

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

SEPTEMBER 2022

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## Enterprise Risk Management Symposium Validates Discussion of Risk

By Sonya Weakley, Office of Communications

It's okay to talk about risks. It's even better to talk about them across divisions and offices.

That was the message of the first-ever Enterprise Risk Management (ERM) Symposium, presented to an audience of more than 500 FDIC employees who attended virtually on September 13, 2022.

Attendees got a close-up look at four cross-cutting topics that address risks facing the agency: bank resolutions, succession management, supply chain risk management, and zero trust architecture.

The purpose of the symposium was to provide attendees the opportunity to enhance their knowledge of key risks, according to Jill Lennox, manager of the ERM section of the Office of Risk Management and Internal



Controls (ORMIC).

"It's ok to have risks," Lennox said. "Everybody does, and if we're talking about it, it helps us to actively monitor those risks even more."

The symposium also informed the agency about the ERM program. "Everybody is responsible for risk," Lennox noted. "Every one of us. No matter what you do in your job, there are risks."

An employee survey administered in October 2021 revealed that "not everybody knows about the ERM program or what we are trying to achieve," Lennox said. "We wanted people to know more about what we do."

The first symposium speaker was Pamela Farwig, corporate expert for

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Martin J. Gruenberg, Acting Chairman, FDIC  
David Barr, Deputy Director, OCOM  
Sonya Weakley, Writer/Editor, OCOM  
Inam Hyder, Internal Communications Strategist, OCOM  
Aileen Wu and Michelle Watson, Creative Team, OCOM

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# ERM SYMPOSIUM VALIDATES DISCUSSION OF RISK

ERM, from page 1

the Division of Resolution and Receiverships. Farwig addressed lessons learned from past financial crises in determining how to handle future ones.

“Resolution planning culminates in the FDIC closing a bank on a Friday and reopening it under different management on a Monday,” Lennox said. “This often involves selling the failed bank to a healthy bank and it requires an immense amount of planning and training.”

Next, Marti Tracy, Claire Lam and Meredith Ferro, Ph.D., all from the Human Resources Branch of the Division of Administration, discussed how the FDIC is building an approach to assess its workforce and grow the talent pipeline so it is prepared to meet current and future needs.

“During the past few years, there has been an uptick in retirements among FDIC management. There is an urgent need to transfer knowledge and identify strategies to fill leadership positions,” Lennox said.

Tiina Rodrigue, Ph.D., the chief in-

formation security officer at the Consumer Financial Protection Bureau, addressed supply chain risk management and how federal agencies can prepare for its challenges.

Supply chain risk management is an agency-wide initiative, according to Mark Kaufman, a senior management analyst on the ERM team.

He pointed out situations in which a contractor’s supply chain was breached and used to gain unauthorized access to the contractor’s customers. “The FDIC needs to understand how their contractor’s supply chains interact with each other and the agency.”

Stephen Haselhorst, a CIOO program manager, addressed achieving cybersecurity through a specific process known as “zero trust architecture,” which requires setting up multiple authentication points throughout a company’s technology network. “Zero trust” refers to not trusting any login beyond the point of its initial entry into the network.

With zero trust, “if a bad actor gets into our network they can’t move around the entire network as easily,”

said Dhroove Patel, a management analyst on the team. “Zero trust architecture reduces the possibility that someone can get from one point to another.”

Lennox said the symposium received a great deal of positive feedback and that the team plans to make it an annual event.

She said the ERM team has grown in about 3.5 years from a two-person team to an eight member team, including Lennox, Andrew Godfrey, Charles Liles, Chris Calfee, Mark Kaufman, Andrea Peoples, Dhroove Patel, and Connie Guo. The team will continue to encourage cross-divisional discussions about risk and work with divisions and offices to help mitigate risks.

Godfrey, a senior management analyst on the ERM team and who hosted the speakers, said “the symposium wouldn’t have been possible without the speakers who volunteered their time and talents to present on key risks facing the FDIC. This was a big step in demonstrating the FDIC’s risk-aware culture.”

