; Iva J. Mehaffey; Clarence K.  
Nichols; and Ronald Pferchy.

**Division of Insurance and Research  
(DIR):** Frederick S. Carns, Jr.; and  
Ronald P. Relich.

**Division of Resolutions and Receiver-  
ships (DRR):** Gary L. Criss; James A.  
England; Debra E. Foster; James M.  
Hepburn; James W. Howell; Myers R.  
Hurt, II; David Jones; Jerry G. Lopez;  
Edward M. Mertic; James R. Wagner;  
and Dana D. Wayne.

**Division of Risk Management Super-  
vision (RMS):** Gwendolyn F. Alston;  
Benjamin E. Brown; Mitchell R.  
Brown; Scott D. Chambers; Carlos C.  
Galvan; Benjamin Hernandez; Sandra  
R. Jenifer; Brenda Colette Juneau; Be-  
atrice A. Kastaniotis; Laura L. Koch;  
Paula M. Lane; Lytoria A. Little; Su-  
zanne E. Louie; Selina C. Mack; Barba-  
ra J. Maietta; Gayle Gardner Paxton;  
Leslie Ann Peck; Jorge L. Pietri; Cecilio  
Rivera; Donald R. Saxinger; John A.  
Schaeffer; and Julia W. Tanner.

**Legal Division:** Jock A. Banks; Mar-  
tin Briseno, Jr.; Alonzo T. Dill, III;  
Charles A. Fulton; Jesusa B. Gallegos;  
Larry L. Goodman; Daniel H. Kurten-  
bach; Dora Elvina Lindsay; Daniel G.  
Lonergan; Monika G. Nicholson; Rod-  
ney D. Ray; Denise L. Spence; Jerry  
Sussman; James S. Watson; and Barba-  
ra A. Williams.

**Office of Complex Financial Institu-  
tions (OCFI):** Sheridan L. Hill; and Ti-  
tus S. Simmons.

**Office of Inspector General (OIG):**  
Stephen M. Beard.

**Office of the Ombudsman (OO):** Eric  
R. Raines. 🏠

## CHAIRMAN'S ANNUAL AWARDS

### Christine M. Davis Ensures Success of FDIC-Hosted Events

*Chairman's Excellence Award—Individual*

#### Christine M. Davis

Chief, Special Services

Division of Administration (DOA), Washington

At FDIC-hosted events in any given year, Christine M. Davis, Chief of Special Services, Division of Administration (DOA), can usually be seen quietly making sure everything runs according to plan. The success of these many events—varying from high-profile conferences to internal celebrations—is due to Davis' superb leadership, professionalism, poise, organizational talent, and genuine dedication to each and every attendee. No detail escapes her notice, and whenever a concern is raised, Davis responds with her trademark diplomacy, calm, and attentiveness.

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***Davis' behind-the-scenes planning, coordination, logistical mastery, and orchestration on the day of an event ensure that the FDIC is represented exceedingly well.***

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This was undoubtedly the case throughout 2018, when Davis made extraordinary contributions to the FDIC's strategic goals. In every respect, Davis exemplified the core values of the *Chairman's Ex-*

*cellence Award—Individual*. On a daily basis, she applied her technical expertise in management and conference planning. She led her team effectively and efficiently and worked with all levels within the FDIC. As a result, Davis consistently received positive client feedback in all areas. Survey results of the services provided by Davis and her staff reached an impressive 93 percent, surpassing the industry benchmark of 91 percent.

Davis' behind-the-scenes planning, coordination, logistical mastery, and orchestration on the day of an event ensure that the FDIC is represented exceedingly well. Whether a major conference that brings a wide audience of external stakeholders together to discuss a timely topic, or a meeting with a foreign delegation of bank regulators, these events, individually and collectively, advance the FDIC's strategic goals and strengthen FDIC leadership. Internal events—such as the Diversity Education Series observances and the Fourth



of July and holiday celebrations—bring the FDIC community together, promote diversity and inclusion, and honor employee contributions.

Events hosted by the FDIC frequently present an opportunity for bankers, regulators, policymakers, academics, thought leaders, consumers, and community organization representatives—and members of the public and the press—to engage with the agency on a more direct and personal basis. Through her extraordinary creativity, initiative, and unswerving commitment to excellence, Christine Davis makes such interactions a positive experience. She is indeed the personification of the *Chairman's Excellence Award—Individual*. 🏆



## CHAIRMAN'S ANNUAL AWARDS

### Team Creates Transparent and Efficient Process for Deposit Insurance Applications

*Chairman's Excellence Award—Team*

*Deposit Insurance Application Process Review Team*

In 2018, the members of the Deposit Insurance Application Process Review Team developed a new process to review drafts of deposit insurance applications. The new process provides feedback to organizers to help develop more actionable applications and is designed to result in more timely FDIC deposit insurance applications.

To gather feedback on how to improve the deposit insurance application process, the team helped organize a series of roundtable discussions and a request for information to obtain input on the process, which generated a substantial number of comments and suggestions. As a result of the insights provided from these discussions and requests, the team developed a handbook for organizers of *de novo* institutions and a comprehensive guide for organizers. These resources are designed to help organizers navigate each step of the applications process.

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*The team succeeded in producing initiatives of widespread internal and external interest that will improve efficiency and increase transparency.*

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In addition, the team also contributed to the Deposit Insurance Applications Procedure Manual, which provides comprehensive instructions to FDIC staff regarding the deposit insurance application process. The Manual will be issued publicly.

To make the new process accessible and transparent, the team updated applications-related reporting and enhanced the resources posted to the FDIC's website.



Accomplishing these multiple, time-sensitive initiatives required technical and analytical skills, judgment, flexibility, accountability. The group also demonstrated interdisciplinary and interdivisional teamwork in identifying, developing, and implementing the recommendations.

This was a major project that was carried out in a short timeframe. The team succeeded in producing initiatives of widespread internal and external interest that will improve efficiency and increase transparency. For these achievements, the team members are certainly worthy recipients of the *Chairman's Excellence Award—Team*.

The members of the Deposit Insurance Application Process Review Team are as follows:

**Division of Depositor and Consumer Protection (DCP):** Denise R. Beiswanger; Glenn S. Gimble; and Stuart L. Hoff.

**Division of Risk Management**

**Supervision (RMS):** Larisa Maria Collado; Charles W. Collier; Patricia A. Colohan; Dawn M. Cooper; David Bell Crumby; Moira A. Dwyer; Angela M. Eafрати; Doreen Renee Eberley; Philip E. Erb; Christina L. Forbes; Donald R. Hamm; Hilary Hoskins; Scott P. Leifer; Thomas Francis Lyons; Janice L. Marble; Brett A. McCallister; Anne Marie Miessner; Rae-Ann Miller; George W. Parkerson; Debra L. Rhodes; Timothy J. Schuett; George J. Small; Derek L. Sturtevant; Eric S. Walker; James C. Watkins; Anthony H. Womack; and Brian Eugene Zeller.

**Legal Division:** Annmarie H. Boyd; Michael P. Condon; Suzanne Joy Dawley; Gregory S. Feder; Mark G. Flanigan; Benjamin K. Gibbs; Linda Ann Hubble Ku; Nicholas S. Kazmerski; Benjamin Jason Klein; Rodney D. Ray; Archie Ann Johnson Taylor; Catherine Ray Topping; Andrew B. Williams, II; and Catherine S. Wood. 🏢

## CHAIRMAN'S ANNUAL AWARDS

### Ira W. Kitmacher Leads Major HR Improvements

*Chairman's Excellence Award—Executive*

#### **Ira W. Kitmacher**

Director, Human Resources

Division of Administration (DOA), Washington

During 2018—a year of major change at the FDIC—Ira Kitmacher provided exceptional guidance, expertise, and leadership in HR and other operational matters. In his role as Director of Human Resources in the Division of Administration (DOA), Kitmacher offered continuity, expertise, and the benefits of his experience.

Kitmacher shared his institutional knowledge and human resources expertise with Chairman McWilliams during her initial weeks and months at the FDIC in 2018.

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***Kitmacher's outstanding leadership and deep knowledge of HR is consistently recognized by his superiors, co-workers, and employees.***

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He spearheaded new initiatives to improve the FDIC's hiring processes, including the timeliness of those processes. Developing new hiring flexibilities, he led the effort to enhance productivity

and save costs in HR operations.

Crucially, he played a central role in developing the HR Toolkit for Managers training. This training was delivered to hundreds of FDIC managers in 2018, and their responses were overwhelmingly favorable.

The training supports managers in carrying out their HR responsibilities and aims to ensure a successful and effective HR program.

Kitmacher also contributed to several initiatives, including the Administration's Executive Orders on Employee and Labor Relations, OMB's hiring requirements, collective bargaining efforts, and political appointments.

Throughout the year, Kitmacher worked cooperatively across internal and external organizational boundaries. He volunteered to work on the RMS/



DCP Field Office Modernization initiative and played a lead role in establishing the FIRREA HR Directors' group.

Within the FDIC, he consistently supports his colleagues and staff and always lends an understanding ear.

Kitmacher's outstanding leadership and deep knowledge of HR is consistently recognized by his superiors, co-workers, and employees. He is a most deserving recipient of the *Chairman's Excellence Award—Executive*. 🏆

## CHAIRMAN'S ANNUAL AWARDS

### Four Employees Bring Books and Hope to Children in Underserved Communities

*Nancy K. Rector Public Service Award*

*Encouraging Literacy in Underserved Communities Team*

Four FDIC employees are coordinating the distribution of books to children in underserved communities through their nonprofit organization, Bringing Love and Conscious Knowledge 2 Life, also known as B.L.A.C.K. 2 LIFE, or B2L. The men—Resolutions and Receiverships Specialists Michael Rae Merriweather, Jelani H. Bracey, Kenneth B. Presley, Jr., all of DRR in Dallas; and Eze K. Amadi, Financial Management Analyst of DRR at headquarters—are also delivering hope and promoting literacy in neighborhoods all too often plagued by high levels of crime, violence, and incarceration.

