

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

DECEMBER 2021

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## Moving On: Arleas Upton Kea

**Name:** Arleas Upton Kea  
**Most recent position:** Deputy to the Chairman for External Affairs  
**Division:** Executive Office  
**Location:** Washington, DC  
**When and where joined the FDIC:** I joined the FDIC in 1985, as a young staff attorney in the Legal Division. During that time, the country was experiencing a financial crisis known as the Savings and Loan (S&L) Crisis. One of my first tasks as a young lawyer was to handle complex professional liability litigation from the S&L crisis. It was an exciting time for me as I was just embarking on my career, and I found myself in the middle of it all. I recall how the FDIC was always on the front pages of the newspapers during those days. Little did I know I would spend my entire career at the FDIC.

**Other experience:** My first federal job straight out of the University of Texas Law School was with the United States Department of Labor's Benefits Review Board. There, I wrote the opinions for



**Arleas Upton Kea**

three judges who reviewed and issued decisions on appeals of worker's compensation claims related to the Black Lung Benefits amendments to the Federal Coal Mine Health and Safety Act of 1969.

**Career Highlights:**  
*Worked for 11 FDIC Chairmen.* Throughout my tenure at the FDIC, I

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# MOVING ON

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supported 11 Chairmen, and I have the utmost respect for these leaders, who steered the FDIC through troubled times and what we affectionately call “peacetime”. They include: William M. Isaac, L. William Seidman, Andrew C. Hove (Acting), William Taylor, Ricki Helfer, Donna A. Tanoue, John N. Reich (Acting), Donald E. Powell, Martin Gruenberg, Sheila Bair, and Jelena McWilliams.

**Ombudsman.** In 1996, Chairman Ricki Helfer appointed me as the Corporation’s Ombudsman, where I collaborated with, and brokered relationships between, the public and bankers, industry representatives, and community groups. I also founded and served as the Chairman of the Coalition of Federal Ombudsmen, which continues to serve as the model for Government Ombudsmen to this day. I received the prestigious Vice President’s “Hammer Award” in recognition of my work during this time.

**Division Director.** In 1999, Chairman Donna A. Tanoue appointed me as the Director of the Division of Administration (DOA). This was pivotal for me, as I struggled with a career move that would effectively take me away from my legal career track. I stayed in this position for 19 years, and often describe this as one that helped me cultivate my strengths and talents, and where I learned so much about our organization. As DOA Director, I was able to effect changes to improve morale, implement work-life programs such as the Corporation’s first on-site daycare, enhance our benefits program, establish Corporate University and the mentorship program, and increase opportunities for employee development. It was also during this time when I spearheaded the Corporation’s first Diversity Strategic Plan, which implemented programs that have withstood the test of time. One additional highlight in this role was overseeing the building of phase 2 of our Virginia Square Complex in Arlington, Virginia.

**The 2008 Financial Crisis and the FDIC Culture Change.** As the Director of the Division of Administration, I played a very significant role during the 2008 fi-

nanacial crisis. At that time, we had just gone through a dramatic downsizing at the FDIC, and we were down to about 5,000 or 6,000 employees. So when we realized we were in the midst of a financial crisis, I headed an ambitious hiring initiative that expanded the agency’s workforce by 4,000 employees in a very short timeframe. At the same time, I oversaw a culture change program which propelled the Corporation from 21st to first in the Best Places to Work in the Federal Government rankings in 2011. It was an extraordinary time and, as a result, I was recognized as a finalist for the 2012 Samuel J. Heyman Service to America Medal in the management excellence category.

**White House Advisory Group.** In 2015, I was honored to have been selected by the White House to serve on an Advisory Group to the 44th President. It was such a great experience for me to brief President Obama and to exchange ideas and develop recommendations with my counterparts in other agencies regarding reforming the hiring of top-level executive branch servants.

**Chief Operating Officer.** In 2018, not too long after Jelena McWilliams was sworn in as the 21st Chairman of the FDIC, Chairman McWilliams appointed me as her Deputy and Chief Operating Officer. It was truly a great honor. In addition to overseeing DOA, I led Corporate University, the Office of the Internal Ombudsman, and the Office of Minority and Women Inclusion. The responsibility for this job was enormous, especially through 2020—with the onset of the COVID-19 pandemic and the multiple tragic events and ensuing protests and unrests initially triggered by the killing of George Floyd. To have overseen so many moving parts that called for understanding, empathy, and continued support to employees—individually and collectively, at a time when the Corporation was under mandatory telework posture—required an “all hands on deck” approach. I am grateful to all who listened and showed compassion and sensitivity during that unprecedented year.

**Deputy to the Chairman for External Affairs.** Following a very rough 2020, Chairman McWilliams, in early 2021, made me an offer I could not refuse. She

asked me to be her Deputy for External Affairs, in recognition of my ability to build coalitions and alliances, and my passion for promoting diversity, equity, and inclusion. What a way to cap my wonderful journey here at the FDIC! In this role, I had the opportunity to lead the external-facing organizations within our Corporation, nicely rounding out my career with a 360-degree view of the FDIC. In this role, I set the strategic vision for increasing engagement, collaboration, and visibility with our external stakeholders, including the Advisory Committee on Community Banking, its subcommittee, the Minority Depository Institutions Program, and the Advisory Committee of State Regulators.

**Retirement Date:** December 31, 2021

**Plans for retirement:** After 40 years of federal service, I am looking forward to taking it easy, spending more time with family, and in my own time, embarking on new journeys with exciting destinations.

**Comments and thoughts:** Over the years, I have learned to practice certain things that have served me well as I navigated my career. I call them my “keys,” as they have unlocked for me countless windows of opportunities that have enabled me to achieve goals, make lasting connections with others, and most of all, persevere—something I credit to my parents’ teachings.

