

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

DECEMBER 2020

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## Moving On

**Name:** Bonnie S. Wilson

**Most recent position:** IT Specialist

**Division:** Legal Division

**Location:** Arlington, VA

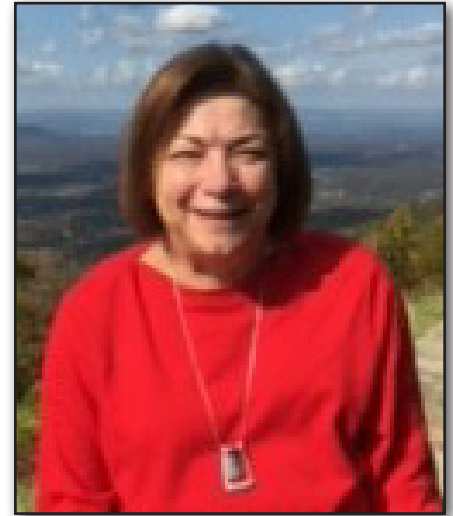
**When and where joined the FDIC:** I joined the FDIC (HDQTRS. - Washington D.C.) in February, 1990

**Career highlights:** The highlight of my career at the FDIC was the opportunity to work with such a diverse and outstanding group of people inside and outside of the office.

**Retirement Date:** December 31, 2020

**Plans for retirement:** Once the pandemic is over, I plan to continue traveling with my family. There are so many places in this world that I have yet to see. In the meantime, I plan to catch up on my reading, work in the yard and oversee some renovation projects in my home.

**Comments and thoughts:** It certainly has been an adventure working at the FDIC for the past 30+ years. As I embark on the next adventure in my life,



**Bonnie S. Wilson**

I can honestly say that I won't miss waking up to an alarm every morning nor will I miss the commute. However, I will miss so many of my coworkers who became more like family to me. It was those people who made it so easy to come to work every day. 🏠

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## MOVING ON

**Name:** Twanda Randall

**Most recent position:** Publishing Service Specialist

**Division:** DOA (Graphics Design & Printing Unit)

**Location:** Headquarters (VA Square)

**When and where joined the FDIC:** I joined the FDIC in July 1991, in Washington, D.C.

**Career highlights:** It has truly been an honor working in the Graphics Design and Printing Unit where I had the opportunity to interact with so many wonderful colleagues. During my career at the FDIC, I performed a wide range of assignments and faithfully performed my duties in the roles of Office Assistant, Staff Assistant, Visual Information Assistant and Publishing Service Specialist. I had many great experiences at the FDIC, but the two best experiences I had were working with such gifted colleagues serving on the DOA Steering Committee Conference in 2011, and on a detail assignment in the Division of Finance as a Travel Au-

dit Specialist.

**Retirement Date:** January 2, 2021

**Plans for retirement:** Well, let's see--some of the plans for retirement include travel, for sure, and maybe at some point, I would be able to travel to Italy, which was planned this year, before the pandemic hit. I have always wanted to do a road trip with my husband in the RV. My personal enrichments would be to continue my floral designer skills, and cake decorating. My new hobby for 2021 will be the Joy of Birdwatching--my favorite bird is a Cardinal. I also plan to spending more time with my family, especially with grandchildren. You will most likely find me volunteering at my church, working with the middle and high school students at Riot. Oh, let's not forget more fishing trips and crabbing.

**Comments and thoughts:** I'm grateful to have had the opportunity to cross the path and work with so many talented and dedicated employees at the FDIC, many of whom I am proud to



**Twanda Randall**

call my friends. I am also thankful, and honored that I've had the opportunity to work for such a great agency as the FDIC, leaving me with such beautiful memories that I will always cherish. I'm looking forward to beginning this new chapter of my life! 🏡

**Name:** F. Robert Swanhorst

**Most recent position:** Supervisory Examiner

**Division:** RMS

**Location:** Minneapolis, MN

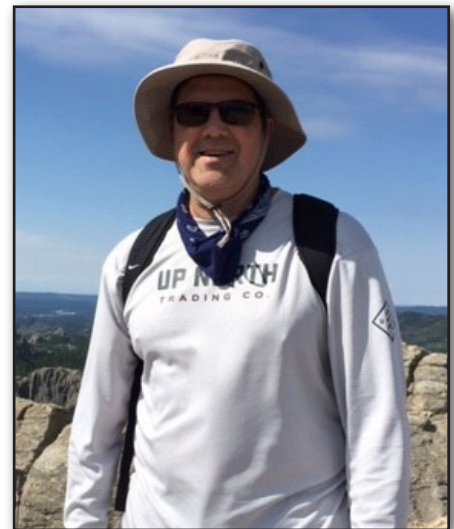
**When and where joined the FDIC:** October 28, 1985, Burnsville, MN in the former Division of Liquidation