B2L is founded on the principle that engaging parents and youth increases literacy in underserved communities. Accordingly, the nonprofit encourages African-American men to take an active role by volunteering to serve as ambassadors who organize local events and hand out books. This innovative approach empowers black men while helping to strengthen vulnerable communities.

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***B2L is founded on the principle that engaging parents and youth increases literacy in underserved communities.***

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B2L's leaders distribute books in their local communities in the Dallas-Ft. Worth area, and in Maryland and Washington, D.C. Increasingly, outreach "ambassador" events are also being held



in cities around the country. Through these events, as of June 2019, B2L has distributed more than 40,000 books to young people in 18 cities in 14 states in the U.S. as well as in Trinidad, Nigeria, Haiti, and Jamaica.

One inspiring story of empowerment came from Memphis, Tennessee, where a class of high school sophomores coordinated book distribution at a local Walmart. In Dallas, a community member said: "This is an amazing nonprofit in the community. Our children and families are benefiting from the male representation as well as resources provided!"

To further their mission, B2L is also sponsoring four college scholarship

opportunities of \$500 each to black males who plan on majoring or those currently majoring in the education field.

For their innovation, vision, initiative, leadership, and dedication to helping communities, Merriweather, Bracey, Presley, and Amadi deserve to be honored with the *Nancy K. Rector Public Service Award*.

The members of the *Encouraging Literacy in Underserved Communities Team* are as follows.

**Division of Resolutions and Receiverships (DRR):** Eze K. Amadi; Jelani H. Bracey; Michael Rae Merriweather; and Kenneth B. Presley, Jr. 🏠



## CHAIRMAN'S ANNUAL AWARDS

### Kevin J. Schmidt Applies IT Knowledge To Pioneer Examination Innovations

*Edward J. Roddy Examiner Excellence Award (RMS)*

#### **Kevin J. Schmidt**

Senior Risk Examiner

Division of Risk Management Supervision (RMS)

Chicago Region

Throughout his 32-year career, Senior Risk Examiner Kevin Schmidt has been ahead of his time. Applying IT expertise to examination processes, Schmidt has pioneered innovative methods for making safety and soundness examinations more efficient and productive.

In 1995, Schmidt was an early advocate of electronic line sheets and then served as a member of the ALERT Development Team. The tool is now integral to the Examination Tools Suite used nationwide. Schmidt's initiative and creativity resulted in loan review effectiveness, increased efficiency, and enhanced data security.

In 2005, as a member of the e-Exam Working Group, Schmidt championed the use of FDICconnect, a program that remains the primary file transfer chan-

nel between banks and the FDIC.

In 2018 and 2019, Schmidt has advocated the use of third-party vendors for off-site loan review connectivity. His understanding of technical security specifications and his commitment to bridging the communication gap between RMS Policy/Security and bankers led to the RMS WebEx pilot program. Off-site loan review at a nominal cost to banks is a win-win.

But Schmidt's application of technology knowledge to examinations is not confined to new groundbreaking tools and approaches. An Advanced IT-OJT graduate, Schmidt is a go-to person on IT issues and consistently receives requests for his expertise in the examination of highly complex banks, data centers, and IT vendors. He is also often called upon by regional offices and headquarters for his leadership in super-

visory projects and training initiatives.

Schmidt generously shares his knowledge with team members and bankers. For more than 15 years, he has provided instruction for Corporate University's IT curriculum, and as a result, he has promoted the IT bench strength in RMS. He has also coached several examiners through IT-OJT programs and presented training in the Directors College Program and RMS technical videos.

For his continual achievements, including those in 2018, Schmidt is a most worthy recipient of the *Edward J. Roddy Examiner Excellence Award (RMS)*. 🏆



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*Applying IT expertise to examination processes, Schmidt has pioneered innovative methods for making safety and soundness examinations more efficient and productive.*

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## CHAIRMAN'S ANNUAL AWARDS

### Rafael A. Valle Excels as Leader of Territory Compliance

*Edward J. Roddy Examiner Excellence Award (DCP)*

#### **Rafael A. Valle**

Field Supervisor (Compliance)

Nashville, Tennessee, Territory

Division of Depositor and Consumer Protection (DCP)

Dallas Region

Rafael A. Valle is a leader who has earned the respect and admiration not only of his team but of many colleagues throughout the FDIC. Valle has served as Field Supervisor for Compliance in DCP's Tennessee Territory since 2009. In 2018, as in all his previous years in this role, Valle exhibited exceptional leadership qualities that greatly benefited his team and the FDIC.

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***Valle and his team foster open communications and serve as a resource for bankers.***

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Valle has built strong morale, teamwork, and accountability in the Tennessee Territory. He consistently supports, encourages, and motivates his team to achieve territory, regional, and corporate goals. He challenges the team to find new approaches and solutions to issues facing the territory. A skilled manager who refrains from micromanaging, he trusts and empowers his team to deliver results. One employee said of Valle: "Rafael is the best manager I've had in my 35-plus years of private- and public-sector work. He's the reason I've

stayed in the Tennessee Territory. I can't think of a better mentor who encourages work-life balance and instills the desire to push myself to learn, be efficient, and reach for higher goals."

Valle and his team foster open communications and serve as a resource for bankers. He has cultivated a strong and positive working relationship with the state banking department and with the state's Commissioner of Banking. In particular, Valle has served as a resource for the state's Commissioner of Banking and banks on how best to meet consumers' need for small-dollar loans.

In 2018, Valle represented the Dallas Region on the National Just-in-Time Training Advisory Group that provides guidance and feedback to course design teams. His input helped improve the effectiveness and timeliness of examiner training programs. Valle also served on the national committee that developed a Large Bank Community Reinvestment Act (CRA) Subject Matter Expert



(SME) Group and developed a similar group for the Dallas Region.

Valle and the team helped the Dallas Region achieve performance goals in 2018 by taking charge of out-of-territory examinations. Valle is committed to training pre-commissioned staff and encouraging commissioned staff to enhance their skills. He frequently offers to train out-of-territory pre-commissioned examiners.

Valle exemplifies the ideals of this award, and has done so, not only in 2018, but throughout his entire career. He is a true leader and an inspiration to others, and is indeed a worthy recipient of the *Edward J. Roddy Examiner Excellence Award (DCP)*. 🏆

## CHAIRMAN'S ANNUAL AWARDS

### Randy K. Taylor Leads DRR Staff To Achieve Mission-Critical Goals

*DRR Robert F. Longworth Leadership Award*

#### **Randy K. Taylor**

Deputy Director, Receivership Operations Branch  
Division of Resolutions and Receiverships (DRR)  
Dallas Region

Randy K. Taylor goes to great lengths to promote teamwork, cohesiveness, and esprit de corps within the Division of Resolutions and Receiverships (DRR) and between DRR and the other FDIC divisions and offices. He is a positive and tireless leader with an exceptional ability to motivate his staff. Taylor is consistently willing to assist others and has demonstrated initiative and imagination in accomplishing the FDIC's mission.

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***In 2018, he oversaw the termination of more than 66 failed bank receiverships, reducing FDIC costs and providing prompt payments to creditors and uninsured depositors***

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During the recent period of muted bank failure activity, Taylor has been very proactive in working through the remnants of the most recent crisis. In 2018, he oversaw the termination of more than 66 failed bank receiverships, reducing FDIC costs and providing prompt payments to creditors and uninsured depositors.

Taylor also proactively monitors legal receivership matters, ensuring cost effectiveness and maximum recoveries.

In 2018, Taylor served as Executive Sponsor for the Claims Administration Enhancement Project and the Deposit Resolution Optimization (DRO) project. The Claims Administration System (CAS) is the application DRR uses to complete insurance determinations for failing and failed banks, and the Deposit Resolution Optimization Project is a major IT initiative to upgrade CAS capabilities. The second phase of the enhancements was completed on schedule and \$1.2 million under budget. The enhancements have greatly improved the FDIC's deposit insurance determination capabilities, and more improvements are forthcoming.

Taylor has also promoted training for Branch Manager, Contract Oversight, and Claims Certificates, resulting in a majority of DRR staff qualifying as claims

certified and more than half of the staff trained to perform as branch managers. A substantial number of DRR staff has received Contract Oversight manager training.

Taylor consistently fosters an environment of open communication, providing "Feedback Lunches" with staff and a monthly "Meet and Greet" with supervisors and staff. He also actively engages with his peers throughout the FDIC.

Taylor is a consummate business professional whose consistent contributions, both in 2018 and throughout his lengthy tenure in DRR, make him highly deserving of the *DRR Robert F. Longworth Leadership Award*. 🏆





## CHAIRMAN'S ANNUAL AWARDS

### DIR Team Brings Enhancements to FDIC Data and Analysis

*James R. McFadyen Award for Excellence in Research, Data and Policy Analysis—Team Trust Through Transparency Analytics Team*

As part of the FDIC's longstanding commitment to maintaining public confidence, Chairman McWilliams established the Trust Through Transparency Initiative. The initiative builds on the FDIC's foundation of trust and accountability by enhancing trust and confidence. To that end, the initiative calls for publishing performance metrics, such as turnaround times for examinations and bank charter applications, call center usage and response times, and data on the status of supervisory and assessment appeals.

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*The Trust Through Transparency Analytics Team was critical in identifying and developing the appropriate performance metrics to hold the FDIC publicly accountable.*

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The Trust Through Transparency Analytics Team was critical in identifying and developing the appropriate performance metrics to hold the FDIC publicly accountable. This was a new and novel initiative for the FDIC that required good data, analytical and policy skills, and excellent communication.

Establishing these metrics included identifying the data and consolidating the information—no small feat. The collaborative effort resulted in the successful launch of a public website. For this major achievement, the Trust Through Transparency Analytics Team merits the *James R. McFadyen Award for Excellence in Research, Data, and Policy Analysis—Team*.



The members of the Trust Through Transparency Analytics Team are as follows.

