

FDICNews

The Federal Deposit Insurance Corporation Employee Newsletter

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Bank Research Conference Uses Hybrid Format in 21st Year

Posted on behalf of the Center for Financial Research of the Division of Insurance and Research

The FDIC's 21st Annual Bank Research Conference incorporated in-person and virtual presentations for its first ever hybrid format. The conference was held September 14-16, accommodating over 90 in-person attendees at the recently renovated Blair Auditorium at Virginia Square and over 150 virtual participants around the world.

Across formats, the presentations featured topics ranging from digital currency innovations to competition between banks and financial technology firms to how bank credit interacts with firm supply chains. The conference included a virtual fast-track session, seven paper sessions with each centered on a unified theme, and a poster session for Ph.D. students focusing on banking research.

Acting Chairman Martin Gruenberg welcomed all conference participants by reminding the audience that the FDIC was founded with a research division and therefore research was "in the DNA" of the FDIC. In prepared remarks, the Gruenberg discussed the importance of community banks by

highlighting research that has shown their role in supporting small businesses and local communities and in facilitating the Paycheck Protection Program during the pandemic.

Paper Sessions

The first session featured three papers on competition between banks and non-banks in the corporate lending market. Presented research featured the use of innovative credit registry data to document lending patterns to businesses, studied the short-run and long-run effects of government stabilization policies on the economy through changes in firm bankruptcies, and showed that non-bank lenders reduce credit by more than banks in downturns, thereby amplifying shocks during times of crisis.

The second and seventh sessions each featured papers focusing on how banks interact with the real economy either through facilitating trade credit to keep supply chains operating or using their relationship and local attention to monitor loans or keep credit supply active in downturns. One of these papers concluded that gaining access to bank services leads

see **BRC**, page 2, column 1

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BANK RESEARCH CONFERENCE USES HYBRID FORMAT IN 21ST YEAR

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to firms providing greater trade credit to their downstream firms and holding less cash for precautionary saving. Presented research co-authored with FDIC economists found that banks use inspections to expand credit supply where other lenders cannot profitably lend, supporting existing theories of bank lending.

The third session featured three papers studying shocks to the banking system and threats to financial stability. One finding from the session was that systemic risks can flow from small banks to large banks, the opposite of typical financial stability concerns, depending on the business model of large banks. Another empirical finding was that even in seemingly diversified portfolios, a large enough credit risk increase from a single borrower can affect the credit to other bank customers that spreads economic shocks to other firms.

The fourth and sixth sessions focused on how banks respond to regulations. One of the papers showed that when a group of banks were exempted from Community Reinvestment Act required reporting, they reduced lending in the low- and moderate-income areas that the CRA was meant to help, sub-

sequently decreasing small business employment growth. Another paper found that—contrary to common understanding—raising the minimum bank leverage ratio can lead to greater risk taking and can also lead to an expansion of credit.

The fifth session featured three papers exploring the economic fundamentals of stablecoins and how privacy influences the usage of central bank digital currency. One presenter argued that stablecoins typically trade at a discount relative to traditional money due to lack of trust that stablecoin issuers will be able to redeem their tokens for dollars. Another paper suggested that these stablecoin consumers are often correct: in search of greater profit, stablecoin issuers are motivated to issue more tokens than can be redeemed.

The virtual session featured six papers with topics including competition between banks and financial technology firms, the use of bank branches and the impacts of their closure, and the interaction of inflation and disintermediation. The Ph.D. student poster session consisted of six students presenting their work on topics including how banks consider environmental-social-governance firms, bank competition and reducing discrimination in providing start-up loans to entrepre-

neurs, and how banks may manipulate their loan conditions to benefit their portfolio rather than consumers of those firms.

In total, the three-day conference consisted of 32 presentations across seven paper sessions, a virtual session, and a Ph.D. student poster session. The papers covered multiple topics in banking research, including how banks compete with each other and non-banks and financial technology firms, how banks respond to regulatory changes, and how banks interact with the real economy.

The conference schedule and agenda, along with links to papers and video presentations, can be found on the conference website. 🏠



21ST ANNUAL BANK RESEARCH CONFERENCE

September 14–16, 2022

FDIC

RMS EXAMINER PROMOTED TO COMMANDER

RMS Examiner Promoted to Commander in Air National Guard

By Sonya Weakley, Office of Communications

Brian Hughes missed being in the Air Force, so in 2019, the same year he joined the FDIC, he volunteered for the Mississippi Air National Guard.