**Career highlights:** Fortunate to have a variety of experiences in multiple locations (Minneapolis, Chicago, Orlando, and San Antonio). Some highlights include participating in over 30 bank closings, being a member of the first RTC office, becoming a permanent employee and establishing the Special Asset Group in the Midwest Service Center, supervising the Asset Marketing office and overseeing the 2nd largest assets sale in FDIC history, participating as a branch closing manager at the Jackson, MS, Federal Land Bank, crossing over from liquidation to supervision and obtaining a commission in 2 years. Held SME responsibilities in accounting, white collar crime, and new bank investigations. Was a Chief

Financial Officer Act Instructor and Management Excellence Program Manager Core Team presenter, and served as a FDIC Corporate recruiter and frequent interviewer for Corporate Employee Program/Financial Institution Specialist/interns. Specialty areas included participating on Shared National Credit loan reviews, providing testimony for United States Attorneys General in a variety of federal criminal fraud and robbery cases, serving as TARP and TLGP point of contact for community bankers, and presenting as a regulatory panel member and/or speaker at numerous trade association conferences and seminars. Most importantly, there is a core group that I started with and developed life-long friendships. We have shared highs and lows, births, graduations, weddings, and unfortunately funerals.

**Retirement Date:** December 31, 2020

**Plans for retirement:** Initial plan is not to plan; just relax and enjoy each day. I have some farmland in South Dakota that my cousin farms for me,



**F. Robert Swanhorst**

and I plan to learn/help with planting and harvesting as a "gentlemen farmer". My wife and I plan to travel, especially during Minnesota winters. I also plan to stay physically active, follow my favorite sports teams, and continue reconnecting with old high school

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# MOVING ON

## Moving On, from page 2

and college friends, as well as former co-workers.

**Comments and thoughts:** I started at the FDIC during a “crisis” and am leaving during a “pandemic.” I worked through numerous downturns: Agriculture in the Midwest; Savings &

Loans in the South, CRE on the East coast, and housing and real estate markets nationwide. I don’t think I have another one left in me. I started in Minnesota and circled back to finish in Minnesota. What started as a temporary job to get some banking-related work experience turned into a rewarding career. Training and developmental

opportunities provided by the FDIC were outstanding. I am blessed to have worked for the FDIC for 35 years, and to have worked with, and for, so many high-character people. FDIC’s mission attracted me, and my co-workers made it easy to stay. 🏡

**Name:** DeGloria Hallman

**Most recent position:** Senior Audit Specialist

**Division:** Office of Inspector General

**Location:** Washington, DC Headquarters

**When and where joined the FDIC:** I joined the FDIC in 1987 as an Assistant Examiner (Trainee) in the Division of Risk Management Supervision, Houston, Texas Field Office

**Career highlights:** Three years after starting with the FDIC I obtained my Commissioned Bank Examiner certification. I examined numerous banks as an Examiner-in-Charge in good and bad economic conditions. During the Savings & Loan crises of early 1990s I assisted the Boston, New York, and San Francisco regions in examining near failure institutions. I visited many places during this time including California, Connecticut, Massachusetts, and New Hampshire. I also had the opportunity to perform details as Case Manager in the Dallas Region and Review Examiner in Washington headquarters. My first visit to New York was to represent the FDIC as Examiner-in-Charge for the annual interagency Shared National Credit Program (SNC) consisting of the FDIC, the FRB, the OCC, the New York State Department of Financial Services and the former Office of Thrift Supervision. I assessed risk in the largest and most complex syndicated credits aggregating over \$20 million per loan. An ex-

aminer’s travel in the Houston Field Office at that time was 90% as most of the bank examinations were on-site reviewing hard copy documents. It was a challenge as during the crises some of the travel was short notice. However it was a great experience meeting people in various positions at the financial institutions and the FDIC.

I joined the Office of Inspector General (OIG) in 1998 and relocated to the Atlanta Regional Office and from there to Washington headquarters. During the second banking crises of my career and the Great Recession from 2008-2013, I conducted numerous regulation requiring Material Loss Reviews and Failed Bank Reviews for the OIG to determine the causes of failure and evaluate the FDIC’s supervision of the financial institution. The Corporation was basically in triage mode as several banks were closing weekly. The OIG audits and evaluations I conducted for FDIC programs and operations assisted in promoting the economy, efficiency and effectiveness at the agency.