I hope that these keys reveal opportunities for all as they did for me.

**Additional comments and thoughts:**

**Kea’s Keys**

- The learning process never ends. Be a “forever learner.”
- Stand firm on your experience, skills, and contributions. Don’t underestimate your capabilities. There will always be people who will try to underestimate you. Learn to overlook them and keep looking up.
- Always aim to achieve more than others think is possible.
- Set your goals and share them with appropriate others. Actively cultivate sponsors and supporters who can help you achieve your objectives.
- Great achievements involve great risks. Don’t be afraid to make

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## MOVING ON

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mistakes or to fail as you take risks.

- Practice resilience. If you should fail, learn from the experience. Welcome constructive criticism. Failing to get what you think you want is often a

victory; we don't always know what is best for ourselves.

- Learn the rules of every opportunity and every game so that you know how to appropriately "bend" the rules and make them work for your situation.
- Embrace the role of acting as a

change agent.

- Listen more than you talk. Silence can be golden.
- Approach all things with persistence, patience, kindness, courage, and compassion.
- Stand firm on your faith. 🏛️

## AFDICA

### AFDICA Meets Virtually for 5th Annual Meeting

By FRED SHELBY  
AFDICA President

While COVID-19 continues impacting in-person event considerations, the Association of Federal Deposit Insurance Corporation Alumni, Inc. (AFDICA) met virtually to hold its 5th Annual Meeting on November 12, 2021. AFDICA President, Fred Shelby, welcomed 74 registered members with each attendee donating almost \$40 each to support charitable activities. Members can view a recording of the meeting on the AFDICA website in the "Recent News and Highlights" section (please note you must be registered and logged in).

FDIC Chairman Jelena McWilliams provided recorded remarks to attendees, emphasizing the FDIC's ability to respond quickly and effectively during a crisis and the quick response to the COVID-19 pandemic by sending only ten employees to a bank closing initially and after three bank failures sending only four employees to minimize exposure. The other members of the closing teams did not travel and worked remotely from their homes. She stated that transparency in FDIC operations increased trust in government institutions and that use of modern tools assisted with that transparency. Finally, Chairman McWilliams discussed the Mission Driven Bank Fund and the assistance that it can provide to small banks.

Patrick Mitchell, FDIC Deputy Director for Risk Analysis and Pricing, Division of Insurance and Research, discussed economic and bank financial conditions to include consumer spending and savings during the pandemic, the impact of inflation, and the mortgage

market. Pat also discussed the unprecedented deposit growth and the impact on the Bank Insurance Fund.

Sultan Meghji, FDIC Chief Innovation Officer, discussed FDITECH. The question for industry is how to best utilize data and technology to meet consumer demands. The question for regulators is how to allow industry to do so while maintaining safety, soundness, and consumer protection. Sultan stated "FDITECH will bridge that gap". Sultan also explained Rapid Phased Prototyping.

John Conneely, FDIC Director of the Division of Complex Institution Supervision and Resolution, discussed his organization's mission and approaching Large Complex Financial Institutions by focusing both on the supervision and resolution functions within a single FDIC division.

AFDICA awarded posthumously Dr. Richard (Rich) Alan Brown with the AFDICA Life Long Achievement Award in recognition of outstanding achievement and contributions in his capacity as the FDIC's first Chief Economist. Rich passed away on November 8, 2020.

President Selby also outlined significant Association accomplishments in the last year, focused on mission areas of Charitable Services, Education, and Fellowship:

- **Charitable Services:** David Bilker, Vice President for Charitable Services, reported that AFDICA donated \$2,000 to the Army Scholarship Foundation for undergraduate college students to pursue finance-related degrees plus an additional \$3,000 that will be used by students in 2022; \$1,000 to Feeding America during the

height of the COVID-19 pandemic; and \$7,500 for six scholarships for school teachers to attend the Jump\$tart National Educators Conference held in Washington DC that advances financial literacy. A benefit of AFDICA Membership is that we match our member's gifts up to \$250 to their local charities.

- **Education:** Scott Taylor, Vice President for Education, and Mindy West, Board Member-at-Large and former Vice President for Education, jointly led several Money Smart efforts. Venues included a detention facility, a university program, a year-long class with 30 high school and middle school students, a retirement community, and sessions with the U.S. Department of Agriculture.
- **Fellowship:** Kathy James, Vice President for Fellowship, organized eight Zoom calls in each regional office plus Washington DC and a "DOF and Friends" call that reached more than 100 members. In the fall, Kathy spearheaded in-person regional meetings in nearly every region including a trip to a minor league baseball game. Each session provided a forum for alums to share activities, recount war stories or funny anecdotes from their FDIC tenure, and inspire others with personal tales of overcoming challenges, volunteerism, and continuous learning.

The meeting demonstrated AFDICA's continued appeal and growth to both recent and long-term members. AFDICA membership also increased to 313, up

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# AFDICA

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from 293 members last year and Lifetime Members are at 83, up from 77 last year.

We sincerely hope retiring or soon-to-retire FDIC employees will become

members of AFDICA and enjoy the benefits of our community of fellowship. Becoming a member provides former FDIC and RTC employees with a portal to connect with colleagues and friends. AFDICA also allows the FDIC to con-

nect with AFDICA members in financial crises or to provide assistance on matters of divisional or agency strategic importance. Please visit AFDICA's website for more information and to join our organization. 🏠

## MOVING ON

**Name:** Tracie D. Lee

**Most recent position:** Special Assistant to the Director

**Division:** Office of Minority and Women Inclusion

**Location:** Headquarters (VA Square)

**When and where joined the FDIC:** In June 1991, I was hired as a legal technician by Ike Jones to work in the Legal Division for the Resolution Trust Corporation in the 801 Building. During the RTC sunset in December 1995, I transitioned to the FDIC Legal Division's Corporate Affairs Section as a paralegal specialist. I have a total of 33 years and four months of federal service and 30 years was spent with the RTC/FDIC.