In an Assumption of Command ceremony on October 1, he became a commander of the 172nd Maintenance Operations Flight in the 172nd Airlift Wing and now supervises about 20 people who are responsible for ensuring the maintenance of nine multimillion dollar aircraft.

He described his new position as a commander as being responsible for the careers of people who report to him.

"It's a management position, if you're comparing it to the outside world," he said. "It's one of those experiences not a lot of people get--the opportunity to have a command spot--so it was really special for me."

He said the work is similar what he does in the FDIC, as it involves a great deal of analysis. "We analyze what might break in these aircraft."

A Risk Management examiner based in the Jackson, Mississippi, field office, Hughes said he had the honor of participating in a highly traditional change of command ceremony that is rooted in military history dating to the 18th century. It involved passing the flag of the Mississippi Guard unit from commander to commander.

Having served on active duty from 2002 to 2006, during which he was deployed twice in support Operation Iraqi Freedom, Hughes holds the rank of major. After leaving the Air Force, he went into the banking industry.

Field Supervisor Daryn Berry and Supervisory Examiner Kenny Chapman attended the ceremony with Hughes. Berry said Hughes has shown leadership skills in his work and has balanced his commitment to the Air National Guard with his work responsibilities.

"He's done an excellent job for us with the FDIC," Berry said. "His banking experience has been very valuable. He's shown very strong leadership skills and it's good to see that's also transferred into this external position."

Hughes has a commitment to serve one weekend a month and two weeks a year, but sometimes unexpected needs arise and he must go away on short notice. He says he appreciates the flexibility of Berry and Chapman.

"In RMS we build that schedule out so far in advance and when something comes up, it can throw a wrench into it and they are just gracious about it," Hughes said. "I just think it highlights the relationship between the Guard and our employers."

Berry said he appreciates that Hughes gives as much notice as he can. "I'm really proud for Brian and proud of Brian and I appreciate his service to the country and to the FDIC," Berry said. 🏠



Supervisory Examiner Kenny Chapman, Examiner Brian Hughes, Field Supervisor Daryn Berry.

Academic Challenge Lets Students Dip a Toe in Bank Supervision

By Sonya Weakley, Office of Communications

Every fall, the FDIC gets ready to go back to school.

Soon after Labor Day, a notice goes out to colleges and universities across the country announcing the next FDIC Academic Challenge, and DIR economists and researchers gear up to evaluate written answers to a question about bank regulation.

Each year, DIR chooses a question to pose to teams of four to five students who have until Thanksgiving to submit written responses, which are then narrowed to the top five submissions. This spring the authors of those submissions will come to Washington to present their answers to judges in person for the first time.

"It is a nice opportunity for us to engage with young people who are early in thinking about their careers to get them excited about the things that we work on," said Jon Pogach, the program's manager and a senior economic researcher in DIR. "We can highlight careers in banking or bank supervision."

Jeff Traczynski, a financial economist in the Center for Financial Research of the Division of Insurance and Research, works behind the scenes of the Academic Challenge. He meets and greets students, builds relationships with faculty advisors, answers questions, helps to choose the competition question, compiles data and interviews participants for on-camera testimonials.

A former college economics professor, Traczynski says that working with the students is the best part of being involved with the competition, which just launched its third year.

"I get to talk to folks all around the country from all corners who come with very different perspectives on banking and many of those perspectives are very fresh," Traczynski said.

This year's competition question focuses on the impact of higher interest rates on the banking sector and asks how bank regulators should react to that impact. "We're inviting students to say 'What are the things the FDIC should be concerned about? Are there things the

FDIC shouldn't be concerned about?'" Traczynski said.

Once the question is chosen, Traczynski helps put together a set of data that students can use as a source of information for their answers.

"We try to make sure we're putting out a lot of good, reliable public information on whatever our topic is from trusted government sources," Traczynski said. "That way, students all have a common place to start."

They are also welcome to go beyond that data and find their own. In the past, teams have called on local banks and interviewed presidents, lending officers and others to gain insight into the question.

The questions are intentionally broad to allow students to choose among various options based on what they believe to be the strongest argument. The answers usually cover about six typed pages and are accompanied by tables and figures. Last year's question focused on the effect of COVID-19 on the banking sector.