**Division of Administration (DOA):** Terrence Worrell.

**Division of Depositor and Consumer Protection (DCP):** John Brian Bowman; Joni K. Creamean; Peggi Gill; Allison A. Greenup; Mauricio E. Lainez; and Faye F. Murphy.

**Division of Insurance and Research (DIR):** Andrea Woolford Eley; Diane L. Ellis; Daniel S. Hoople; Robert C. Oshtinsky; Archana A. Snyder; Kristin A. Stone; and Jacy Q. Su.

**Division of Resolutions and Receiverships (DRR):** Janice Sanders Hearn; Philip Gino Mangano; Cynthia M. Miller; Emily K. Reames; Robert N. Stoner; James R. Wagner; Brock J. Walker; and Judith M. Wright.

**Division of Risk Management Supervision (RMS):** Tina M. Brannon; Larisa Maria Collado; Charles W. Collier; Patricia A. Colohan; Doreen Renee Eberley; Brett A. McCallister; Anthony T. Perry; Alexandros Tosounidis; Eric S. Walker; James C. Watkins; and Toni Y. Wong.

**Legal Division:** Melanie D. Coates; Sarah Cunanan; Debra Decker; Patricia S. Gurneau; Nicholas S. Kazmerski; Roberta Koss; Cheryl Markin; William Piervincenzi; Ariana L. Rambuyan; Marguerite Sagatelian; Andrea F. Toliver; Merlene E. White; and Hugo A. Zia.

**Office of Communications (OCOM):** David M. Barr; Alan W. Levy; and Edward C. Warrick.

**Office of the Ombudsman (OO):** Robert R. Brown. 🏠

## CHAIRMAN'S ANNUAL AWARDS

### Michael Benardo Promotes Diversity at the FDIC and Across Government

*Annie D. Moore EEO, Diversity and Inclusion Award  
—Individual*

#### **Michael Benardo**

Chief, Cyber Fraud and Financial Crimes Section  
Division of Risk Management Supervision (RMS), Washington

Michael Benardo currently serves as the chair of the 74-member PRIDE Employee Resource Group (ERG) and has done so since 2015. PRIDE's mission is to promote recognition and respect for diversity and to create a workplace environment that values all employees, regardless of sexual orientation, gender identity, and gender expression. Through his work with PRIDE, Benardo helps to further the goals and objectives of the FDIC's Diversity and Inclusion Strategic Plan.

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*Through his work with PRIDE, Benardo helps to further the goals and objectives of the FDIC's Diversity and Inclusion Strategic Plan.*

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As PRIDE's steering committee chair, Benardo regularly coordinates activities, including educational and networking events with other ERGs and the Chairman's Diversity Advisory Councils. PRIDE has also been instrumental in assisting the Office of Minority and Women Inclusion (OMWI) with planning for the observances of the Lesbian, Gay,

Bisexual, and Transgender (LGBT) Pride Month each June.

In 2018, Benardo created a brochure entitled, "Are You an Ally?" designed to offer advice on how FDIC employees can become a better ally to their LGBT colleagues. The publication has been distributed at diversity events and has received positive feedback.

Benardo also participates in Pride in Federal Service, an interagency group focused on equal employment opportunity and engagement for all federal applicants and employees, regardless of sexual orientation, gender identity, or gender expression. He serves as the group's community outreach and engagement coordinator. One of his contributions in 2018 was coordinating efforts among federal agencies to participate in the Capital Pride Parade in Washington, D.C. He also authored an article for the *FDIC News* titled "Showing Our PRIDE!" about the parade that contributed to raising corporate aware-

ness about the event.

Benardo is also committed to giving back by serving as a mentor in the FDIC Mentoring Program. He was a mentor in 2018 and has served as a mentor in the program for seven additional mentoring years.

Benardo promotes diversity and inclusion in the FDIC workplace, proactively raises awareness about LGBT issues, serves as a mentor to FDIC employees, and contributes to making the FDIC a great place to work. He also actively promotes diversity and inclusion across the federal government. For these contributions and achievements, Benardo is deserving of the *Annie D. Moore EEO, Diversity, and Inclusion Award—Individual*. 🏠



## CHAIRMAN'S ANNUAL AWARDS

### Margaret M. Hanrahan Excels With Thoughtful Approach to Diversity and Inclusion

*Annie D. Moore EEO, Diversity and Inclusion Award  
—Executive*

#### **Margaret M. Hanrahan**

Chief, Financial Analysis Section

Division of Insurance and Research (DIR), Washington

Margaret M. Hanrahan has taken extraordinary steps to honor diversity and inclusion within the FDIC. As Chief of DIR's Financial Analysis Section, she has demonstrated a commitment to embracing differences and instilling a sense of belonging irrespective of differences.

Hanrahan shows that she values differences in perspective by soliciting and considering input from all members of her team. She acknowledges, discusses, and appreciates gender, racial, and religious differences among her team members, and does not avoid the sometimes sensitive subjects.

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*Hanrahan shows that she values differences in perspective by soliciting and considering input from all members of her team.*

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As a manager, she actively supports each team member in achieving personal and professional goals. She identifies and announces professional growth opportunities for her staff whenever possible.

Hanrahan is an executive sponsor for the Partnership for Women in the Workplace (POWW) Employee Resource Group (ERG) and encourages staff to participate in ERGs and the DIR Diversity Working Group.

Her charitable activities further demonstrate a commitment to diversity

and inclusion. In 2018, she visited Haiti to deliver needed medical supplies to midwives in Cap-Haitien's slums.

For her thoughtful leadership in promoting diversity and inclusion among her staff, Hanrahan is indeed a worthy recipient of the *Annie D. Moore EEO, Diversity, and Inclusion Award—Executive*. 🏠





## CHAIRMAN'S ANNUAL AWARDS

### The DRR Innovation Lab Pioneers Exciting Innovations

*Creativity and Innovation Award—Team*

*The DRR Innovation Lab: Solving Organizational Challenges*

The DRR Innovation Lab was launched in January 2018 with the goal of encouraging employees at all levels to submit and participate in developing innovative ideas that solve organizational problems, test new processes, and potentially implement new technological solutions.

The DRR Innovation Lab is a cross-functional team that includes individuals with a wide range of backgrounds, experiences, and skill sets.

The Lab explored state-of-the-art technology solutions. A pilot of the eBrevia machine learning and artificial intelligence application was developed and implemented, potentially bringing greater transparency and clarity for potential bidders, lower contractor and staff costs, and reduced surge staffing challenges.

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***The Lab also researched strategies for handling blockchain and other emerging tech-dependent banks in a failure situation.***

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The team researched ChatBots to assist customer-facing groups with a surge volume. They also developed an automation toolkit for post-closing work, including loan inventorying, tracking, and reporting.



The Lab also researched strategies for handling blockchain and other emerging tech-dependent banks in a failure situation.

Streamlining processes has been another successful point of focus for the Lab. The challenge of processing small-dollar cash receipts has been reworked in a cost-effective manner. In one DRR branch, assorted SharePoint sites have been consolidated through one hub, promoting centralized information sharing.

The Lab also explored the benefits of using a development sandbox to rapidly prototype new technology solutions.

The members of the DRR Innovation

Lab are recognized for their contributions, enthusiasm, collaboration, and commitment to serve as ambassadors for creativity and innovation, and are deserving of the *Creativity and Innovation Award—Team*.

The members of the DRR Innovation Lab are as follows.

**Division of Resolutions and Receiverships (DRR):** Bernard A. Bak; Ryan Bess; Leslie Fogg Bowie; Amanda J. Davis; Deborah Del Grosso; Lockwood R. Eddy; Alex R. Greenberg; Bryan Jonenson; Lametra Off; James Sigler; Jane T. Slattery; Curtis W. Smith; Victor Villarreal; Mark W. Vugrinovich; and Brock J. Walker. 🏢

## CHAIRMAN'S ANNUAL AWARDS

### Debra Ann Sweeny Plays Key Role in Dallas Community Affairs Success

#### *FDIC Support Services Award*

#### **Debra Ann Sweeny**

Community Affairs Assistant

Gulf Coast Outreach

Division of Depositor and Consumer Protection (DCP)

Dallas Region

Debra Ann Sweeny makes significant contributions to the many successes of the Dallas Community Affairs Branch. She provides support and administrative services for seven Community Affairs Specialists and two managers responsible for outreach in eight states.

In 2018, Sweeny organized logistics for more than 175 outreach activities and events conducted by the branch in the eight-state area. She provided support by arranging reservations and catering for participants at these events. The typical audience is composed of coalitions of banks, community organizations, agencies, and others.

Sweeny also assists the FDIC's hundreds of outside partners in delivering education and information to the general

public. Her work is consistently praised by these external economic inclusion partners—and by internal partners as well. Her support is critical to the delivery of the Money Smart curriculum to children in Austin, Texas. And her support of a Dallas Community Affairs Specialist ensures that hundreds of college students receive their first credit report each April. Her outstanding ability to handle multiple events simultaneously enables the Dallas Region to achieve its goals.

Several years ago, Sweeny began learning Spanish in order to be of even greater assistance to the organizations in the region.

Sweeny carries out her many responsibilities with a positive attitude. In addition

to her community affairs work, she also represents the Community Affairs Branch at many CDAC events, and other divisions and offices often call on her to represent the FDIC at national industry conferences.

That Sweeny is indispensable to the success of the Community Affairs Branch is acknowledged by the branch's members. She exemplifies the ideals and core values of the *FDIC Support Services Award* and is a deserving recipient of this honor. 🏆



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***In 2018, Sweeny organized logistics for more than 175 outreach activities and events conducted by the branch in the eight-state area.***

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## CHAIRMAN'S ANNUAL AWARDS

### Litigation Team Achieves Landmark Result for the FDIC

*Douglas H. Jones Legal Excellence Award—Team  
Landmark Audit Malpractice Litigation Team*

Receiving the Douglas H. Jones Legal Excellence Award is the litigation team that was responsible for the unprecedented achievements in the accounting malpractice lawsuit brought by the FDIC as Receiver for Colonial Bank (“Colonial”) against Colonial’s outside and internal accounting firms.