**Other experience:** I started working for the federal government as a temporary clerk-typist at the National Credit Union Administration, with the National Capital Regional Office in Washington, DC. I was offered a permanent role in October 1988 and began my federal career. I worked in the Liquidations Branch and after a year and a half I was promoted to Insurance Technician. In this role I drafted responses for the Regional Director's signature to consumer complaints. It was during this role I learned how to research consumer protection laws to draft responses and write well. In those days, there was a reading file and the Regional Director would review and provide "kudos" on well-written correspondence. I received several of those kudos messages from RD Harvey Baine.

**Career Highlights:** *Chairman's Honorary Award - Annie D. Moore Annie D. Moore EEO, Diversity and Inclusion Award:* During the financial crisis (2009 – 2010), I served as a co-lead in the former Office of Diversity

and Economic Opportunity to direct and coordinate logistics over 15 events targeting minority- and women-owned Businesses (MWOB) and minority- and women-owned Investors across the country. These events included how to do business with the FDIC (i.e., contracting opportunities) workshops and asset purchaser, investor, and minority depository institutions outreach seminars. While OMWI employees are typically not eligible for the Annie D. Moore, in 2009, an exception was granted in light of our efforts to increase participation by MWOBs in this multi-organizational effort.

**Claims Certificate Holder / Bank Closing Activity:** In 2008, I successfully completed the Division of Resolutions and Receivership's Claim Certificate Training workshop. As a result, I was afforded the privilege of serving the FDIC in a more external capacity. I participated in about six bank closings during the same time OMWI hosted the 15 MWOB/MWO Investor events and regular outreach activities. The knowledge gained from the claims course training came in handy, as I could address questions raised by members of the public related to deposit insurance at our various OMWI outreach events. Without the successful completion of the Claims Course training, I could have only directed questions to the toll-free telephone number.

**Diversity, Equity, Inclusion and Accessibility:** In May 1999, the agency's first Diversity Strategic Plan was issued and I worked with the then newly-appointed OMWI Director (Mickey Collins) and assisted in all aspects for the plan's implementation. I was also involved in benchmarking against private sector firms as we were looking to update



Tracie D. Lee

the Strategic Plan in 2011. More recently (2020), my efforts included ensuring the feedback received from all stakeholders was accurately captured and outlined the final draft of the DEI Strategic Plan.

**Executive Leadership Program:** I successfully completed the program in the 2003-2004 cycle. I completed details in Corporate University and the former Division of Compliance and Consumer Affairs. I was chosen to represent my team to provide final team remarks at the closing program banquet. The friendships gained with my FDIC cohort remains to this date.

**Mentoring Program:** In 2002, I participated as a mentee and have been active an mentor for over 16 mentoring cycles. I view mentoring as giving away what you know. Someone else gave wisdom or advice to me, I modified it and made it my own, and now it is my turn to pass it along.

**National Labor and Employment**

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# MOVING ON

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**Training Conference:** Served as the project lead for the National Labor and Employment Training Conference for approximately 250 attendees every 18–24 months, from 1997 to 2006. The conference was jointly sponsored by OMWI, the Labor and Employee Relations Section (DOA), and the Labor and Employment Administrative Section (Legal) to ensure managers at all levels understood their roles and responsibilities as it related to equal employment opportunity, employee relations, and labor relations and how the Legal Division was connected. The conference was hosted six times; five were held in off-site locations.

**Retirement Date:** November 30, 2021

**Plans for retirement:** My initial plans are to *wake up when I finish sleeping* (meaning an alarm clock is no longer necessary). I will reorganize my home office and closets (donating many clothes) and then take a Mexican cruise with my husband, who also retired this year.

My longer-term plans include writing a series of books. I have been on the caregiving journey for over ten years (it continues) and I have spoken to and provided advice and guidance to many

colleagues, friends and friends of friends on how to get started on this journey. Thus, the first book will target the topic of becoming a caregiver. This will be a short book, as caregivers do not have time to read a dissertation. The second book will focus on finding the joy and being able to laugh while caregiving (using my experiences with my father in law and mother). And lastly, the final book will be a longer term project, after I take some photography courses – a pictorial look at the faces of care or caregiving (those we care for and those who care for them – along with a brief description). I have to play with the titles, but these are the concepts. I will more than likely do more public speaking and advocating on the topic of caregiving, particularly as more women seem to handle this love assignment.

In addition to these items, I will help my husband in the non-profit we started last December 2020.

**Comments and thoughts:** As we know, the FDIC offers tremendous benefits. Please take advantage of the developmental opportunities (external leadership development, internal leadership programs, PLA, CU courses, CMP career counselors and webinars, etc.) that are presented. Strive for

continued growth and development. Ask as many questions as you can develop as a critical thinker. Give feedback. Share your thoughts, opinions early and often on surveys and any other avenues (meetings/one-on-ones). Use your voice! Speak up during meetings! Caveat – you want what you have to say (I am not talking about sharing for the sake of hearing your own voice).

We spend so much time at work... Have fun. Work should be fun and enjoyable. Cultivate relationships in a meaningful way. I have made many, many friendships that will continue retired or not. A kind word goes a long way and you never know when someone just needs our humanity. Be a mentor (informally or formally). Help one another especially our employees with less seniority to navigate our various programs – WorkLife, Career Management, Caregiver support (to name a few). Finally, from time to time – a little self-introspection is always good to see where you are going and where you are heading. Drink your water, get rest, take vacations, sleep for more than five hours (lavender oil helps) and practice deep breathing. In the words of Dr. Spock (Star Trek)... live long and prosper. Wow!... that's a mouthful. Be well and many, many blessings. 🙏

**Name:** Remetta Jackson

**Most recent position:** Senior Asset Management Specialist

**Division:** DRR/AMM

**Location:** Dallas, TX

**When and where joined the FDIC:** I originally joined the FDIC in 1995, left in 1996 and returned in 2010 during the crisis.