## RTO PROFILES

RTO Profiles is an ongoing weekly FDICNews series about our colleagues as they return to the office. In this series, we sit down with employees and discuss the things that matter to them when it comes to being in the office and working from home. If you would like to be featured in a FDICNews RTO Profile, please email Inam Hyder at [ihyder@FDIC.gov](mailto:ihyder@FDIC.gov).

**Name:** Alison Gould

**Division/Office:** Division of Risk Management Supervision (RMS)

**Title:** Case Manager

**Supervisor or Non-Supervisor:** Non-Supervisor

**FDIC Facility:** New York Regional Office (NYRO)

**Enhanced Telework Option:** Expanded Telework (Under the Expanded Telework option, you will be permitted to

telework on a recurring basis and will be authorized to be out of the office due to telework and/or a compressed or alternative work schedule more than 5 days per pay period.)

**Tenure at FDIC:** 9 Years

**Two Truths and a Lie:** I grew up on the east coast, I play the piano, and I was a bridesmaid in the wedding of two of my FIS classmates who met during our FIS rotational year (Hi, Class 45!)

**What do you like most about the telework option you selected?**

I chose the Expanded Telework option because I always enjoyed going into the office pre-pandemic and wanted an option that allowed me to keep an office space. But I learned during mandatory telework that it is nice to have the option to telework and stay at home. Working from home gives me extra time from avoiding the commute, and I don’t need



**Alison Gould**

to organize and pack for a whole day in the office five days a week (i.e., lunch, gym clothes, office clothes).

**Before choosing "HBO" as your option, were there any other options you were considering?**

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## RTO PROFILES

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My choice was driven primarily by whether I could keep my own office, because I plan to go into the office generally three days a week. I was going to choose the “Traditional Telework: Regular Recurring” option originally, but switched to the Expanded Telework option when we were notified the option allowed you to keep office space.

***Did you feel like you were missing anything working 100% from home during mandatory telework?***

I missed the people and interaction! I’ve learned so much from my colleagues by being in-person. I think all of the informal brainstorming, career advice,

and general mentorship really adds up over time. MS Teams helped keep connections, but I still missed the informal interactions that occur by being in-person. I also missed travel and attending training at the Seidman Center!

***What advice or guidance would you provide to new or relatively new employees hired during mandatory telework now that Return to the Office Phase 3 has begun?***

I encourage newer employees to seek out or say yes to opportunities to connect with coworkers – coffee, lunch breaks, or even a short afternoon walk to re-energize for the rest of the day. You never know what you might learn!

***As we reenter the office, what are you most looking forward to when working in the office?***

I started out my position as a Case

Manager during mandatory telework and just recently relocated to the NYRO. I feel like I know so many folks in the office, but only virtually – I’ve really been enjoying getting to meet everyone in-person and look forward to meeting everyone eventually.

***Do you feel there are some parts of your work that benefit more from being in the office?***

Since returning to the office, there are already a number of times where, because some Case Managers were also in the office, we’ve informally discussed questions or perspectives about applications, Large Insured Depository Institution (LIDI) analysis, and Report of Examination (ROE) review processes. As a newer Case Manager, these informal interactions have been very valuable to my development. I also think getting to meet people from other divisions and roles has helped me have a better understanding of the overall function of the regional office environment.

***Have you ever worked in a hybrid environment before? What habits or lessons did you learn from that experience that you will apply to your FDIC hybrid work experience?***

I haven’t worked in a hybrid environment before. Our team is planning to have periodic in-person meetings, while also continuing virtual meetings to connect across different telework options/duty stations. We all plan to learn as we go and find what works best.

***What hopes do you have for your RTO experience?***

After two-years of mandatory tele-

work and now moving to NYC, I’m looking forward to connecting with co-workers in-person, setting up and decorating my office, and finding all of the good coffee and lunch places by the NYRO.

***What are your concerns, if any?***

I don’t have any concerns. I think this is because the RTO plan was laid out well in advance and communication from HQ and the NYRO helped me prepare and set expectations.

***Are you aware of any meetings or events that your team is holding to enhance collaboration or comradery while in the office?***

With RTO, the NYRO is preparing to have some in-person meetings, and so is the specific ARD section that I work in. My team is also planning to have lunch together on the day on our first in-person section meeting.