"They are really given the freedom to

students. Traczynski said the students bring varied but equally valid perspectives to answering the questions.

"They're sharing the first impressions of people who are learning about the subject and who are passionate," he said.

They also bring new ideas. "Getting to hear that kind of perspective through the eyes of the learners, the students who are experiencing this all for the first time is something I really enjoy," he said.

The FDIC's competition differs from those of other bank regulatory agencies in that it involves two rounds – the written component followed by the oral presentation of the top five submissions.

"Our first round is designed to be as democratic as possible," Traczynski said. "The idea is to be open to every college, every university in the country. We're really trying to not impose any costs at all on the schools. We wanted to make it as easy as possible for schools to participate."

A team of judges consisting of FDIC employees and a college or university professor narrows the written submissions down to five. The academic judge is carefully chosen from a college or university that does not have a team competing.

"We have a very effective firewall to our judges," he said. "The judges aren't supposed to know anything about the students, what schools they're from, anything at all."

This includes FDIC employees who help evaluate submissions. Since he is not a judge, Traczynski handles communication with students and faculty advisors. He is the person behind the Academic Challenge email address.

He also seeks to build relationships with the academic advisors, who have significant influence over students' interest in the competition. In post-competition interviews, students have said they participated based on the recommendation of a professor.

"We are definitely reliant on the professors as part of getting the word out," Traczynski said. "One of the things I



Jeff Traczynski works behind the scenes

explore the direction that they think is most interesting and argue for that dimension," Pogach said.

He said the staff members who develop the questions were college professors before joining the FDIC and have a good sense of what might engage

see AC, page 5, column 1

ACADEMIC CHALLENGE

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was really happy about last year was seeing the same faces again.”

Some faculty advisors returned with different students and even some of the same students, indicating they believed their students benefitted from participation. “So we see that we’re getting some buy-in from faculty members.”

Teams do not register in advance. “We don’t really know ahead of deadline day what we’re going to get,” Traczynski said. “One thing you learn as a professor is that if you tell students that something is due on Friday, you should expect to get it at 11:59 p.m. on Friday.”

When submissions come in, Traczynski reads them first and removes all references to the school or the location of the students, then passes them along to the panel of judges. By February, decisions

on the finalists are made and the schedule is set for hosting the final presentations in April.

This year, competition day will involve bringing the five teams to Virginia Square and introducing them to different parts of FDIC. Each team will rotate before the judges. They then may take turns meeting with a panel of examiners, a group of research assistants, then perhaps a panel from the Division of Resolutions and Receiverships.

“We give the students a little taste of what the FDIC does and help them visualize themselves in these same shoes,” Traczynski said. “We take this opportunity to show ourselves off to the students and put our best foot forward.” 🏠



Jon Pogach leads the Academic Challenge

DALLAS REGIONAL OFFICE

Dallas Regional Office Leads Modernization Projects

By Sonya Weakley, Office of Communications

In the next few weeks, the Dallas Regional Office will be the first among the regions and headquarters to open modernized offices. Over a year in the making, the offices will open in the Plaza of the Americas with less than half the square footage of the previous location at Energy Plaza, due to telework elections.

The new space incorporates more glass for a brighter, modern feel and will feature new workstations, or “touch down” spaces, outfitted with new furniture, including sit-stand desks. In total, the new location will have 166 offices and 130 workstations in 163,005 square feet of space, according to Michael Blaylock, regional manager for the Division of Administration. The previous space was 343,655 square feet.

“The difference is instead of having an assigned space, employees who usually telework will make a reservation for space through a room reservation sys-

tem,” Blaylock said. “It may be a touch down space, an office, or a huddle room space.”

The online system, called FDICReserve, will allow employees to book a space two weeks in advance. Employees who need a space for more than one day at a time will need to make a separate reservation for each day. The system is already in use at headquarters to reserve parking spaces.

While some offices can be reserved, most of the available spaces will be workstations, which have sit-stand desks. Docking stations will not be provided, but there will be power supplies. Two types of workstations are available, but they do not vary considerably.

The new facility takes up six floors in two towers connected with a hotel and an atrium that features a variety of lunch options. In the previous location, employees went to underground tunnels below office buildings for lunch. “Food options are going to be a lot more convenient,” Blaylock said.

The renovation includes a new lunch room with ice machine, two refrigerators and a microwave, and the new building also has a gym. Initially, four of the six floors will open, with the other two to follow a few weeks later.