**Career Highlights:** In addition to my time at FDIC, I also worked at FSLIC in the 1980s and RTC in the 1990s. My time at these other agencies prepared me to accomplish so much (too many to list) at the FDIC. I really enjoyed the teamwork of working on closings, the excitement in developing contracts for AMM, and working with the national loan servicers.

The variety of functions I worked on here at the FDIC was very rewarding.

**Retirement Date:** December 31, 2021

**Plans for retirement:** My first plans are to attend all of my great niece's volleyball tournaments. This will take me to some great places throughout the country. I will continue to travel to Mexico, Jamaica and Costa Rica with my travel buddies. Besides traveling, I am looking forward to working with the youth in my family and church as they pursue their college careers. Go Razorbacks!

**Comments and thoughts:** It truly has been a wonderful experience with the FDIC and I cherish the friendships I have made. I would highly recommend FDIC as a career choice. 🙏



Remetta Jackson

## MOVING ON

**Name:** Anne Carbone

**Most recent position:** Senior Capital Markets Specialist

**Division:** DRR

**Location:** Headquarters

**When and where joined the FDIC:**

Joined DRR in May 2010 when we were still in the F Street building.

**Career Highlights:** The list is very long, but I am proud of my accomplishments at the FDIC and in my private sector career. I really enjoyed the camaraderie of working on closings, the contracting effort for DRR, and helping get OCFI up and running. In my prior life, I was successfully involved in HLT lending, private equity, and turnaround consulting. This was not an easy path, but it was very rewarding.

**Retirement Date:** December 31, 2021

**Plans for retirement:** After I get my household goods sorted, sold, and packed, I will be moving to Tuscany to

begin a permanent vacation La Dolce Vita-style. I plan to keep my things in storage for at least a year, so that I can travel around Italy to sample all the regional cuisines and wines (I've been doing this since WAY before Stanley Tucci came up with the idea) and visiting friends around Europe, before I settle in and buy a home. I love train travel and speak four languages, which allows me to interact with a wide variety of people. Besides travel, I want to work with animal rescue organizations to rehome the multitudes of stray dogs, take university courses in Volcanology and Archaeology, dance, and practice yoga.

**Comments and thoughts:** The greatest gift I received from the FDIC is the friendships I made, which I will cherish for the rest of my life. My "peeps" know they are welcome to visit me in Tuscany anytime! 🏡



Anne Carbone

**Name:** Evette Bonita

**Most recent position:** Paralegal Specialist

**Division:** Legal Division

**Location:** New York Regional Office

**When and where joined the FDIC:**

I joined the FDIC New York Regional Office in 1989.

**Other experience:** 16 years of Retail Banking, working my way up the ladder from Teller to Assistant Secretary – Manager.

**Career Highlights:** Working in the Investigation Unit for five years. Working with Dan Peters on HMDA Audits, allowing me to travel and meet people from all over the country. Also, assisting Dallas on various bank closings.

**Retirement Date:** December 31, 2021

**Plans for retirement:** Relocating – enjoying the outside/open air more.

**Comments and thoughts:** It's been a long, but good, ride. I have enjoyed my time here at the FDIC and have met some amazing people, most who I can call friends. 🏡



Evette Bonita

## MOVING ON

**Name:** Jenise D. Dorf

**Most recent position:** Program Manager, Corporate Learning Programs

**Division:** Corporate University

**Location:** Headquarters (VASQ)

**When and where joined the FDIC:** I joined the School of Corporate Operations (SCO) in CU in December 2012 as an Instructional Systems Designer.

**Other experience:** Technical writer, usability engineer, technical trainer, community college teacher, Air Force weather forecaster, TV meteorologist, and journalist. If variety is the spice of life, I've had a very spicy career.

**Career Highlights:**

- Working at the Cape Canaveral Air Force station at Cape Canaveral, Florida, during the early years of the space shuttle program. I had a front row seat from the station roof for the shuttle launches.
- Being on duty at the Patrick AFB airport terminal when the astronauts for the Space Shuttle Challenger landed for their upcoming STS-7 mission. I was thrilled to see Sally

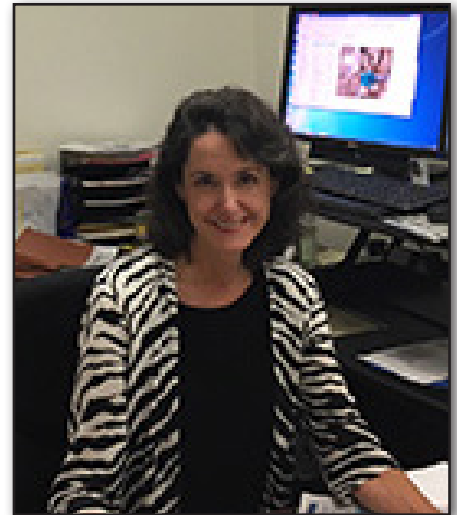
Ride, first American woman space traveler, stride across the tarmac with her fellow astronauts.

- Serving temporary duty as Cape Canaveral Air Force Station Space Museum curator. I was there to take delivery of a landing capsule and oversee its installation.
- Using weather graphics software to create weather maps and other graphics while working as a TV meteorologist. Disliked being on camera; loved using the software!
- As a technical trainer back in the 90s, thinking up creative ways to help students understand packet-switched networks and other concepts.