We also have received communication/tips for reserving conference rooms and including Microsoft Teams to connect to individuals assigned across the New York and Boston offices of the NYRO.

Finally – NYRO’s DOA organized breakroom breakfast and treats a few days of the first and second weeks of RTO, which was much appreciated!

***Will you reveal the lie in your “two truths and a lie?”***

I did not grow up on the East Coast! I grew up in Nebraska, and I spent the first part of my FDIC career with the Omaha, Nebraska Field Office. I just moved to NYC for my new Case Manager position and can’t wait to explore.■

**Name:** Michael “Myke” C. Rost  
**Division/Office:** Division of Risk Management Supervision (RMS)

**Title:** Senior Risk Management Examiner

**Supervisor or Non-Supervisor:** Non-Supervisor

**FDIC Facility:** Monrovia, CA Field Office

**Enhanced Telework Option:** Home Based Option (HBO) (Employees participating in HBO will be permitted to work from their primary place of residence full-time when not working at an

insured depository institution or at another required site).

**Tenure at FDIC:** 31 Years

**Two Truths and a Lie:** I enjoy target shooting, skydiving, and playing the drums.

***What do you like most about the telework option you selected?***

I selected the Home Based Option (HBO) because I believe that my productivity is ranked from most to least productive in the following order: (1) working from home, (2) working in the office, and (3) being on-site during a



Michael “Myke” C. Rost

*see RTO, page 4, column 1*



## RTO PROFILES

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*RTO from page 3*

bank examination.

***Before choosing "HBO" as your option, were there any other options you were considering?***

I was able to choose between HBO and the Remote Work Option (RWO). I ended up choosing HBO because it made more sense to me and allowed me to be productive in my ideal environment most of the time – my home – while still having the flexibility of going into the office.

***Did you feel like you were missing anything working 100% from home during mandatory telework?***

Since I have more than 31 years of experience at the FDIC, I missed bumping into some colleagues that I've known for 20+ years. Bumping into each other in the office and working together on bank examinations were frequent occurrences. We always tried having lunch together or caught up outside of the office.

***What advice or guidance would you provide to new or relatively new employees hired during mandatory telework now that Return to the Office Phase 3 has begun?***

I feel like our Monrovia office and our San Francisco region has such a good vibe in general. Before mandatory telework, newer assistant examiners could easily reach out to more tenured examiners and see if people were going out for a group lunch. As we return to the office, I encourage newer employees to actively seek out those opportunities when they're in the office or on an examination. Group lunches are great ways to get to know many people (and their personalities) outside of a formal work setting.

***As we reenter the office, what are you most looking forward to when working in the office?***

I'm really looking forward to the water cooler conversations with long time colleagues to catch up on their lives and families. It's nice bumping into colleagues in the hallway or while waiting to catch the elevator.

***Do you feel there are some parts of your work that benefit more from being in the office?***

In general, for traditional exam work when there is already a seasoned examination crew, I do not think that the "work" itself benefits more by being "in the office." That said the examination teams have always made great use of our breaks and lunches together. In the short run, since our existing Monrovia Field Office has cubicles and a training room, I think onboarding and training can benefit from taking place in-person.

***Have you ever worked in a hybrid environment before? What habits or lessons did you learn from that experience that you will apply to your FDIC hybrid work experience?***

No, I have never worked in a hybrid environment before. I do have an Examiner-in-Charge (EIC) role coming up and plan to be in the bank two-to-three days a week to set a good example. I think the hybrid model will allow more candid and more frequent discussions with management. The new hybrid environment can also foster more one-on-one conversations and small group training opportunities. Newer examiners may also learn through "table talk," even if they are working on a different area. I do believe the perceived on-site benefits must be viewed in the context that some examiners may have long commutes. A 30-mile drive in the Los Angeles area can take 1.5 to two hours each way. In short, flexibility from managers and fellow team members is key.

***What hopes do you have for your RTO experience?***

I hope to reestablish relationships with some colleagues I haven't worked with in a while. After our lease is up in the Monrovia Field Office, our new space will have a more "bullpen" atmosphere. I hope to have a healthy balance of spontaneous interaction with colleagues but also want it to be quiet enough to be productive when heads-down works needs to get done during the day.