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*In total, the FDIC as Receiver for Colonial Bank recovered \$395 million from this landmark case.*

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After a four-week bench trial, the United States District Court, in a 91-page decision, found in favor of the FDIC, and for the first time, since the adoption of Sarbanes Oxley, clearly established that auditors have an affirmative duty to design their audits to detect fraud consistent with Prompt Corrective Act Oversight Board (PCAOB) standards. In the past, auditors in malpractice cases asserted that detecting fraud as part of an audit was not their responsibility. This decision, which has been widely covered in the business and accounting press, holds the auditor accountable for their negligent and deficient audits. The case is pivotal because it is expected to incentivize audit firms to improve the quality of their audits of financial institutions, especially in the area of fraud detection, which, in turn, provides assistance to regulators in maintaining the safety and soundness of financial institutions and protects



depositors and the Deposit Insurance Fund.

On July 2, 2018, following a second trial on damages, the Court held the outside auditor liable to the FDIC for \$625.3 million in damages, which is believed to be the largest accounting malpractice award issued against a major accounting firm in U.S. history. In March 2019, the FDIC settled its claims against the outside auditor for \$335 million before the entry of a final appealable judgment.

The litigation team also pursued a companion accounting malpractice case against Colonial’s internal auditor, which the team, on behalf of the FDIC, settled on the eve of trial for \$60 million.

In total, the FDIC as Receiver for Colonial Bank recovered \$395 million

from this landmark case. The result of the case will also serve as significant favorable legal authority for future FDIC cases because the Court upheld the FDIC’s special “white knight” status as Receiver by not allowing the auditors to escape liability by blaming their malpractice on the alleged misconduct of former bank employees.

The members of the Landmark Audit Malpractice Litigation Team are:

**Division of Resolutions and Receiverships (DRR):** Connie D. Dryden; Daniel H. Gutierrez; and William B. Mitchell.

**Legal Division:** Melanie D. Coates; Gregory K. Conway; Roberta Koss; Michael J. Pollack; Lisa K. Porter; Raymond R. Rivard; and Floyd I. Robinson. 🏛️



## CHAIRMAN'S ANNUAL AWARDS

### FDIC Employees Honored for 35 Years of Federal Government Service

#### *35-Year Federal Service Recognition*

##### **35-Year Federal Service Recipients**

Employees with 35 years of federal government service were honored at the Chairman's Annual Awards Ceremony.

The employees who were recognized are as follows.

**Corporate University (CU):** Lavore L. Richmond.

**Division of Administration (DOA):** Rex C. Anderson; Cynthia B. Ballenger; William B. Brown; Gregory M. Buck; Trisha M. Bursey; E. Lynn Carr Hawkes; Richard L. Curbello; Carl N. Hession; Sandra F. Lavine; John David Manion; Carol Antoinette Martin; Ricky David Nelson; and Patricia M. Warren.

**Division of Depositor and Consumer Protection (DCP):** Theresa M. Brodwith; Glenda R. Freeman; Joan L. Gustafson; Elna M.F. Johns; Donald K. Speirs; and Christine C. Tullio.

**Division of Finance (DOF):** Brigitte R.

Bowens; Debra Butler; Carol Ann Drake Proctor; Elroy S. Holden; Tracy D. Jackson; Craig Jarvill; Jeffrey F. Taylor; and Steven L. Wagoner.

**Division of Information Technology (DIT):** Valerie A. Baltimore; Wendell Buckmon; Iva J. Mehaffey; Clarence K. Nichols; and Ronald Pferchy.

**Division of Insurance and Research (DIR):** Frederick S. Carns, Jr.; and Ronald P. Relich.

**Division of Resolutions and Receiverships (DRR):** Gary L. Criss; James A. England; Debra E. Foster; James M. Hepburn; James W. Howell; Myers R. Hurt, II; David Jones; Jerry G. Lopez; Edward M. Mertic; James R. Wagner; and Dana D. Wayne.

**Division of Risk Management Supervision (RMS):** Gwendolyn F. Alston; Benjamin E. Brown; Mitchell R. Brown; Scott D. Chambers; Carlos C.

Galvan; Benjamin Hernandez; Sandra R. Jenifer; Brenda Colette Juneau; Beatrice A. Kastaniotis; Laura L. Koch; Paula M. Lane; Lytoria A. Little; Suzanne E. Louie; Selina C. Mack; Barbara J. Maietta; Gayle Gardner Paxton; Leslie Ann Peck; Jorge L. Pietri; Cecilio Rivera; Donald R. Saxinger; John A. Schaeffer; and Julia W. Tanner.

**Legal Division:** Jock A. Banks; Martin Brisen, Jr.; Alonzo T. Dill, III; Charles A. Fulton; Jesusa B. Gallegos; Larry L. Goodman; Daniel H. Kurtenbach; Dora Elvina Lindsay; Daniel G. Lonergan; Monika G. Nicholson; Rodney D. Ray; Denise L. Spence; Jerry Sussman; James S. Watson; and Barbara A. Williams.

**Office of Complex Financial Institutions (OCFI):** Sheridan L. Hill; and Titus S. Simmons.

**Office of Inspector General (OIG):** Stephen M. Beard. ■



## TEAM FDIC

### TEAM FDIC Advisory Group Holds Inaugural Meeting

By SALLY KEARNEY  
Office of Communications

The TEAM FDIC Advisory Group met for the first time on June 24. The Group members reviewed and prioritized a number of project ideas received through the TEAM FDIC website. The Advisory Group will finalize and present recommendations to Chairman McWilliams for approval in upcoming weeks.

The TEAM FDIC Advisory Group identifies short-term projects that positively impact the workplace and forms Integrated Project Teams (IPTs) to work on them. The Advisory Group's nine members include executives, employees, and an NTEU representative (*see member list below*):

- Treisha Thorpe Borris, Financial Institution Examiner, DCP/Baltimore
- Felicia Collins, Counsel, Legal/Washington
- Doreen Eberley, Director, RMS/Washington
- Arleas Upton Kea, Deputy to the Chairman & Chief Operating Officer, Washington
- Steve Keller, Senior Counsel, NTEU/Washington



**Chairman McWilliams kicks off the inaugural TEAM FDIC Advisory Group meeting.**

- Dawn Sleva, Senior Compliance Examiner, DCP/Springfield
- Mark Taylor, Assistant Regional Director, RMS/Dallas
- Howard Whyte, Chief Information Officer/Chief Privacy Officer, CIOO/Washington
- Janalyn Williams, Secretary, RMS/Chicago

Once TEAM FDIC projects are approved, an Expression of Interest (EOI) announcement will be sent for employees who are interested in applying to be in the applicant pool for working on a specific IPT.

Employees are encouraged to continue to submit ideas to improve the FDIC workplace. 🏢



## FDIC INTERNS

### Interns Come Together for Interactive 2019 Student Intern Symposium

By SALLY KEARNEY  
Office of Communications

The 2019 Student Intern Symposium, held July 11 at the Sheila C. Bair Auditorium at Virginia Square, offered FDIC interns a mix of presentations, workshops, and an afternoon FDIC Fair. The theme of this year's Student Intern Program—"Planting the Seeds for Professional Growth"—was reflected in the program agenda, which enabled interns to learn more about the FDIC, consider career paths, and chat with cohorts and colleagues.

The Symposium was one of several events the Student Intern Program Planning Committee is sponsoring this summer. While the Symposium was held onsite for the interns at Headquarters, the event was broadcast live through virtual teleconference for interns in the Regional and Field Offices.

Kicking off the day was Career Management Program (CMP) Program Manager Joleen Macek, who welcomed the interns and introduced Deputy to the Chairman and Chief Operating Officer Arleas Upton Kea. COO Kea delivered the opening remarks and began by expressing how much she enjoys talking with interns. "You all are the future," she said, adding that interns bring fresh perspectives and creativity to the workplace.

Emphasizing the theme of professional growth, Kea encouraged interns to take advantage of the many opportunities available to them, including



Photos l to r: Deputy to the Chairman and Chief Operating Officer Arleas Upton Kea encourages interns to step outside of their comfort zones and introduce themselves to others. CU's Associate Professor Annette Guadalupe explains the developmental workshop entitled, "What's My Team Member Style?"

the sponsored intern activities and other developmental programs the FDIC offers. Interns would also be well advised to get to know their FDIC colleagues, including senior co-workers. "Put yourself out there," Kea said, adding that "wonderful things can happen" when a person steps outside of his or her comfort zone.

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*COO Kea delivered the opening remarks and began by expressing how much she enjoys talking with interns. "You all are the future," she said.*

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Kea vividly recalled the jitters she felt as a law student when she and a friend summoned the courage to meet Barbara Jordan, a University of Texas law professor at the time, who was also a former U.S. Representative, a leader of the Civil Rights Movement, and an American icon. Jordan greeted Kea and her friend warmly and soon became a mentor to Kea, not only during Kea's law school years but for decades thereafter.

As a young lawyer finding her way at the FDIC, Kea noticed that then-Acting Chairman Andrew "Skip" Hove frequently lunched in the cafeteria sur-

*see Symposium, page 20, column 1*



Photos l to r: Interns take self-assessment for "What's My Team Member Style?" workshop: at center, Harrison Schwab, Intern in OCISO. Jaliyah Royston, Intern in DOF, presents the strengths of her predominant team member style to interns with alternative team member styles. Jihad Olley, Intern in DIR, describes the qualities of his primary team member style.



## FDIC INTERNS

*Symposium, from page 19*

rounded by employees. One day, she spotted Hove sitting alone at a table and ventured to ask if she could join him. “Of course!” he replied, and from that memorable moment, the two developed “a great rapport” that continues to this day.

Kea concluded with a reminder to the interns that seizing such moments could lead to life-changing career moves.

After the COO’s remarks, interns participated in a workshop entitled “What’s My Team Member Style?” led by Corporate University’s Associate Professor Annette Guadalupe. The interns completed a self-assessment to determine their team member styles and discussed their findings.