**Retirement Date:** December 31, 2021

**Plans for retirement:** Learning Spanish and Portuguese, traveling, substitute teaching, reading, perfecting my paint pouring techniques, traveling, teaching English to speakers of other languages (TESOL), volunteering (local running club events and animal shelters), and did I mention traveling?

**Comments and thoughts:** Not since my Air Force days have I met so many



**Jenise D. Dorf**

kind, intelligent, talented, and wise individuals. I've learned much about myself and about life from the people with whom I've worked – lessons and memories that will stay with me. I value the friends I've made whose company I'll continue to enjoy after I leave. 🏠

**Name:** Barbara A. Belfoure

**Most recent position:** Fair Lending Examination Specialist

**Division:** Division of Compliance and Consumer Protection (DCP)

**Location:** Atlanta Regional Office

**When and where joined the FDIC:** I joined the FDIC in January 1989 in the Little Rock, AR Field Office as an Assistant Bank Examiner for the Division of Supervision. In August 1990, I transferred to the Memphis, TN Field Office and became a Commissioned Examiner under the newly created Division of Compliance. In 1995, I became a Review Examiner in the Memphis Regional Office until 2004 when I transferred to the Jackson, MS Field Office as a Review Examiner. In 2006, I separated from the FDIC for other career interests. In September 2008, I returned to the FDIC as a Compliance Field Examiner in the Atlanta, GA Field Office. In March 2009, I became a Fair Lending

Examination Specialist.

**Other experience:** In 2006, I accepted a position with a local hometown bank in Holly Springs, MS as the bank's Senior Vice President and Compliance Officer. In 2008, I resigned and reinstated my career with the FDIC.

**Career Highlights:**

- During my career I have examined State Non-Member banks during two banking crisis in 1989 and 2008.
- In 1991, I was selected to be an actor in a FDIC Training Video that was used during new hires orientation to the FDIC.
- I have written several manuals including a Review Examiner manual (former Memphis Region); Acting FLEX detail manual (Washington DC); and Fair Lending Examiner manual (Atlanta Region), to name a few.
- I wrote the script and PowerPoint presentation for the National Fair Lending Training Video and was also



**Barbara A. Belfoure**

a presenter in the video. The Fair Lending Video was a Chairman's initiative and I received the Chairman's Award for my work on the project. The video was produced

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# MOVING ON

## Moving On, from page 7

for all examiners and bankers nationwide.

- I was an instructor for Introduction to Fair Lending School for the past ten years.
- I served on many details including Acting WO Review Examiner, Acting WO FLEX, Acting FLEX-New York Region, Acting Supervisory Examiner (SE) – Atlanta Field Office and the Oklahoma/Little Rock Field Office (Dallas Region), Special Assistant to the Dallas Regional Director, Acting Review Examiner – Chicago Region, and Senior Consumer Affairs Specialist – CRC, Kansas City Region.
- I had the privilege to be one of the leaders of several CRA Protests in

the Atlanta Region for bank mergers including one of the biggest mergers, BB&T and SunTrust Bank, now TRUIST Bank.

- I participated in one “on-site” Fair Lending Discrimination Investigation of BB&T Bank.
- I served as one of the leaders for the Memphis Region (joint effort with Chicago Region) on the Risk Scoping Project, a National Initiative. As a result, I was a speaker at the FDIC National Compliance Training Conference in Kansas City, KS.

**Retirement Date:** December 31, 2021

**Plans for retirement:** My plans for retirement includes fulfilling several personal goals and interests. I enjoy volunteering and giving back to the community especially the youth and

elderly and therefore, I plan to dedicate some of my time to working with youth groups and volunteering at the adult care facilities. I found new passions in my later years, cooking and baking, and won the Chili Cook Off in the Atlanta Region. You can find one of my recipes in the recently published FDIC Cookbook. I plan to invest more time and efforts into feeding the less fortunate at local homeless shelters and expanding my culinary skills by taking cooking courses.

**Comments and thoughts:** I have enjoyed working with and meeting all of the examiners during the course of my career. FDIC has some of the most AMAZING and TALENTED examiners working on behalf of the interest of the public. I will truly miss working at the FDIC. 🙏

**Name:** Vivian L. Easley

**Most recent position:** Human Resource Specialist (Information Systems)

**Division:** Division of Administration (DOA)

**Location:** Headquarters (VASQ)

**When and where joined the FDIC:** I joined the FDIC in January 1987.

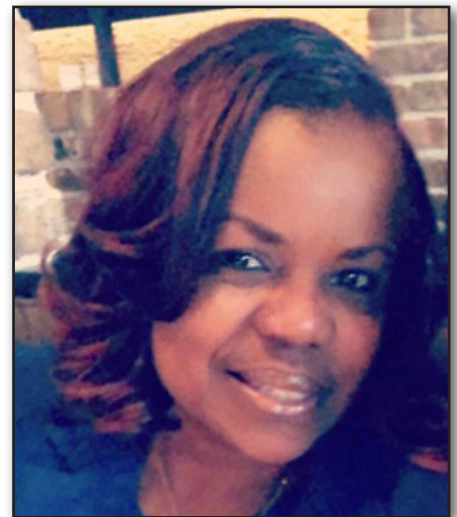
**Other experience:** Federally born and raised at the FDIC.

**Retirement Date:** December 31, 2021

**Plans for retirement:** I plan to visit family and friends living in warmer states during the upcoming cold months of January, February, and March. Traveling to Aruba, Turks and Caicos, London, and Paris for my birthday in September 2022. That will take me to

football season and I will travel to and attend football games to see my son and nephew play in the NFL. Go Carolina Panthers & Chicago Bears.