I am also interested in seeing how the hybrid model will work for on-site examinations. For example, our team is considering being at the bank Tuesdays through Thursdays, and working from home Mondays and Fridays.

***What are your concerns, if any?***

As we move to a new space, I hope

there is enough room to not feel cramped and that it's not too noisy. Another caution is if an employee (new or tenured) lives too far from the office, they will only come if they are required to, and a two-hour commute may negate the perceived benefit of coming to the office. In those instances, people that live far (seasoned and perhaps newer) may prefer MS Teams.

***Are you aware of any meetings or events that your team is holding to enhance collaboration or comradery while in the office?***

One of the senior examiners planned a baby shower as an enticement to get people to come to the office. I think similar getting together-type events can encourage people on HBO or RWO to be in the office on the same day as other employees.▲

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*see RTO, page 5, column 1*

# RTO PROFILES

*RTO from page 4*

**Name:** Sherri Griffin-England  
**Division/Office:** Division of Resolutions and Receivership (DRR)  
**Title:** Administrative Specialist  
**Supervisor or Non-Supervisor:** Non-Supervisor

**FDIC Facility:** Dallas Regional Office  
**Enhanced Telework Option:** Home Based Option (HBO) (Employees participating in HBO will be permitted to work from their primary place of residence full-time when not working at an insured depository institution or at another required site).

**Tenure at FDIC:** 30+ Years  
**Two Truths and a Lie:** I was very active earlier in my life: I broke track & field records, went whitewater rafting at a U.S. Olympic training site, and climbed mountains in South America.

**What do you like most about the telework option you selected?**

Sometimes work can be stressful, but working from home, in my opinion, is less stressful than being in the office with the same deadlines and work. The Home Based Option (HBO) reduces some of the burden of being in the office five days a week, and allows me to be a support system for my mother who is self-sufficient but has memory issues.

**Before choosing "HBO" as your option, were there any other options you were considering?**

I selected RWO initially but later learned this was unavailable to non-bargaining unit (NBU) employees.

**Did you feel like you were missing anything working 100% from home during mandatory telework?**

I didn't miss much while working from my home and even developed ways of keeping in touch. My team now has virtual coffee breaks via MS Teams to discuss work and other things. We also have a quarterly lunch to stay in touch physically. I do miss office lunches, meetings, and other gatherings, but those events didn't happen often in our new space since we no longer had a dedicated conference room to meet in.

**What advice or guidance would you provide to new or relatively new employees hired during mandatory telework now that**

**Return to the Office Phase 3 has begun?**

Use this time to reach out! Find out "who's who" in your work area and say "hi!" Ask if they have a minute to talk about their mission within the FDIC and their everyday work. This will also help you with your career goals tremendously, helping you narrow down where you see yourself in the future.

**Do you feel there are some parts of your work that benefit more from being in the office?**

Since my team is located in both Dallas and DC, I thought that going into the office would be more difficult with less space and having folks in different offices or regions. Working during mandatory telework, removed these doubts. Thanks to MS Teams and other technology, we operated as an efficient team regardless of our office location.

**Have you ever worked in a hybrid environment before? What habits or lessons did you learn from that experience that you will apply to your FDIC hybrid work experience?**

Yes, I worked at a major bank quite a few years ago that did much of their hiring and onboarding virtually. This was before webcams were common so before I even started my position, I saw no one from the team. My initial interview was over the phone with several Vice-Presidents of the bank. The bank was apparently very successful in hiring folks this way. They even had a contract with the IRS at the time, so their hiring rules were very similar to the way we at FDIC hired contractors during that time.

What I learned from that experience is what I have continually said at the FDIC. Remote work is the future and that we at the FDIC can be better at it because we have better resources. FDIC is usually the innovator and we can be the model for doing things remotely.

**What hopes do you have for your RTO experience?**

I hope we will embrace our technology more in the office and working from home.

**What are your concerns, if any?**

A possible lack of privacy and the workspaces being too close to each other, instead of "dedicated office space." Privacy can be important for my work



**Sherri Griffin-England**

occasionally and helps me have sensitive conversations more efficiently.