Interns then mingled during an ice-breaker activity before learning useful tips for effective networking from CMP Career Counselor Barbara Suddarth.

After lunch, the interns participated in an FDIC Fair. Circulating among tables staffed by division and office representatives, interns had the opportunity to ask questions, chat with staff, and learn about potential career paths at the FDIC.

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***After lunch, the interns participated in an FDIC Fair. Circulating among tables staffed by division and office representatives, interns had the opportunity to ask questions, chat with staff, and learn about potential career paths at the FDIC.***

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While making their rounds at the FDIC Fair, several interns stopped to share comments on the Symposium. Sakari Edwards, a student at Frostburg State University and an intern in RMS, mentioned that she enjoyed the opportunity to meet other interns.

“It’s great to meet so many people,”



**Photos l to r: Human Resources Specialist and member of the Student Intern Planning Committee, William Powell, provides information to the interns about the “FDIC Fair” activity. Career Management Program (CMP) Career Counselor Barbara Suddarth shares tips during the “Networking 101” presentation.**



**William Bartle, Intern in the Legal Division (left), speaks with FDIC Fair representative Marguerite Sagatelian, Assistant General Counsel in the Legal Division (right).**

said Anthony Cataldo, a student at Georgetown University and intern in DIR. Cataldo described the Symposium as “educational” and a learning experience.

The Fair’s free-flowing format also appealed to many interns. Topazz Tucker, a student at the University of Maryland University College (UMUC) majoring in cybersecurity and an intern in DCP, said, “This is a good way to learn about FDIC divisions and offices, and how it all fits together.”

DIR intern and business communications major at Stevenson University Lauren Dawkins also enjoyed

speaking with the representatives. “It is nice to meet people from other divisions, while getting the opportunity to practice my networking skills,” said Dawkins.

This is Erica Lary’s fourth summer as an intern in RMS. Lary, an MBA student at UMUC, particularly liked the interactive emphasis implemented in this year’s program.

Jordan DeFay, a student at the College of William and Mary majoring in government and economics and an intern in DIR, said, “I like the Symposium’s emphasis on future career opportunities.” 📌

## Laughs and Life Lessons from FDIC Internship Stories

*Current staffers who started as interns tell their favorite anecdotes.*

By JAY ROSENSTEIN,  
Office of Communications

Everyone knows that internships, like the ones offered at the FDIC, can help young people as well as workers into their 50s and 60s gain valuable experience and perhaps lead to full-time, good-paying jobs. But internships also can lead to fun, surprises and even inspirational stories that students say they'll never forget. I asked current FDIC staffers who started as interns to tell me their favorite anecdotes, and I chose these five. [Note: These stories have been edited and condensed.]

**Lekeshia Frasure, Acting Chief of the Division of Depositor and Consumer Protection (DCP) Community Affairs Section at Headquarters**

It was 1999. I was a sophomore in college, about 19 years old, and just starting as a student intern at the FDIC in the Little Rock Field Office in the former Division of Compliance and Consumer Affairs. I knew I'd have to drive to bank examinations on Monday mornings, but I had never driven much around the state, we didn't have GPS at the time and I didn't know how to read a map. So, my dad purchased an Arkansas state map for me and on Sunday nights we practiced plotting out different trips. And because I was working for the FDIC my dad let me have a



**Lekeshia Frasure**

car, but he said, "Don't get a speeding ticket."

Then came my first bank examination, and I had to drive to Rogers, Arkansas. I was driving for a while and doing my best to read the map when I got pulled over by a state police officer who told me the speed limit was 65 and I was going 80. I asked the state officer not to give me a ticket and I said I really needed to get to Rogers for my job. That was when he told me I was also 40 miles in the wrong direction. The result was he helped me read the map, and I only got a warning, not a speeding ticket. I'll never forget that. But that's not the end of the story.

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***Then came my first bank examination, and I had to drive to Rogers, Arkansas. I was driving for a while and doing my best to read the map when I got pulled over by a state police officer who told me the speed limit was 65 and I was going 80.***

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The officer told me he had a daughter that was a freshman at the University of Central Arkansas (UCA), and that she had pledged the same sorority that I was a part of at the University of Arkansas at Pine Bluff. As life would have it, a good friend from high school was attending UCA and in the same sorority, and she was friends with the officer's daughter. I told my friend what happened and she connected the dots. I ended up meeting his daughter after my first FDIC internship when I went back to school full-time and there was a sorority party at my school. Twenty-one years later, we still talk and text, and I was in her wedding. To this day, we joke about how we became friends. This was a life lesson for me to see that everything happens for a reason, which my parents used to say all the time, and to be open to seeing the good even in a perceived bad situation.

**Rich Brown, Deputy Director of the Division of Insurance and Research and the FDIC's Chief Economist at Headquarters**

Interns and junior staff had their heyday in the mid-1980s when I started as an intern at the Federal Home Loan Bank Board the summer of 1985. We knew computers. Some of the Bank Board managers and staff were a little behind the curve because they started before the PC revolution of the early-to mid-1980s. The Bank Board tended to rely on regular data reports that crunched out the same data every year or quarter. The ability of interns and other economists to write code made it possible to ask much more interesting questions of the data. And there was heightened demand for this type of analysis in the S&L and banking crises of the 1980s and early '90s.



**Rich Brown**

I worked part-time as an intern until the summer of 1986, when I started full-time as a Financial Economist at the Bank Board and did a ton of data crunching for the senior economists. It was soon after that when Bill Black, at the time the deputy director to the Federal Savings and Loan Insurance

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*see Inside/Out, page 22, column 1*



**Inside/Out**, from page 21

Corporation, was doing a dog and pony show on the savings institutions causing a lot of trouble in Texas during the crisis. I remember him asking me to crunch some data and make a chart out of it by 4:30 pm. He had it sent to *The Wall Street Journal*, and it appeared on Page 1 of the next day's edition. My reaction was "Wow! That was cool. Let's do that again."

***I remember him asking me to crunch some data and make a chart out of it by 4:30 pm. He had it sent to The Wall Street Journal, and it appeared on Page 1 of the next day's edition. My reaction was "Wow! That was cool. Let's do that again."***

I think that story also exemplifies how people like Eric Breitenstein, Ben Back-up and Clare Rowley made a name for themselves when they were just starting out because of their extraordinary skills and their hard work. Like me at the Bank Board, they started out here as interns or Research Assistants. But they were able to quickly contribute groundbreaking data analysis, and have now moved on to bigger and better things, either here at the FDIC or elsewhere.

**Crystal Donaldson, Human Resources Specialist in Employee Benefits for the Division of Administration (DOA) at Headquarters**

I started out as an intern in May of 2006 in the Graphic Design Unit, where I volunteered for every opportunity I possibly could and always put my best foot forward. I happened to volunteer to be on the DOA planning committee for the upcoming 2011 DOA conference and I worked with the Graphics staff to prepare the materials to include the conference logo, agenda, name badges, posters, etc.

Then came conference day. All our efforts came down to this one day. I sat in the audience and enjoyed the conference, and Arleas Upton Kea (DOA Director) was on the stage talking about

this one individual in Graphics who demonstrated excellent customer service skills, exceeded expectations, and had a can-do attitude. In my mind I'm going through a list of who in Graphics it could be. Then all of a sudden Arleas says, "We'd like to recognize Crystal Wheeler as the DOA Employee of the Year in the Administrative/Technical/Clerical category."

I nearly fell on the floor. Everyone stood up and turned to me. All the Graphics crew at my table gave me hugs. The entire audience was clapping and cheering me on as I walked from the back of the auditorium to the stage, where Arleas congratulated me. I had a standing ovation. I couldn't imagine me, Crystal Wheeler ... an intern ... winning a DOA Employee of the Year award. I stood on the stage in shock and awe. Someone from the audience shouted, "speech!" but my heart was beating so hard no words would come out. But somehow I did manage to say, "Thank you." I will never forget that day as long as I live.



**Crystal Donaldson, now a DOA HR Specialist at Headquarters, was an intern in the Graphic Printing and Design Unit (GDCU) in 2011 when, to her surprise, she received one of the division's Employee of the Year Awards. She is shown here, at center, with current Deputy to the Chairman and Chief Operating Officer Arleas Upton Kea (also the DOA Director then and now), and former GDCU Chief Patricia Hughes.**



**Mike Thompson**

**Mike Thompson, a DCP Senior Compliance Examiner at the Boston South Field Office in Foxboro, Massachusetts**

I was to begin my career in the Scott Depot, West Virginia, Field Office as a DCP intern in May of 2011, and I needed to get fingerprinted within the week. Months prior I had scheduled a trip to visit a friend in Vienna, Austria, for the upcoming weekend, and it just so happened that my father's college roommate was working in the Vienna embassy as a diplomat for the Department of State. He arranged for me to spend my first night in Vienna in his home and to have my fingerprints taken the following morning. However, I did not carry a cell phone overseas and had no way to contact my father's friend prior to arriving at his gated neighborhood for dinner. I was determined to get the job and my deadline to get fingerprinted was looming, so there was no way that I was going to let a locked gate stand in my way! I am sure that he was quite startled to walk outside to his grill, only to find a shadowy future FDIC intern climbing the gate. Fortunately, I had my fingerprints taken on schedule and received a very interesting tour of the embassy.

I also clearly remember the moment that I decided to accept a full-time position, if offered. It was my fourth and final examination of the summer at a bank in Monterey, Virginia, a sleepy town of approximately 150 residents located in a

see **Inside/Out**, page 23, column 1



**Inside/Out**, from page 22

region referred to locally as “Little Switzerland” due to the green mountainous terrain and prevalence of farms and agriculture. One evening, I struck up a conversation with an elderly couple, who were the only two other people in the hotel restaurant. They guessed immediately that I worked for a regulatory agency and, to my surprise, asked which of the two banks I was in town to examine! I remember feeling paralyzed, but also recalled the directions we received at orientation and declined to tell them. They laughed and we continued in our conversation. I knew in that moment that I was proud to work for the FDIC and that this job would not only provide a great experience to learn the intricacies of the banking industry, but would also open up opportunities to interact with people from many different walks of life.