Dallas is unique among the regional locations in that it also has a dedicated Corporate University training facility, which was included in the renovation of the new building to feature new technology with touch screens and electronic white boards, although Blaylock said all the technology will not be available on opening day.

The same office design is being used in the Atlanta Regional Office, which is moving from two full and two partial floors into one full and one partial in the same location. The design also will be replicated at the other regions.

see DRO, page 6, column 1

DALLAS REGIONAL OFFICE

DRO from page 5

A number of field offices are also undergoing modernization, but the types of spaces and the furniture look much different.

“Field office modernization got really innovative,” Blaylock said. A working group of employees and managers came together to talk about how the space is used.

“When people come into a field office, they’re often working in teams. A conference room with a big table and a lot of chairs doesn’t work as well,” he said.

Often the teams are working on bank exams. They are together in the mornings but they need to separate during

the day to work individually and then perhaps come together in the afternoon. The space was designed and the furniture was chosen to accommodate this work style.

“We found furniture that had small units that could be pushed together to create a larger table, so they could start the meeting together, then roll their workstations to a different part of the room and work individually within the room, then push the tables back together to facilitate group discussions.”

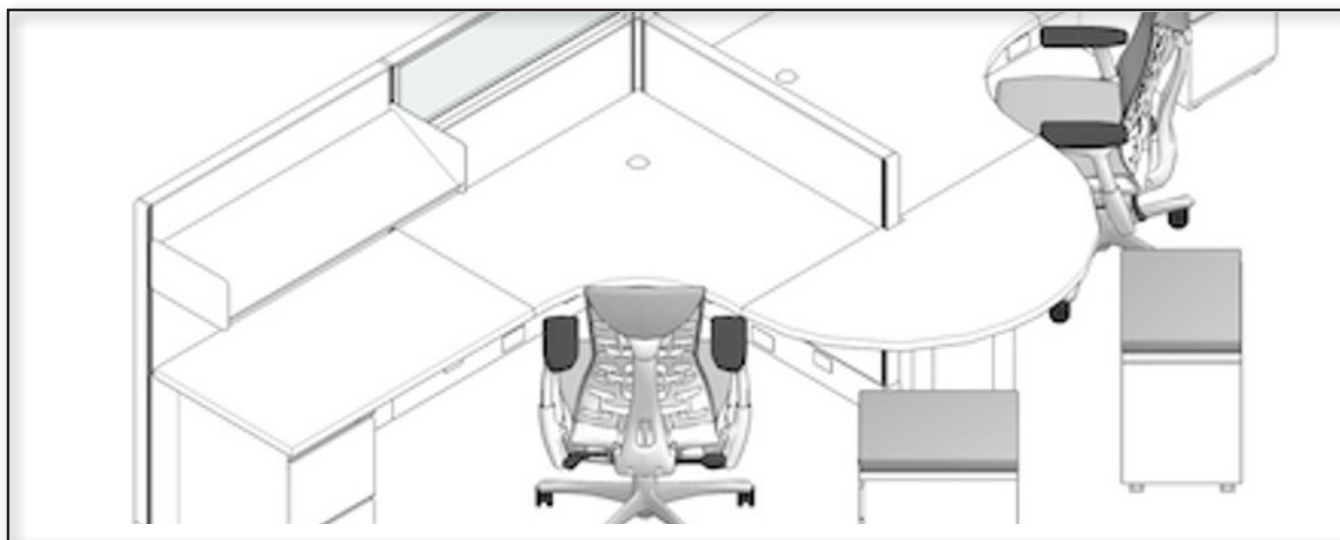
The work areas are large collaborative spaces that allow space to separate and come together at the end of the day.

“In the past, we had to have workstations that were stationary based on pow-

er and cable requirements. We’re now going towards soft phone technology, which means you’re not going to have a desk phone [in modernized field offices], and Wi-Fi throughout, so the power and data requirements aren’t the same.”

Most staff outside Washington are in the more than 75 field offices, Blaylock said. Those and the remaining four regional offices are being renovated as their current leases expire. Many of the field offices are scheduled to be modernized within the next two years.

“We are reducing our footprint and modernizing,” he said. “These projects are really changing how the office looks.” 📌



Field office workstations can be connected or divided



Regional office workstations will feature stand-up desks

HOLA Supports All Who Have Hispanic Interests

By Sonya Weakley, Office of Communications

This is the first in a series of articles on FDIC's employee resource groups.