**Retirement Date:** December 31, 2020

**Plans for retirement:** I will continue to devote my personal time to serving the community through my church, sorority, and community and professional organizations. I will attempt to learn how to play the piano again and other new ventures. I currently bike, hike, ski, golf, exercise and plan to devote plenty of time to maintaining good health so I can continue to travel



DeGloria Hallman

and see the wonders of the world. I’m especially looking forward to spending quality time with my husband and traveling to visit family members and friends.

**Comments and thoughts:** It’s a great feeling to know during my entire career I was participating in the FDIC mission of protecting depositors and promoting public confidence in the financial system. I served under ten Chairmen of the FDIC including four female Chair who I greatly admire for their strong leadership. I’ve learned so much at the FDIC as my only career job and developed wonderful friendships that I will take with me. 🏡

## IN MEMORIAM

### **Todd Allen Westerbuhr**

*Senior Risk Manager  
Division of Risk Management and  
Supervision (Phoenix R.O.)*

Todd A. Westerbuhr was born to Larry and Emily (Pfister) Westerbuhr on January 21, 1968 in Lincoln, Nebraska, and passed away on November 20, 2020 at his home in Maricopa, Arizona at the age of 52.

He received his education in the Geneva Public Schools and graduated from Geneva High School in 1986. He enjoyed playing sports and participated in football, basketball, track, and baseball while in school.

After high school, he attended Kearney State College. In his junior year at KSC, he joined the Phi Kappa Alpha Fraternity. He was selected as one of the Homecoming candidates his junior year.

Todd graduated from Kearney State in 1990 with a degree in business and finance. During the summer, he started working for the FDIC in the Dallas-Fort Worth area. His office was located in Arlington. In 1997 he was transferred from the Arlington office to Phoenix, AZ.

In 2001 he moved to Charlotte, North Carolina and started working as a Financial Analyst for the Washington Mutual Bank. He moved to Seattle in 1994 to work in the Washington Mutual main office. In 2008 Washington Mutual was purchased by JP Morgan, so he went back to Phoenix to work for the FDIC. He bought a home in Maricopa, Arizona and continued working for the FDIC until his death.

Paul Worthing, Deputy Regional Director, Division of Risk Management Supervision, was not only a colleague, but a friend of Todd's. Paul's moving tribute provided a deeper look into Todd as a professional and a human being.

Paul said, "The FDIC family lost a great one with the passing of Todd. He was not only a respected examiner but he was an amazing friend to so many, especially to the Phoenix Field Office team and countless other examiners he worked with over the years. Todd was also one of my best friends for over 30 years. He and I joined the FDIC in the Fort Worth, Texas Field Office (located in Arlington, Texas) on the same day in July 1990. I had known Todd at Kearney State College in Nebraska, and when we both moved to Arlington, Texas the summer of 1990, we immediately started what would become a very close, long-term friendship. Todd's circle of friends expanded quickly, as he was such a considerate and positive guy that everyone loved to have around. He became such an important part of a network of close FDIC friends that started in Texas and grew to include many others throughout the FDIC.

Although our paths diverged through the years, Todd remained a true and steadfast friend. Whenever we would see each other, it was like we had never been apart. The conversations would seem to pick up where we left them. He was such a confidant in so many ways, including being there to listen, offer advice, or just to laugh. Todd had a generous and caring personality and he was extremely dedicated to his family and friends. He was often characterized as a person with a gentle, kind smile. Yet, there was an internal strength and drive within Todd that, despite his calm and quiet demeanor, made him excel and be successful at everything he did. Todd had an incredible work ethic and he was dedicated and devoted to the work at the FDIC. Everyone enjoyed having Todd on the job. He brightened the day for all, and was someone that made you feel comfortable confiding in him on any issue – be it personal



**Todd Allen Westerbuhr**

or professional. He would do anything for friends or co-workers, and always met tough challenges with grace, dignity, and wisdom. Todd touched so many lives and was such an important part of my life, as well as that of the FDIC family. Todd was truly liked by all and he will be greatly missed. I'm a better person for having known Todd, I will forever be grateful for his friendship."

Todd was incredibly kind, patient, and generous; he would never turn away someone in need. Although quiet and reserved, many enjoyed being in his presence because he was fun to be around and made each person feel worthy of his attention. He had an amazing work ethic and enjoyed working for the FDIC and with his FDIC family. Todd was a loyal son, brother, uncle, friend, and co-worker, and he will be missed by many.

He is survived by his parents, Larry and Emily of Geneva; his sister, Janelle and her husband Wayne Larson of Des Moines, IA; his nephew, Eric, of Aurora, Ill; his nephew, Michael, of Ames, IA; his niece, Greta, and her husband, Zach Johnson of Ames, IA; aunts, uncles, cousins, and friends. 🕊