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***They guessed immediately that I worked for a regulatory agency and, to my surprise, asked which of the two banks I was in town to examine!***

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**John Mercado, an Information Security Manager in the Division of Information Technology at Headquarters**

I started as a co-op program student at the FDIC in 1989 working at an

FDIC-leased office space on Pennsylvania Avenue. I was hired a year later as a Quality Assurance Analyst working for the then-Division of Accounting and Corporate Services (DACS). DACS later moved to Virginia Square and unlike downtown and the Virginia Square of today, there were plenty of used-car lots but very few restaurants within walking distance. So whenever we needed a break from the cafeteria, a small group of us newly hired and not-yet-graduated student interns would take turns driving to restaurants in Arlington and the surrounding area.

One day we found this great lunch deal at Bennigan's: If you didn't get your order delivered to you in 15 minutes you got it free. The restaurant even had stopwatches on the table for this lunch deal, so once the waiters finished taking orders they would start the stopwatch and we'd be sitting around, staring at the thing, hoping really hard that the time would run out before they came out with our food. Keep in mind, we were all still relatively poor back then — college kids as well as permanent employees grades 4 through 7 — so this was a big deal to us. We did get quite a few free lunches, and we would cheer to the dismay of our server. Looking back, our free lunch probably meant a cut in their pay, but we would just be cheering, giving high fives and congratulating ourselves on the free lunch. It took a year or two to get the college spirit and “frugality” out of us. 🍷



**John Mercado**

### **Know Something Unusual or Humorous About the FDIC?**

Please send your stories, insights, anecdotes, humor and other suggestions to: Jay Rosenstein, INSIDE/OUT, FDIC Office of Communications, 550 17th Street, NW, Room 7100, Washington, DC 20429. Phone: (202) 898-7303. Fax (202) 898-3543. E-mail address: [jrosenstein@fdic.gov](mailto:jrosenstein@fdic.gov).

# FDIC Staff Support Continuing Education for Librarians on Financial Regulation

By SALLY KEARNEY  
Office of Communications

Every year at the end of June, roughly 16,000 people come to Washington, D.C., for the Annual Conference of the American Library Association (ALA), and this year, the FDIC was here to welcome them! The FDIC routinely exhibits at a variety of industry conferences at which attendees have an interest in our mission and where we might find potential recruits for positions in the Corporation. The American Library Association (ALA) is an active conference for the FDIC, as the librarians in attendance are always looking for information their patrons can use, and the FDIC has a number of products that they can use in their work.

At this year's conference, the FDIC was well represented, both on the Exhibit Hall floor and in a pre-conference event held to inform and engage librarians from all types of libraries on what the FDIC does and how we partner with libraries to educate and inform their communities.

The pre-conference event on June 21 was titled "Guardians of the [Financial] Galaxy: How Financial Regulators Generate Free Data, Tools, and Information Along the Way." The full-day event was planned by librarians from the Reference and User Services Association within the ALA, including our Chief Librarian, Richard, who served on the planning committee.

Richard explained that the idea for a pre-conference event dedicated to financial regulatory issues started over a year ago when he was speaking with Jennifer Boettcher, Business Reference Librarian for Georgetown University, about what he had learned about financial regulation since joining the Consumer Financial Protection Bureau (CFPB) in 2015. Richard and Jennifer discussed the regulatory environment and the challenges librarians



Photos 1 to r: Andy Felton, Acting RMS Deputy Director, describes the history of financial regulation to a pre-conference audience. FDIC Chief Librarian Richard Huffine and Reference Librarian Samantha Burden enjoy a moment together at the FDIC Booth.

sometimes face in understanding which agency or entity has the lead on the most basic topics affecting consumers, such as retail banking, investing, credit cards, and consumer protection.

Their discussion led to a proposal for a pre-conference event at the ALA conference. Months of discussions with librarians from Princeton and Vanderbilt Universities followed. The group came up with a set of questions for a number of agencies to address in a series of panels that reflect the complexity of the financial regulatory environment today. Here are some of the questions.

- Who does your organization regulate, serve, and support?
  - What role does your organization have in protecting the interests of individual citizens?
  - What do you wish people understood about your organization?
  - How does your organization work with libraries?
  - What resources does your organization make available to the public for free and for a fee?
  - What is your organization's interest in and work with the emerging financial technology (FinTech) world?
- From these questions, three panel discussions emerged.
- Consumer Financial Products**
- Consumer Financial Protection Bureau (CFPB)
  - Federal Deposit Insurance Corporation (FDIC) – Money Smart Program

- Federal Trade Commission (FTC)
- Investments Oversight**
- Financial Industry Regulatory Authority (FINRA)
- Commodity Futures Trading Commission (CFTC)
- Securities and Exchange Commission (SEC)
- Retail Banking Industry**
- Office of the Comptroller of the Currency (OCC)
- Federal Reserve Board (FRB)
- Federal Deposit Insurance Corporation (FDIC)
- Federal Financial Institutions Examination Council (FFIEC)

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*Andy was able to set the bar for the whole day by helping attendees understand the history of our regulatory environment and some of the benefits and challenges created by its organization.*

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- National Credit Union Association (NCUA)

At the beginning of the pre-conference, attendees received an overview presentation from the FDIC's Andy Felton, who will serve in the new Division of Complex Institutions, Supervision and Resolution (CISR). Andy was able to set the bar for the whole day by

see ALA, page 25, column 1

ALA, from page 24

helping attendees understand the history of our regulatory environment and some of the benefits and challenges created by its organization. Andy started with Alexander Hamilton but quickly got everyone to modern times, including some of the reasons the CFPB was created after the 2008 financial crisis.

During the Consumer Protection Panel, Luke Reynolds, FDIC Chief of Outreach and Program Development, DCP, discussed the Money Smart program under the Community Reinvestment Act (CRA), as well as the way the FDIC handles consumer complaints and coordinates with other agencies to address issues with financial institutions when they are raised by the pub-

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***The attendees came to understand how the government supports the rapidly changing environment of our financial markets, and for the most part, they left with a better understanding.***

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lic. Richard participated in the Retail Banking Industry panel and helped attendees not only understand the FDIC's role in regulating retail banking but also how agencies coordinate their examinations of financial institutions.

Attending the pre-conference were more than 40 librarians from a variety of institutions, including a number of

colleges and universities as well as several government agencies and a few members of the vendor community. The attendees came to understand how the government supports the rapidly changing environment of our financial markets, and for the most part, they left with a better understanding. The panelists on each topic were able to connect some of the dots for members of the audience and point them to resources online to keep current about what is happening to protect consumers and ensure stability in the market. Many of the panelists explained how consumer complaints are transferred between agencies and where the public can go to find out which agency regulates their bank, investment, or financial service. 🏠

### **Richard Huffine Wins 2019 Federal Achievement Award**

Richard Huffine, Chief of the FDIC Library and Public Information Center, was honored for more than 23 years of government library service at a June 22 award ceremony during the American Library Association (ALA) conference in Washington, D.C.

The Association of Specialized, Government, and Cooperative Library Agencies (ASGCLA) presented Richard with its 2019 Federal Achievement Award for his "long service and record of achievement in the promotion of library and information service and the information profession in the Federal community."

According to the ASGCLA, Richard has "made and continues to make exceptional contributions vital to the success and mission accomplishment of the libraries he has served."

ASGLA also noted Richard's leadership in the library community for more than 24 years, including within the ALA. Currently, he is serving a two-year term on the American Library Association's Committee on Literacy.

"As a third-generation librarian," Richard said, "I have had the honor of carrying on a great tradition. Within the American Library Association, it has been my mission to connect librarians from public, school, and academic libraries with their colleagues in government departments and agencies world-wide."



### CU Associate Dean Basil Read Retires

*Read has been instrumental in developing a robust leadership education program at the FDIC.*

By SALLY KEARNEY  
Office of Communications

Leadership is a subject that Basil Read knows well. In fact, Read has devoted much of his career—which spans more than 30 years in the Navy and a decade at the FDIC—to preparing, training, and teaching people at all levels how to lead.

Thanks to Read, who joined the FDIC's Corporate University in 2009 as an Associate Professor in the School of Leadership Development, and who became the School's Associate Dean in 2011, leadership education at the FDIC is open to all employees, regardless of grade or job description.

Read's deep understanding of what leadership means—in carrying out the FDIC mission but also in life generally—stems from years on the front lines in the Navy. As a Surface Warfare Officer, Read worked on intelligence, joint operations, training, and education. Later he served as Commanding Officer of a Naval destroyer, the USS STUMP.

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***Read's deep understanding of what leadership means—in carrying out the FDIC mission but also in life generally—stems from years on the front lines in the Navy.***

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Read was also Director of Operations, Plans, and Policy for the U.S. Naval Forces, Southern Command, and worked with partner nations to increase security in the post-9/11 environment.

From this experience, Read also moved into leadership roles in training and education. He was the lead developer of several large-scale interagency training events and multinational naval exercises. As Chair of the Naval ROTC Program at two postsecondary institutions—the University of Missouri and Columbia College, both in

Columbia, Missouri—he shaped the curricula and redesigned courses in Naval Operations and Leadership and Ethics. At the University of Missouri, he developed a simulation to train prospective Navy and Marine Corps officers on sea combatant and amphibious operations. This CBI program was adopted by the U.S. Naval Academy and 12 other Naval ROTCs.

And, after retiring from the Navy in 2007, Read served as President of Wentworth Military Academy and College, where he developed the school's educational programs.

When Read arrived at CU in 2009, the School for Leadership Development was still in its formative stages. A Chair had been hired, and Read was the School's first permanent faculty member. As such, Read had the opportunity to help build programs from the ground up. "When I got here, we had just started a program for supervisors and were about to launch a program for all new employees," Read said. "Since then, we've developed five 'gateway' courses—the new employee, new team leader, new supervisor, new manager of managers, and new executive courses."