**Comments and thoughts:** I thank the FDIC for hiring a young ambitious girl from Charleston, West Virginia. My 35 years at the FDIC have been a great experience. I am thankful that our paths crossed. I have met so many wonderful people and I have become lifetime friends with some. I will surely miss the smiles, talks and laughter that we have shared over the many years. Now it's time for me to enter the next and best chapter of my life “RETIREMENT”. Live, Laugh & Love. Many BLESSINGS to all. 🙏



Vivian L. Easley



## MOVING ON

**Name:** Tara F. Riley

**Most recent position:** Senior Financial Management Specialist

**Division:** Division of Resolutions & Receiverships—Business Operations Support

**Location:** Dallas, Texas

**When and where joined the FDIC:** I joined the FDIC in October 1989 just after the bank I worked for failed. I was in the Dallas Regional Office and soon after was transferred to the Resolution Trust Corporation. In 1993, I was transferred back to the FDIC Dallas Regional Office where I worked for the Division of Finance until the merger with the Division of Liquidation in 2001, which eventually became DRR.

**Retirement Date:** December 31, 2021

**Plans for retirement:** I plan to become a lot more involved in my community and hopefully will improve my golf game. I am hoping to travel with my recently retired husband (Bob Riley) near and far and plan to see more of our great nation.

**Comments and thoughts:** Working for the FDIC has been a blessing as the work we all do is so rewarding! The friends that I have met along the way has been the best part. This “work journey” is ending but looking forward to the next “fun journey” in my life. 🏡



Tara F. Riley

**Name:** Bob Riley

**Most recent position:** Senior Oversight Manager

**Division:** Division of Resolutions & Receiverships (DRR)

**Location:** Dallas, Texas

**When and where joined the FDIC:** I joined the FDIC Dallas Regional Office on June 4, 1984.

**Career Highlights:** Meeting the people that I have worked with throughout my career and making some great life-long friends.

**Retirement Date:** December 31, 2021

**Plans for retirement:** Continue to play amateur baseball, golf, and try something called pickleball, travel a little but mostly spend more time with family.

**Comments and thoughts:** I have enjoyed working for FDIC all these years and wish everyone the best. Thanks for the memories! 🏡



Bob Riley

## MOVING ON

**Name:** Lisa R. Scott

**Most recent position:** Instructional Systems Design Specialist

**Division:** Corporate University (CU)

**Location:** Headquarters (Arlington, VA)

**When and where joined the FDIC:**

I began my career with the FDIC in the typing pool, in October 1988 in Washington, DC. I was hired on the last day Personnel (HRB) was located in the NY Avenue building. I reported to the G Street building and was assigned to the Employee Development Branch.

**Other experience:** Before FDIC, I worked as a clerk-typist for the Department of the Air Force recording flight information. Prior to that, I worked for the Consumer Product Safety Commission as a student intern and I developed a computer program to track product safety testing results. I received a Meritorious Service Award.

**Career Highlights:** One of my personal career highlights was creating and participating in a pilot bridge program within the former CU (Training and Consulting Services Branch – TCSB). That program provided clerical staff an opportunity to become an Employee Development Specialist.

I worked with very knowledgeable employees and developed training products for almost every division and office of the FDIC. In my career, I was fortunate to develop training products for FDIC systems such as SOURCE,

SHARP, NFE, ACRS, CTAW (the precursor to CHRIS TA), and last year I developed a series of training videos for SIMS. My most memorable projects created a greater understanding of the FDIC's mission and operations. These projects include developing the DRR training curricula and creating curricula maps for DIR and the former OCFI. I also developed the "Business of" Money Smart and Deposit Insurance and You courses; FDIC 101 for International Visitors, and most recently I developed the training framework the Special Assistant Rotational Program. Crisis and tragedies within the country resulted in my most memorable FDIC experiences. I assisted and managed bank closings, helped establish a closing information call center in Alabama, and assisted the FDIC Call Center after Hurricane Katrina. Assisting others in their time of need is one of the most gratifying of human contributions, and I'm very grateful to the FDIC for providing those opportunities.

**Retirement Date:** December 31, 2021

**Plans for retirement:** My immediate plans include transitioning from the workforce, downsizing, and overseeing home improvement projects. I also will learn to play my double bass, travel, and spend more time with my grandsons and goddaughter.

**Comments and thoughts:** I urge all employees to take advantage of the opportunities FDIC provides. Step out



**Lisa R. Scott**

of your comfort zone to learn new skills and work in other divisions. Working in CU gave me the opportunity to work with most divisions and offices. From the numerous subject matter experts I had the pleasure to work with, I gained knowledge that applies in my personal life, especially as I watch movies with storylines that involve banking or illicit financial themes. The stories and experiences fellow employees shared with me are priceless. Thanks to the employees of FDIC for sharing your lives and giving me a lifetime of memories. 🙏

## MOVING ON

**Name:** Sandra G. Emerson

**Most recent position:** Principal Procurement Analyst in DOA/ASB Policy

**Division:** Division of Administration (Acquisition Services Branch)

**Location:** Dallas Regional Office

**When and where joined the FDIC:** I joined the FDIC in 1991 at the Addison Consolidated Office in Addison, TX in the Division of Liquidation (now DRR).

**Other experience:** Two years at General Services Administration (GSA) 2005-2006 and two years at FEMA 2007-2008.

**Career Highlights:** I have worked 30 years for the federal government, most of them at the FDIC. I have spent all of that time in procurement and have held a variety of positions including contracting officer, team lead, supervisor and manager. I have always worked in the Dallas Regional Office but spent

some time in DC on details. My time at the FDIC was, in part, during the banking crisis, and I had the opportunity to support that effort, working closely with DRR in the Dallas Regional Office.