**Are you aware of any meetings or events that your team is holding to enhance collaboration or comradery while in the office?**

In October, we scheduled an "All Hands on Meeting." We also have a divisional meeting for everyone to come together and meet new employees. We will also have an update on the strategic goals and plans for the entire division.

**Will you reveal the lie in your "two truths and a lie?"**

I believe everything can be true to a degree, but the lie would be that I did not climb any mountains in South America. I did ride the cable car up the mountain to see the "Christ the Redeemer" statue in Rio de Janeiro, Brazil. 🏔️

*see RTO, page 6, column 1*

# RTO PROFILES

RTO from page 5

**Name:** Luke Reynolds

**Division/Office:** Division of Depositor and Consumer Protection (DCP)

**Title:** Regional Manager, Community Affairs (San Francisco)

**Supervisor or Non-Supervisor:** Supervisor

**FDIC Facility:** San Francisco Regional Office

**Enhanced Telework Option:** Traditional Telework – Regular Recurring (Under the Regular Recurring Telework option, employees are permitted to telework on a recurring basis and will be authorized to be out of the office due to telework and/or a compressed or alternative work schedule up to 5 days or less per pay period.)

**Tenure at FDIC:** 24 Years

**Two Truths and a Lie:** I can't wait to go swimming after work today. I ran a 50K (31 miles) ultramarathon this summer. Our summer vacation was going to LEGOLAND and the beaches in San Diego.

**What do you like most about the telework option you selected?**

The variety of splitting the week between the office and working from home. I like retaining an office, which is home to my "savings bank collection" (I don't call it a piggybank collection because some are not pigs). I also like the "change of scenery" of having a different working environment on different days of the week.

**Before choosing "Traditional Telework - Regular Recurring" as your option, were there any other options you were considering?**

No, this was the one for me as a supervisor.

**Did you feel like you were missing anything working 100% from home during mandatory telework?**

Nonverbal communication is priceless. During mandatory telework, particularly when cameras are not on, it was hard to know how your message is coming across – like not seeing facial expressions, which really say so much. Also, engaging with colleagues in other work groups that I normally didn't work with occurred more often when we were in the office, which was a great way to expand one's institutional knowledge and understand the bigger picture of how our work contributes to agency-wide goals.

**What advice or guidance would you provide to new or relatively new employees hired during mandatory telework now that Return to the Office Phase 3 has begun?**

Treat your peers the way you would like to be treated, regardless of whether they are above you or below you on the org chart. Try to learn about what other areas of FDIC do and how it may relate to your work by interacting with others you see in the building. Be sure you are benefitting from all that the Corporation has to offer, whether it be retirement savings matches, career coaches, mentoring, or WorkLife resources.

**As we reenter the office, what are you most looking forward to when working in the office?**

I look forward to so many things. Double monitors and an ergonomic setup with a standing desk. Informal conversations with colleagues. The ability to print documents that I need to carefully review or critique. People dropping into my office unexpectedly for something or just chat. Returning to my pre-pandemic practice of having a candy dish (individually wrapped of course) for guests or perhaps yours truly.

**Do you feel there are some parts of your work that benefit more from being in the office?**

Collaboration is enhanced when you are in the same room. When I do presentations, I can adapt and course-correct what I say by reading body language and facial expressions. That is so much harder to do when I speak to virtual audiences, whom I may not even be able to see.

**Have you ever worked in a hybrid environment before? What habits or lessons did you learn from that experience that you will apply to your FDIC hybrid work experience?**

I have never worked in a formal hybrid environment, but team members have always been able to call into meetings when teleworking for years. In an old job, many years before the pandemic, we began conducting "train-the-trainer workshops" for FDIC's [Money Smart](#) via webinar instead of spending money on travel to conduct them in person. What has changed is better technology to support people working and learning together in different places. One thing I try hard to do, and



Luke Reynolds

will continue to do, is ensure the person "calling in" to a meeting is fully heard and has opportunities to jump in freely during a discussion.

**What hopes do you have for your RTO experience?**

All of my team selected the Home Based Option (HBO). As a supervisor, I will strive to create a worthwhile in-office experience through biweekly staff gatherings. I hope these will be opportunities for the team to come in and reconnect, ideate, and generate new plans for the future. I have already been working in the office some days, so Phase 3 will be less of a shift for me than others.