Early on, Read recognized the need for courses that benefited employees at all stages of their career development. During Read's tenure, the School has expanded its curricula to include more than 50 elective courses.

The School's seven-member faculty also provides customized training to field, regional, and headquarters teams. "We often provide leadership training during meetings and conferences," Read said.

In addition, Read spearheaded the FDIC's Strategic Simulations Program, which provides table-top exercises and simulations to test the agency's readiness for current and future contingency operations.

All told, the School currently engages about 4,000 FDIC employees annually.



Read seems to have an inexhaustible fund of energy for leadership, as evidenced by the School's recent expansion into strategic knowledge management, currently a pilot.

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***Chief Learning Officer and CU Director Suzannah Susser heralded Read's contributions. "Basil's work to expand the FDIC's leadership education program over the past decade is significant," she said.***

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Chief Learning Officer and CU Director Suzannah Susser heralded Read's contributions. "Basil's work to expand the FDIC's leadership education program over the past decade is significant," she said. "He has raised the bar, as the program now serves thousands of employees annually. Launching the strategic simulation program also improves organizational readiness to respond to crises. I thank Basil for his contributions to these comprehensive programs that support the FDIC mission."

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*see Read, page 27, column 1*

## FDIC PROFILE

Read, from page 26

Appropriately, Read claims an impressive list of educational credentials, including graduate degrees in international relations and information strategies. Just last year, he earned a Doctor of Philosophy in Global Leadership from the Indiana Institute of Technology, demonstrating that he acts on his commitment to continuing education.

What's next for Read? As might be expected, he plans to teach and consult part-time. And he is moving to Duneedin, Florida, a town north of Clearwater. "I am an old sailor who wants to return to the sea," he said. 🏠



Associate Dean Basil Read teaches a segment on generational diversity at a recent Office of Inspector General conference.

## MOVING ON

**Name:** Scott E. Hammer

**Most recent position:** Senior Contracting Officer

**Division:** Division of Administration

**Location:** Virginia Square

**When and where joined the FDIC:** 1985 in Omaha, Nebraska, as a Bank Liquidation Specialist in the former Division of Liquidation

**Career highlights:** In my 34 years with the FDIC, I have participated in more than 200 bank and S&L closings and have performed most all closing functions as well as being a Deputy Ethics Counselor, Contracting Unit Chief, Senior Realty Specialist, Ombudsman, and Resolutions and Closings Manager. After the Omaha Consolidated Office closed, I was relocated to the Kansas City Regional Office and subsequently detailed to the Resolution

Trust Corporation (RTC). At the RTC sunset, I was transferred to the Franklin, Massachusetts, Office, and finally to Washington, D.C. While in Washington, I served a one-year detail in Kansas City and a two-year detail in the former East Coast Temporary Satellite Office in Jacksonville, Florida.

**Retirement Date:** July 5, 2019

**Plans for retirement:** I am an outdoor writer, and I have professionally fished as well as been a guide. I plan on doing more of the same while looking to relocate to a nice lakefront property.

**Comments and thoughts:** Through my various roles, I had the opportunity to meet and work with many talented and hard-working people at the FDIC. I made the FDIC my career choice, and I do not regret a single moment of it. 🏠



Scott E. Hammer

## MOVING ON

**Name:** Greg Hernandez

**Most recent position:** Public Affairs Specialist

**Division:** Office of Communications (OCOM)

**Location:** Washington, D.C.

**When and where joined the FDIC:** July 19, 2009, in Washington, D.C.

**Career highlights:** When I joined the FDIC in July 2009, the financial crisis was in high gear. I was hired as an agency spokesman. My primary duties were to work with the media. It was not uncommon for the four spokespersons at the time to handle more than 100 media queries in one day. I accompanied former Chairman Sheila Bair to a number of hearings on Capitol Hill, where she testified on the formulation of the Dodd-Frank Wall Street Reform and Consumer Protection Act. After she testified, reporters often would come up to ask the Chairman questions. At the height of the bank failures, the media contact could be responsible for seven or eight failures on a Friday night. Since many reporters at that time had never covered a bank failure, I fielded hundreds of calls from reporters late into the night from across the nation. As the crisis ebbed, I took training to be the oversight manager for OCOM's contracts, which amounted to millions of dollars at one point. I also did a detail in the deposit insurance section of the Division of Depositor and Consumer Protection (DCP), where I responded to more than 1,000 consumer and banker calls.

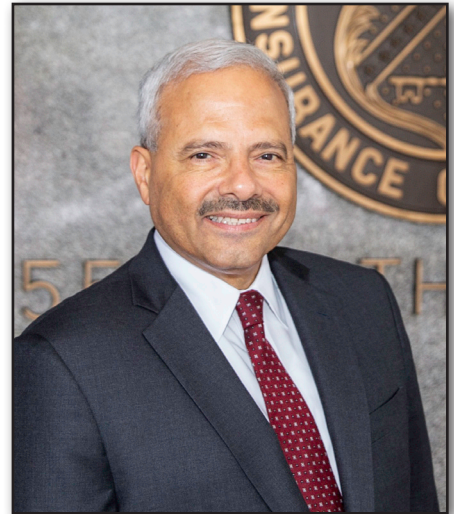
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*As a hobby, I started narrating mysteries and thrillers in 2014. I have come to love doing that in my home studio. I plan to branch out to work with the large production houses, where all I'll be required to do is narrate and not record, edit, and produce the final audiobook.*

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**Retirement Date:** July 19, 2019

**Plans for retirement:** I plan to continue narrating audiobooks. As a hobby, I started narrating mysteries and thrillers in 2014. I have come to love doing that in my home studio. I plan to branch out to work with the large production houses, where all I'll be required to do is narrate and not record, edit, and produce the final audiobook. I will be doing more background acting in TV shows and movies that are filmed around the Washington, D.C., region. I did a small role as a restaurant patron in a comedy short, and the acting bug bit me hard. Whenever you see principal actors on screen, look behind them. I may be there one day. Spending time with my daughter, who is attending my alma mater, Syracuse University, will be the highlight of retirement. My trusty companion, Gobble the Cat, and I will continue our lengthy conversations, though she tends to sleep on the job. My wife and I plan



**Greg Hernandez**

to expand our dining experiences as more restaurants are opened in Northern Virginia. Of course, aerobics always will be part of my life.

**Comments and thoughts:** I was deputy director of public affairs at the U.S. Mint when the financial crisis hit. I saw and read a lot of what the FDIC and its chairman were doing to prevent a meltdown. I knew right away that I wanted to be there. I've had the tremendous pleasure to work with so many talented people at the FDIC. They are some of the smartest people I know and also the friendliest coworkers I've had in the federal government. The highlight of my near 24-year government career was working in the Office of Communications for 10 years. 🏠



## MOVING ON

**Name:** Faye Moritz

**Most recent position:** Asset Management Specialist

**Division:** DRR

**Location:** Dallas, Texas

**When and where joined the FDIC:** 1986 in Addison, Texas, Addison Consolidated Office. Left the FDIC during 2005 reduction-in-force, and returned in 2009 to the Dallas Field Office.

**Career highlights:** While working at a bank in Oklahoma City (not Penn Square), I attended an ABA seminar, where I met former FDIC employees Neil Steimer and Cleda Owens. Intrigued by what they had to say about the FDIC (travel and interesting work), I applied for a job in 1985, when my husband's company transferred the family to Dallas. I started my FDIC career in January 1986 as a Liquidation Grade (LG) Claims Specialist working for Neil Steimer! Go figure.

As the only person in the Claims Department, my first assignment was Claims Agent at the payout of Executive Center Bank, Dallas, Texas. Back then, you were hired and shown where the bathroom is one day, told a little bit about how to do your job by the GG that was on detail somewhere else on the second day, and then sent to a bank closing the next day. I survived and went on to perform Claims Agent duty at more than 50 bank closings. In 1990-1992, I accepted a permanent (GG) position and served on several details, including the establishment of the Hartford, Connecticut, Office, where I trained new Claims/Settlement staff as Section Chief and worked with Internal

Review performing audits in the New Jersey Office. In 1992, I transferred to the Westborough, Massachusetts, Office where I served as Section Chief of Claims, Settlement, and Terminations. I was later promoted to Training Coordinator. When the Westborough Office closed, I transferred to the Franklin, Massachusetts, Office, also as Training Coordinator, until the Franklin Office closed in 1997.

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***As the only person in the Claims Department, my first assignment was Claims Agent at the payout of Executive Center Bank, Dallas, Texas.***

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I then transferred back to Dallas in Customer Service for a few months until I moved permanently into Franchise Marketing as a Marketing Specialist. In September 2005, I was affected by the RIF and left the Corporation. During the break in service, I worked as a Para Professional in the Special Education Department at Little Elm Independent School District, where I earned my Teaching Certificate. In January 2009, Lewis Hunter offered me a position in Asset Management Policy and Oversight in the Dallas Field Office. I will cherish the memories and am grateful to so many people for believing in me. I have thoroughly enjoyed my career, which has taken me to numerous states across the country, provided the opportunity to work on the beginning stages of the Cor-



**Faye Moritz**

porate Employee Program, and the incredible opportunity to be a presenter in the FDIC 101 International Training.

**Retirement Date:** June 28, 2019

**Plans for retirement:** In retirement I plan to (*sleep in*) get back into dance classes, spend time (*on my terms*) with my eight grandchildren, continue volunteer work at the schools (*five-minute commute*) and be more active at Lakeside Community Theatre (*acting/directing in addition to my current Treasurer duties*).