**Retirement Date:** December 31, 2021

**Plans for retirement:** Plans include traveling, spending time with family and friends, some volunteer work, catching up on reading, and starting a small antique booth in a local antique mall. Mostly just enjoying life.

**Comments and thoughts:** The FDIC provided the opportunity to meet many great people, and to grow and develop personally and professionally. I am forever grateful for the people that came into my life and were part of my work family. I will remember them, and the FDIC, fondly. 🙏



Sandra G. Emerson

**Name:** Crystal L. Wallace Randall

**Most recent position:** Financial Management Analyst

**Division:** RMS - Business Analysis & Decision Support Section (Financial Management and Reporting)

**Location:** Headquarters (Washington, D.C.)

**When and where joined the FDIC:** I became a permanent employee in October 1984 after graduating from the University of Maryland, Baltimore County. I have always worked in the Washington, DC location.

**Other experience:** Legal Technician (Legal), Research Assistant (RMS), Claims Agent (DRR).

**Career Highlights:**

- Risk Management and Applications (RMAS/RMS): The majority of my 37 years at the FDIC was spent as a Research Assistant in the Risk Management and Application section. I used my legal research skills to assist in the processing of enforcement actions and bank applications, which I found to be most interesting and exciting. Some of my best memories were made in RMAS. My Section worked well together and developed lasting

friendships.

- Closings and Deposit Claims (DRR): This was such a rewarding experience and a true eye-opener to actually witness and participate in the receivership process. As a Claims Agent, the training and hands-on experience were amazing and very fulfilling. I literally watched the FDIC in action, doing what it does best, protecting and ensuring the stability of our financial system.
- Financial Management and Reporting (FMR/RMS): Becoming a Financial Management Analyst and working in a budget management role was definitely outside my comfort zone. With the unconditional support of my co-workers, I managed the conference program, the awards program and prepared invitational travel reimbursements. Thank you FMR for guiding me through.

**Retirement Date:** December 31, 2021

**Plans for retirement:** I first plan to pamper my mother and myself; travel and see the world; enjoy family and friends; spend more time volunteering and working at my church; and lastly, perfecting my crab-eating skills.



Crystal L. Wallace Randall

**Comments and thoughts:** The FDIC is a great place to work. I have had many great opportunities and experiences, and the benefits are countless. I have been extremely blessed to have met so many wonderful, professional people that have inspired, encouraged, helped me, and even pushed me along in my career journey, many of whom I have developed personal friendships. I am excited about “moving on” and I am leaving with great memories of my FDIC family. 🙏

## MOVING ON

**Name:** Edwin D. (Dan) Crawford

**Most recent position:** Risk Examiner

**Division:** Division of Risk Management Supervision

**Location:** Lexington, Kentucky Field Office

**When and where joined the FDIC:**

I joined the FDIC in January 27, 1992 in the Memphis, Tennessee Field Office.

**Career Highlights:** Serving as a facilitator and lead instructor for Examination Management School for the past 12 years and participated on the two most recent rewrites of the school.

**Retirement Date:** December 31, 2021

**Plans for retirement:** Traveling, reading, volunteering at church, spending more time with family and friends, learning a musical instrument,

and finally completing my model train layout. I almost forgot, not setting an alarm clock every morning.

**Comments and thoughts:** I have been truly blessed with a wonderful career here at the FDIC over the past 30 years! The greatest blessings came from everyone I have had the pleasure to work with and all of the friendships I have made. Because of this retirement is both exciting and sad as I will deeply miss them, their smiles, and their laughter. Let's please stay in touch and do lunch sometime; yes, at the 11:30 a.m. official examiner lunch time! 🍷



Edwin D. (Dan) Crawford

**Name:** Pamela A. Brownfield

**Most recent position:** Management Analyst

**Division:** Office of Risk Management and Internal Controls

**Location:** Headquarters (VASQ)

**When and where joined the FDIC:**

I joined the FDIC as a term employee in 1990 at the National Bank of Washington Field Site. FDIC came in to liquidate the bank, a process that took over a year, and they hired some of us former NBW employees on a temporary basis. It was a blessing in disguise! FDIC brought their employees to Washington from many regional and field office locations (mainly from Dallas). I am still friends with many of people I met at that location. Fortunately, when the NBW field site was closing, I was picked up by the Resolution Trust Corporation in November 1991 and obtained my official federal employee status.

**Other experience:** Most of my adult life was spent serving the Nation in one capacity or another. I spent a little over nine years on active duty in the Air Force. I always tell people that the Air Force saved my life! It literally changed me because I was so young when I joined. I had the life changing experience of being stationed overseas in Asia (Clark AB, The Philippines) and visited other military bases in South Korea and

Japan. After leaving the Air Force I spent a few years in private industry but chance would have it that I would find my way back to my good old Uncle Sam.

**Career Highlights:** Getting a chance to work at the RTC was really exciting. It was stood up as a temporary agency during the S&L Crisis and everything was so fast paced. There were so many sharp, enterprising, and intelligent employees there who really wanted to help resolve the crisis. It was my introduction to the importance of the civilian side of the federal government and I really enjoyed the people and the experiences I had while being a part of that organization. At the FDIC I had numerous opportunities to work on projects that allowed me to add to my skillset and increase my knowledge about internal controls. I worked for managers and directors that took the time to see me and recognize my talents which instilled a level of confidence beyond what I gained in the Air Force. For that, I am forever grateful.

**Retirement Date:** December 31, 2021

**Plans for retirement:** My pre-pandemic retirement dream was to travel off and on to various world locations for the first few years (as well as to some beautiful places within the United States). Once the pandemic clears up a little more, I will start my stateside adventures. But for the time being I plan to restart the



Pamela A. Brownfield

guitar lessons I stopped taking seven years ago. I purchased a recorder (yes, the same kind that school kids learn with) as I always wanted to play the flute or soprano sax. I'd like to catch up on my reading list. And definitely do some binge watching of those television series I've heard about over the years. I can't wait to make more time for family and friends as they are the most important people in my life. I hope to make some new friends along the way.