**What are your concerns, if any?**

Cutting-edge technology is so critical in a hybrid environment. I hope our technology will meet the needs of hybrid outreach events that occur off-site like at non-profits serving lower income communities.

**Are you aware of any meetings or events that your team is holding to enhance collaboration or comradery while in the office?**

Yes, in addition to the wonderful things San Francisco regional management has planned, I am taking my team to lunch on Wednesday, September 7. We will then start the planning process for 2023 while we are all together in-person. Everyone will also convene for a National Training Conference in person in October 2022.

**Will you reveal the lie in your "two truths and a lie?"**

It's swimming. I couldn't swim if my life depended on it! 🏊

see RTO, page 7, column 1



# RTO PROFILES

*RTO from page 6*

**Name:** Carroll Kim

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

**Title:** Public Affairs Specialist

**Supervisor or Non-Supervisor:** Non-Supervisor

**FDIC Facility:** 550 Main Building (Headquarters)

**Enhanced Telework Option:** Expanded Telework (Under the Expanded Telework option, employees are permitted to telework on a recurring basis and will be authorized to be out of the office due to telework and/or a compressed or alternative work schedule more than five days per pay period.)

**Tenure at FDIC:** Eight months (I joined in January 2022).

**Two Truths and a Lie:** I joined the FDIC eight months ago, I am an accomplished distance runner, and my favorite movie is Moonstruck.

**What do you like most about the telework option you selected?**

I think it's the best balance of in-person and remote work for me. It's a schedule I can maintain without affecting my quality of work.

**Before choosing Expanded Telework as your option, were there any other options you were considering?**

I was considering the Home-Based Option (HBO) as well as the "Traditional Telework: Regularly Recurring" option because I was interested in doing one day at home, one day in the office. I ended up still choosing Expanded Telework because it wasn't overly prescriptive but still gave me some structure. It provided the flexibility to take care of my needs, errands, and anything that could come up.

**Did you feel like you were missing anything working 100% from home during mandatory telework?**

For me, yes because I was hired during mandatory telework. Coming into the FDIC where the workforce is so tenured and established, there was so much that I didn't know. For me, I feel I need to be in the office with some regularity to help bridge those gaps.

**You were hired while we were in mandatory telework. Do you feel that had an impact on your onboarding experience**

**compared to times you were onboarded pre-pandemic?**

I actually liked the telework onboarding experience on the administrative side of things. Just knowing I could submit my documentation virtually and not have to go in-person to bring my Social Security card, I.D., and copies of forms was helpful. I thought that the administrative onboarding was very well done; I knew when to expect my equipment and the instructions were very clear. Thanks to that, I felt very prepared to join the team and hit the ground running on Day 1 with orientation and assignments.

**As we reenter the office, what are you most looking forward to when working in the office?**

Definitely seeing more of my teammates, experiencing more of the FDIC culture, developing my knowledge base, and hearing more from my team about their experiences. It's occasionally harder to have spontaneous conversations if you're not in the same room/co-located.

**Do you feel there are some parts of your work that benefit more from being in the office?**

Yes, definitely. That impromptu and ad hoc in-person contact is beneficial because those conversations help build the connective tissue between the seemingly disparate things I'm working on. It gives me a broader understanding of how my work relates to the FDIC mission and goals.

**Have you ever worked in a hybrid environment before? What habits or lessons did you learn from that experience that you will apply to your FDIC hybrid work experience?**

I have worked in a hybrid environment before, but only during the pandemic with another agency. Some teams in my agency were more in the office whereas others weren't which presented some challenges, especially in the early days of the pandemic. In my previous role, we onboarded almost 80% of our team during the pandemic. I had focused weekly 1:1 meetings with each member of my team, and I learned to be intentional with people's time. I took it upon myself to lead virtual "Lunch & Learns" to foster professional development.

**What hopes do you have for your RTO experience?**



**Carroll Kim**

I'm looking forward to learning more about the organization in new ways, sharing more work experiences with my colleagues, and understanding how I contribute to the FDIC.