**Comments and thoughts:** Take care of yourself no matter how important your loyalty and the job are. No job is worth risking your mental and physical wellbeing. People may not remember what you did or what you said, but they will always remember how you made them feel. 🙏

## MOVING ON

**Name:** Randy Rock

**Most recent position:** Assistant Regional Director

**Division:** RMS

**Location:** Chicago Regional Office

**When and where joined the FDIC:** 1984 in North Platte, Nebraska, Field Office

**Career highlights:** The people. I was a manager for the last 19 years. This corporation is full of great people. I take pride in people whom I supervised who, for the most part, got what they wanted from their careers. Some have sought promotion and moved up and on. Others choose to stay in their current position for various reasons. Both were getting what they wanted from their careers; this corporation is great from that respect. I served several details in different regions, participated or led a number of special projects, and have been an examiner-in-charge in a number of complex situations. Our work is very important. The small contribution I made to help ensure a

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***Our work is very important. The small contribution I made to help ensure a stable banking system in the greatest country in the world is very rewarding.***

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stable banking system in the greatest country in the world is very rewarding.

**Retirement Date:** August 31, 2019

**Plans for retirement:** Julie and I bought a house on a lake in northwest Iowa. We are closer to family and plan to spend a lot of time on the water. I plan to just be retired for several months. If I get bored, I may consider a part-time role of some kind.

**Comments and thoughts:** When I first became a manager, I wanted everyone to like me. I have since adjusted my thinking. Now I want the vast majority of people to respect my management style. Most of the people are great to work with, so don't let



**Randy Rock**

the exceptions overshadow all of the good. If you are ever in northwest Iowa and want to wet a line chasing walleyes, I have an open boat seat for you. Look me up. 🏞️

**Name:** Noreen Padilla

**Most recent position:** Deputy Director

**Division:** Division of Information Technology/CIOO

**Location:** Virginia Square

**When and where joined the FDIC:** Started at the RTC in 1991, transitioned to the FDIC in 1996 as an IT Specialist

**Career highlights:** During 28 years with the FDIC, I had many roles in DIT, including IT Specialist, Senior IT Specialist, Supervisory IT Specialist (Unit Chief), Section Chief, Assistant Director, Acting CISO and Deputy Director. Highlights include Project Management of critical systems, such as Genesys and ViSION, in support of RMS. As a manager within DIT, I oversaw the examination support systems and Legal applications, and most recently as Deputy, I oversee all FDIC application development efforts. Additionally, I was responsible for standing up the Business

Analysis Section within DIT, resulting in several strategic planning efforts.

The most important highlight of my career was partnering with divisions and offices and the CIOO to deliver solutions that bring value to their day-to-day work. I enjoyed working on strategy and influencing change to improve our work environment and delivery of services. This was only possible with all the great people I had the pleasure of working with at the FDIC!

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***I am involved with missions, and hope to continue my work in Cambodia and other areas of need.***

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**Retirement Date:** July 26, 2019

**Plans for retirement:** I look forward to spending more time with my family and friends. I love to travel, cook, read, and entertain. I hope to influence a resurgence of dinner parties. I love spending time with children and will continue to work with my church's youth group and hopefully be able to support the foster care program in some capacity. I



**Noreen Padilla**

am involved with missions, and hope to continue my work in Cambodia and other areas of need. I also look forward to hopefully being a grandmother one day.

**Comments and thoughts:** I have had such a rewarding experience working for the FDIC. It's been an honor to lead the Delivery Management Branch for the past seven years and work among such dedicated and talented people in the CIOO and FDIC. I will definitely miss the camaraderie! 🏡

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***The most important highlight of my career was partnering with divisions and offices and the CIOO to deliver solutions that bring value to their day-to-day work.***

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## MOVING ON

**Name:** Kathy Norcross

**Most recent position:** Senior Counsel,  
Appellate Litigation Unit

**Division:** Legal Division

**Location:** Virginia Square

**When and where joined the FDIC:**  
1989, as a Senior Counsel in the Bankruptcy Section

**Career highlights:** During my nearly 30 years with the FDIC, I've had many roles in Legal, including Senior Counsel in the Bankruptcy Section, Counsel in the Appellate Litigation Section, Counsel in Labor and Employment, Special Advisor to the FDIC's Chief Operating Officer, Senior Counsel in Commercial Litigation, and Senior Counsel in the Appellate Litigation Unit. I also taught Appellate Advocacy at American University's Washington College of Law for 10 years, and prior to my work at FDIC, worked for the FHLBB (Federal Home Loan Bank Board) and private law firms.

**Retirement Date:** July 19, 2019

**Plans for retirement:** My husband and I plan to stay in the Washington D.C. area, and are looking forward to spending more time with our three daughters, two sons-in-law, and three grandchildren. We also plan to travel to Italy and then New Zealand in 2020, and to play golf and relax. Hopefully, learning to speak Spanish and play the piano are also in my future.

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***We also plan to travel to Italy  
and then New Zealand in 2020,  
and to play golf and relax.***

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**Comments and thoughts:** As the Senior Counsel of Appellate Litigation, I've had the opportunity to work on some of the most interesting and difficult litigation involving the FDIC. I'll miss my



**Kathy Norcross**

colleagues but am looking forward to all of the adventures that will unfold in the next chapter of my life. 🏠



## IN MEMORIAM

### Joseph V. Prohaska

*Former Kansas City Regional Director*

Joseph V. Prohaska, of Overland Park, Kansas, died on May 5, 2019.

He was 88.

Prohaska was born on June 16, 1930, in Madison, Wisconsin. He graduated from the former Wisconsin High School, which was operated by the University of Wisconsin Education Department. During his high school years, he lettered in football, basketball, and tennis.

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***In 1952, Prohaska married Charlotte (Char) W. Gallaher, of Appleton, Wisconsin, his university sweetheart, whom he met on a blind date.***

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Prohaska graduated from the University of Wisconsin School of Business with a Bachelor's in Business Administration,

having majored in banking and finance. He later graduated from the Stonier Graduate School of Banking at Rutgers University.

In 1952, Prohaska married Charlotte (Char) W. Gallaher, of Appleton, Wisconsin, his university sweetheart, whom he met on a blind date.

A Korean War Veteran, Prohaska served as an Administrative Officer at the Army Transportation Research and Development Command at Fort Eustis, Virginia.

He began his FDIC career in May 1956 in the former Madison, Wisconsin, Region, where he was an Assistant Regional Director. Subsequently, he moved to the Kansas City Region. He retired in June 1985 as Regional Director of the Kansas City Region.

Prohaska was a member of Holy Trinity Parish. He was also a longtime fan of the Green Bay Packers, Wisconsin Badgers, and Kansas Jayhawks.

Survivors include children Bret (Michelle) Prohaska, Kris (Dan) Nesthus, Debbie (Rick) Greene, Jim (Karen) Pro-



haska, and Dave (Nicole) Prohaska; grandchildren Hannah, Katherine, Evan, Jake, Haley, Emery, Morgan, Emma, Eli, Joseph, and Ezra; great-grandchildren Isaac, Addelyne, Charlotte, Daxon, and Leo; and many nieces, nephews, extended family, and friends. ■

### Mary Lynn Boyd

*Former IT Examiner*

*Springfield, Missouri, Field Office*

Mary Lynn Boyd of Pleasant Hope, Missouri, died on April 22. She was 51.

Boyd was born on February 8, 1968, in Sedan, Kansas. She graduated from Pittsburg State University in Pittsburg, Kansas.

Boyd joined the FDIC in June 1990 in the Springfield, Missouri, Field Office, as a safety and soundness examiner trainee.

She co-led the Springfield Office's Y2K initiative, and was responsible for outreach, enforcement actions, and coordination with the Kansas City Regional Office.

"Mary was also involved in numerous IT exams and completed details to both the Washington Office and the Kansas City Regional Office," recalled Kimberly Davis, RMS Springfield Field Supervisor.

Ray Brennan, formerly Assistant Regional Director in the Chicago Region, now retired, first met Boyd in 1999, when he selected her as one of the members of a project team that he led. Brennan was

immediately impressed with Boyd's abilities. "She had strong leadership skills and quickly became one of the key people on the team," he said.

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***Brennan was immediately impressed with Boyd's abilities. "She had strong leadership skills and quickly became one of the key people on the team," he said.***

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Boyd's exceptional leadership qualities were also recognized when she was selected to participate in the interagency 2001-2002 Executive Leadership Program, from which she graduated. She was promoted to an IT examiner position in the Overland Park, Kansas, Field Office, and later returned to the Springfield Field Office.

Bob Russell, former Deputy to the Vice Chairman, also now retired, remembered Boyd serving an internship in the Vice Chairman's office. "I could tell right away that Mary was different from other interns we had worked with,"



Russell said. "Unlike the typical intern who was perhaps too eager to please the Vice Chairman, from the very beginning, Mary exhibited a refreshing 'tell it like it is' demeanor. Her willingness to tell the truth, a quality that endeared her to me, never changed over the years. If I wanted an honest answer to a difficult question, I would ask Mary. The other qualities that

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*see Boyd, page 33, column 1*

## IN MEMORIAM

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**Boyd**, from page 32

stood out immediately were her intelligence and her enormous work ethic.”

Boyd became a friend to Brennan and Russell. Boyd and her husband often visited the Brennans in Florida. “Mary and Steve had been to Sanibel Island on vacation,” Brennan said. “My wife Betty and I built a house there, and we invited them to stay with us. They became frequent visitors, usually coming a couple of times a year.”

Boyd left the FDIC in 2003 and became CEO of her own company, Superior Consulting LLC, a regional bank consulting group.

Boyd was very involved with her family and community. She was known as the type of person who made an impact on everyone she met. In her spare time,

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***“If I wanted an honest answer to a difficult question, I would ask Mary. The other qualities that stood out immediately were her intelligence and her enormous work ethic.”***

***— Bob Russell, former Deputy to the Vice Chairman***

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she loved going to the beach, crocheting, making jewelry, and enjoying many kinds of music.

Survivors include husband Stephen Boyd Sr.; mother Betty Lou Dillinger; stepchildren Stephen (Melissa) Boyd Jr.; Cynthia (Michael) Tyler; and Christopher Boyd; brothers John Dillinger and Leon Dillinger; sister Karen (William) Greer; five grandchildren; five great-grandchildren; nieces and nephews; and colleagues and friends.

*Some of the information in this obituary was taken from an obituary published by the Greenville Funeral Home of Springfield, Missouri. 🏠*