As the second oldest employee resource group at the FDIC, the Hispanic Organization for Leadership and Advancement seeks to support employees of Hispanic heritage, assist employees who are involved in reaching out to Hispanic consumers and educate everyone about Hispanic culture.

Employee resource groups are FDIC-recognized organizations of employees who have similar interests or experiences and that promote those interests in support of their members.

When Paola Diaz started working at FDIC in 2014, she wanted to join an affinity group for Hispanics, but there was none.

"I had always leveraged the affinity groups in every corporation and organization I worked with to develop partnerships and professional relationships," Diaz said.

So Diaz, a past president and current board member, founded HOLA in 2015 immediately after the FDIC had set up a process for guidance and governance of affinity groups. The first thing she did was connect with Hispanic resource groups across government to learn what they were doing.

"I analyzed their bylaws and their programming and accomplishments, and interviewed a number of their leaders to learn how they did things," she said.

Though she hoped to collaborate and share information with those groups, HOLA did not have the bandwidth to do that until last year, when she reconnected with the employee affinity groups at other agencies and established an interagency group called AHORA, which stands for Amigos and Hispanics of Regulatory Agencies.

Last year AHORA sponsored a virtual event in which high-ranking Hispanics in the agencies shared their stories and leadership journeys during Hispanic heritage month, which is from September 15 to October 15. More than 500



Paola Diaz founded HOLA in 2015

people attended the event.

Another virtual event will take place this year on October 25 from 12 to 1 p.m. It will feature representatives of Hispanic employee resource groups at the FDIC, the Office of the Comptroller of the Currency, the National Credit Union Administration, the U.S. Securities and Exchange Commission, the Consumer Financial Protection Bureau and the Federal Reserve Bank.

"It will be a roundtable of the presidents of the Hispanic resource groups from all the participating agencies," Diaz said. They will talk about accomplishments and program goals for the



Marco D'Antonio is in his second year as president of HOLA

coming year and will be asked questions about their leadership journeys.

Marco D'Antonio is in his second year as president of HOLA.

Membership Programs

As another means of furthering its goals, HOLA holds *cafecitos*, which are quarterly collegial gatherings about relevant programs or topics that are open to all employees.

"Cafecitos are like coffees," said Marco D'Antonio, an IT examination specialist with the Risk Management Division in Dallas who has been president of the group for two years. "It's almost like having a little break, relaxing and speaking to each other. We have different topics, both cultural and educational."

Topics have included Hispanic music, Hispanic traditions, such as *Día de los Muertos* – Day of the Dead – or Hispanic heroes, such as a presentation on a Hispanic NASA engineer who helped the Apollo 13 space capsule return to earth safely.

D'Antonio said all employees, regardless of heritage, are welcome at *cafecitos*, especially for educational presentations such as one on *Día de los Muertos*, which is celebrated on November 2. That presentation sought to dispel misconceptions that it is a Hispanic version of Halloween, when in fact it is a day to honor people who have passed away.

"It's a celebration of your departed family and friends," he said. "You're honoring them, so the celebration is not for you, it's for them."

Mission and Goals

HOLA has a broad mission to strengthen and promote inclusion of Hispanic employees at every level in the FDIC through education and facilitating discussion of Hispanic issues in the workplace and encouraging professional relationships and mentorships among Hispanic employees across all grade levels and positions, D'Antonio said.

He said HOLA recently worked with the Office of Minority and Women Inclusion to develop a Hispanic Recruitment Strategy to address Hispanic hiring gaps in the workforce. The group also participates in FDIC events such as activities focusing on Hispanic serving institutions and Hispanic Heritage Month.

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HOLA

HOLA from page 7

Diaz said HOLA serves as a support system to Hispanic employees and anyone else in the agency who has an interest in learning more about the Hispanic market and Hispanic consumers.

“A lot of examiners have interactions with financial institutions that serve Hispanic customers and they might come across unique needs and nuances that come with serving the Hispanic consumers in the financial sector,” she said. “So we try to serve as a sounding board for individuals who want to know more about that and where they can find expertise.”

A senior community affairs specialist in the Division of Depositor and Consumer Protection in Washington, Diaz said the goals for HOLA complement

FDIC corporate goals.

HOLA also assists in raising awareness of the need for consumer resources in Spanish and has participated in translation of consumer information. “We educate the FDIC community about resources the agency has created to better serve the Hispanic market.”