**What are your concerns, if any?**

I feel that the communications from senior leadership have been informative and they've been clear on support for the hybrid model. I haven't heard rumors flying around, which helped alleviate any confusion I felt around RTO. I do think about what can happen with the next variant of this virus, so I am vigilant about developments when it comes to health and safety. That said, I'm among the last of my friend group to "return to the office," which makes me feel like the FDIC takes my safety seriously.

**Are you aware of any meetings or events that your team is holding to enhance collaboration or comradery while in the office?**

Yes, I'm excited for OCOM's "Better Together on Tuesdays," which we've designated as each Tuesday of the week for voluntary in-person collaboration. We also have in-person all-staff and other meetings and events that present opportunities for the team to come together. I'm looking forward to those occasions and getting to know my colleagues better.

**Are you willing to reveal the lie in your "two truths and a lie?"**

I am NOT an accomplished distance runner. I have never run in an organized event.

Thanks for sitting with us, Carroll, and congrats on making it through your first mid-year! 🏆

## MOVING ON

**Name:** Lonnie L. Meitzel

**Most recent position:** Case Manager

**Division/Office:** Division of Risk Management & Supervision (RMS)

**Location:** San Francisco, CA

**When and where joined the FDIC:** I joined the FDIC on April 9, 1990, as a Bank Examiner in the Billings, Montana Field Office.

**Career Highlights:**

- Senior Risk Examiner for the Billings Field Office for 21 years, serving as Examiner-in-Charge (EIC) of numerous large, complex, and troubled banks and industrial loan companies (ILCs).
- Served as the Billings Field Office's Bank Secrecy Act/Anti-Money Laundering (BSA/AML) and capital markets SME, training coordinator, new employee mentor, and was also relied

upon to conduct the majority of De Novo bank field investigations assigned to the field office.

- Completed Acting Supervisory Examiner details in both the Billings and Sacramento field offices.
- Case Manager for the San Francisco Regional Office for 11 years supervising several complex, problem, and Large Insured Depository Institution (LIDI) institutions.
- Completed Acting details as Senior Case Manager and Assistant Regional Director.

**Retirement Date:** September 30, 2022

**Plans for retirement:** Spend more time with family and friends, hunting, fishing, camping, hiking, and working out. Catch up on home and yard projects, and just relax.



**Lonnie L. Meitzel**

**Comments and thoughts:** Thank you to all my dedicated FDIC colleagues for helping make my career enjoyable and satisfying for almost 33 years! 🙏

**Name:** James J. McMahon ("Jimmy Mac")

**Most recent position:** Senior Risk Examiner

**Division/Office:** Division of Risk Management & Supervision (RMS)

**Location:** Portland, OR

**When and where joined the FDIC:** I joined the FDIC Portland, Oregon office on October 27, 2008.

**Other experience:** Office of the Comptroller of the Currency (1981-1990), followed by working in the financial services private sector for 18 years, primarily in banks and banking software firms.

**Career Highlights:** Attaining examiner's commissions in two different agencies; intermediate IT-OJT credentials; serving three different regional details

in the San Francisco Regional Office, including BSA and IT; attaining my CRCM credentials while in the private sector; and getting the chance to visit at least two dozen states and Washington, DC for examinations/business and only losing my luggage once!

**Retirement Date:** October 3, 2022

**Plans for retirement:** Traveling with my wife, playing with the grandkids, volunteering, picking up a hobby or two, and "maybe" helping out in Corporate University or field examining as a retired annuitant.

**Comments and thoughts:** Be conscientious and considerate in your work, acknowledge and appreciate the opportunities granted to you, and strive to enjoy the people and places you encounter along the way. 🙏



**James J. McMahon**

*see Moving On, page 9, column 1*



## MOVING ON

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**Name:** Lynn Shibut

**Most recent position:** Senior Economist

**Division/Office:** Division of Insurance and Research (DIR)

**Location:** Washington, DC

**When and where joined the FDIC:** I joined the FDIC's former Division of Research and Statistics (DRS) in 1996 (now DIR), as part of a migration of staff from the Resolution Trust Corporation (RTC) when it ceased to exist.