**Comments and thoughts:** Although I experienced many highs and lows

*see Moving On, page 12, column 1*

# MOVING ON

## Moving On, from page 12

during my 30 years at the FDIC/RTC, the downs have been few. But most of all I would like to say that the people of the FDIC have been so wonderful. You

make this organization the success that it is. My life has been increased by knowing many of you and I have made lifelong friends while working here. People who are brilliant and talented that chose to put their great gifts and skills to work on

behalf of our country. I know my career at the FDIC allowed me to cross paths with all of you wonderful people. I am eternally thankful. 🙏

**Name:** Kristal I. Stone

**Most recent position:** Administrative Assistant

**Division:** RMS/DCP (Division of Risk Management - Atlanta Region)

**Location:** Tampa, Florida

**When and where joined the FDIC:** I joined the FDIC's Tampa, Florida office in 2006.

**Other experience:** 22 years with the IRS (21 of those in my city of birth, Toledo, OH and one in Tampa, FL). So, 36.5 years total with the Federal Government.

**Career Highlights:** I began my career in July of 1985 at the age 20, at the IRS in my hometown of Toledo, OH as a Secretary / Stenographer (Office Automation) for the Audit Division. I transferred with the IRS to Tampa, FL where I was an Administrative Assistant for the Collection Division for approximately one year. In 2006, I transferred my federal career to the FDIC at the Tampa Field Office in the Division of Supervision and Consumer Protection, where I have remained since. Along with my regular duties, I served as the central point of contact for the Combined Federal Campaign, led the Tampa Field Office's Feds Feed Families campaigns and helped support the Corporation's diversity and inclusion efforts by serving as a member of the Atlanta Region's Chairman's Diversity Advisory Council. I also was fortunate to take on a few details at the Headquarters in Arlington, VA supporting the Corporation's human capital initiatives by serving as a team member for multiple centralized hiring campaigns and assisting on local hiring initiatives as well.

**Retirement Date:** December 31, 2021

**Plans for retirement:** Oh my where do I begin there are so many. I have a lot of hobbies and interests. One of the first things I want to do is to apply to volunteer at the Clearwater Marine Aquarium on the Marine Mammals team, or the Sea Turtle Rescue/Rehab team for a few days a week. I also plan on doing a lot more offshore fishing, and going to the beach more. I would love to learn to scuba dive. I love to work in my yard and have lots of tropical plants and flowers. I have a kayak and plan to use it a lot more. I someday hope to move to the Florida Keys on a canal and have my own small boat to go fishing and snorkel the reefs. I love to go hiking. It is safe to say, I love anything to do with nature, animals and the outdoors. I would like to read more books. I plan on remodeling a bathroom in my home (I have become pretty good at doing tile work at least). I am also a "self-proclaimed" artist, I paint canvas paintings and murals. I love to travel and hope to plan trips to Costa Rica and Australia in 2022. And of course the most important thing, spend more time with my two grown sons, my husband, my cats, my family in Ohio, Michigan, and here in Florida, and my friends near and far.

**Comments and thoughts:** I want you to know that I feel honored to say that I was a part of the FDIC family for 15 of my 36.5 year federal career. For those of you who have never worked for another government agency, I can tell you how fortunate you are to be part of the FDIC, like me. I am also fortunate in the fact that I was able to work with so many wonderful and intelligent people. Over



**Kristal I. Stone**

the years I have developed some very special friendships, some I know will last my lifetime. I refer to them as "forever friends". Whether we worked together every day or just once, I want everyone to know that I will miss you. I was able to have some wonderful experiences and gained plenty of knowledge while working with the FDIC. Thank you all for being a part of my "life journey!" 🙏

## IN MEMORIAM

### **Edwin Clark Houldsworth**

*Former Senior Counsel*

*Legal Division - Headquarters  
(Washington, DC)*

Edwin Clark Houldsworth, former Senior Counsel within FDIC's Legal Division, passed away in retirement Wednesday, November 17, 2021.

Born on May 10, 1933, in St. Catharines, Ontario, Canada to Paul and Marguerite Houldsworth, he was the eldest of three sons (Keith and Lee).

Ed graduated from Battle Creek Central High School in 1951 where he was a member of the track and cross-country teams and served as the sports editor of the school newspaper. Ed attended Michigan State University in the class of 1955, where he continued running cross-country and was a member of the Sigma Nu fraternity. He then went on to serve in the U.S. Army where he was assigned to the White House. After leaving the service, he attended Wayne State University Law School.

Ed's legal career spanned several decades, culminating with his 25 years at the FDIC serving as Senior Counsel. His FDIC colleagues remember him as a superb attorney and a caring supervisor.

After retiring from the FDIC, Ed spent his life in Hilton Head, South Carolina, providing his grandchildren with a love of ocean waves and the thrill of catching green anoles. The little lizards were not the only green to be found at his house which featured a Michigan State flag flying in the breeze. Ed passionately followed his beloved Spartans through football and basketball season. He also had a love for researching different subjects. It is safe to say that Ed did not care much for the internet; his old school mentality had him relying on newspapers and print magazines. If he knew you had a special interest, you could expect to receive an envelope full of clipped articles on that subject with key points underlined.

Ed is survived by Alice, his dedicated and loving wife of 24 years Alice, his son Scott, and his three grandsons Mitchell,



**Edwin Clark Houldsworth**

Colton, and Bryce. The family wishes to express special thanks to the people at Caris Healthcare for their support during his final days. 🙏