**Other experience:** Five years at the Federal Savings and Loan Insurance Corporation (FSLIC) before it was abolished in 1989, six years at the RTC, and two years with electric utilities.

**Career Highlights:** During the Savings and Loan Crisis, I spent most of my time on model development, projections, and reporting associated with failed thrifts. Afterwards, I worked on publications related to that crisis (RTC Statistical Abstract, *Managing the Crisis, History of the Eighties*).

Between the Savings and Loan Crisis and the Great Recession, I devoted

most of my time to working on knotty problems that the FDIC might face if a large FDIC-insured bank failed: systemic risk, resolution strategy choices, ring-fencing, the least-cost test, and especially deposit insurance claims processing. I also worked on fair lending compliance, Community Reinvestment Act (CRA) issues, Prompt Corrective Action (PCA), bank liabilities and funding, deposit insurance, and other FDIC topics.

During the Great Recession, I moved to the Division of Resolutions and Receiverships (DRR), and devoted many hours — and weekends — to resolution strategy, the least-cost test, and especially loss share agreement administration. Then I returned to DIR and worked on academic research papers on failed bank resolution topics or using failed bank resolution data; I also worked on the resolution section of Crisis and Response and internal FDIC projects.

**Retirement Date:** August 31, 2022

**Plans for retirement:** I'm still figuring this out. In the near term, I plan to continue writing academic research papers with FDIC economists and possibly



Lynn Shibut

others. Future options include part-time or full-time employment and volunteer work. I recently moved near Staunton, VA, where I plan to spend more time with family and hiking.

**Comments and thoughts:** I am deeply thankful for my career at the FDIC. I have worked with numerous wonderful colleagues and participated in many projects that made the world a better place. I have learned a lot and earned enough to send my three kids to college. 🙏

**Name:** Toy Marie Paddock

**Most recent position:** Automation Information Assistant

**Division/Office:** Division of Risk Management Supervision (RMS)

**Location:** Dallas, TX

**When and where joined the FDIC:** I joined the FDIC on December 12, 1977 after attending a Women's Career Fair. At the fair, I obtained a Civil Service application, completed it, and sent it in. After that, I was required to take the Civil Service test on which I scored an 85, being the first person in my family to pass. I originally interviewed with the Small Business Administration, but FDIC offered me a Clerk Typist position in the typing pool.

**Other experience:** Before the FDIC, I was a File Clerk in Accounts Payable at American Petrofina. I served the FDIC as a Clerk Typist, Applications Assistant, and Secretary. I became a Dallas Zoo Docent in 1988 where I enhanced my communication skills.

**Career Highlights:** In 1991, I was selected as a LAN Technician which was later renamed to Automation Information Assistant (AIA). As AIA, I was also an Information Security Administrator (ISA) and was considered a subject matter expert for RMS and DCP specific applications. Since I was proficient in communicating application issues, many users frequently sought my advice. I provided feedback while testing several applications during implementation such as Vision, Structure Information Management System (SIMS), Regional Automated Document Distribution System (RADD), and ARCS. I served as the Division of Insurance and Research's Acting Quality Control Technician, assisting in Summary of Deposit activities. During RADD roll-out, I assisted in the New York Region implementation. While there, I attended the musical *The Addams Family* with the original cast including Nathan Lane & Bebe Neuwirth!



Toy Marie Paddock

**Retirement Date:** September 3, 2022

**Plans for retirement:** Hanging out with my cat, Tom, volunteering at the Dallas Zoo, and being a member of my church choir & handbell choir. I also plan on traveling to New Orleans, San Francisco, and Ireland next year.

**Comments and thoughts:** It's been my

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## MOVING ON

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pleasure serving the FDIC. The FDIC has offered me wonderful opportunities to meet and become friends with people across the country. I enjoyed traveling to Washington and the Seidman Center. I was always humbled flying over the monuments when flying into Washington Reagan National airport. It was always a treat dining with friends either at the main office or the training center cafeterias. During this travel, I acquired essential travel skills that astounded everyone when I attended my niece's wedding in San Francisco last year. I proudly announced "I acquired them from the FDIC!" I am now a proud carrier of a Clipper Card! 🏠