One of those resources is the redesigned FDIC’s Spanish website, FDIC.gov/espanol, which was unveiled during Hispanic Heritage Month. It provides a rich experience for Spanish-speaking viewers.

“Now we can feel proud of the way our information is outlined and communicated,” Diaz said.

HOLA also assists with recruiting by partnering with Human Resources at national job fairs and events.

“When we go to Hispanic recruitment

events, Hispanic students want to see a familiar face,” D’Antonio said. “They are looking for diversity.”

The group also has proposed working with Hispanic serving high schools to promote careers in financial regulation and provide course information before students reach college.

HOLA also supports retention of Hispanic Employees at FDIC, making sure employees are aware of opportunities, assisting with navigation of the US-AJobs federal hiring website and providing informal mentorships.

To join HOLA, employees can send an email to HOLA_ERG@FDIC.gov asking to be added to the email distribution. They will receive all the group’s communications, including a quarterly newsletter. 📧

NEW YORK REGION FIELD OFFICES

New York Region Field Offices Connect and Reconnect in Person

By Sonya Weakley, Office of Communications



Trivia winners took home a medal

On September 20, employees of the New York Region Metro Territory (New Jersey and Maryland) found out they have a lot of good liars among them.

They learned it during a game of “two truths and lie” at the Welcome Back Workshop held in a location near the Jamesburg, N.J., field office, which is under construction.

Supervisory Examiner Troy Bressette said the day included team-building activities, lots of food, and dialogue about on-site activities and travel, which have not been part of day-to-day responsibilities for quite a while. “It was truly a gift

to be back face-to-face with the whole team,” he said.

Financial Institution Examiner Catia Kelly took on the role of chief party planner, starting off with “two truths and a lie,” during which it was revealed that an examiner and his wife were truly expecting their second child.

A game of trivia followed, allowing for people to open up and reveal their strengths.

“It forced people outside their comfort zone,” Bressette said. “We had our field offices from New Jersey and Maryland so we were able to put people together who don’t always work together.”

Kelly played “horrendous” music from the ‘80s and ‘90s while teams huddled over their answers. “You were able to wager points for your responses so it wasn’t just one point for every question you have right. It was a sliding scale based on confidence level,” Kelly said.

It fostered a team environment, Bressette said. “You had to count on each other’s knowledge of different topics, and our newer employees were able to boost their confidence and bring out their personalities a little more.”

Winners received homemade medals. “We gave a little first-grade quality

craftsmanship shoelace necklace with a laminated badge on it that said ‘metro territory trivia champ,’” Kelly said.

The event drew 20 people, two of whom had been hired during the pan-



Financial Institution Examination Ian Apgar; Financial Institution Treisha Thorpe-Borris; Compliance Examiner John Bryan; Supervisory Examiner Troy Bressette

demic and had never met other team members in person. The two field offices are about three hours apart.

“It was networking and reconnecting or connecting for the first time and just having that face time and getting to know one another better was the primary objective,” Bressette said. “Remembering that we’re human beings and not just on a screen.” 📧

Cybersecurity Awareness Month: Everyone Plays a Role

By Sonya Weakley, Office of Communications

FDIC's Office of the Chief Information Security Officer wants everyone to know that cybersecurity is not only about technology. It is about people.

To make the point, OCISO is hosting a Lunch and Learn for all employees on October 20 that focuses on everyone's role in ensuring the success of a technical framework called Zero Trust.

The event is one of the activities OCISO offered in honor of October's Cybersecurity Awareness Month, a national event that began in 2004 and is sponsored every year by the Cybersecurity and Infrastructure Security Agency and the National Cybersecurity Alliance as a collaborative effort between business and government to raise cybersecurity awareness.

The activities reinforce the four key behaviors highlighted during the month:

- Enabling multi-factor authentication
- Using strong passwords
- Keeping software up to date
- Recognizing and reporting phishing

According to Brian Hobbs, cybersecurity program manager, and Nancy Lim, senior advisor to the Chief Information Security Officer, it is important to focus on the individual's role in cybersecurity, which explains this year's theme: See Yourself in Cyber.

"Cybersecurity isn't just for people in OCISO," Hobbs said. "We all have a role in protecting the FDIC's information and systems. The actions that individual employees take really have a hand in ensuring that we have a good

cybersecurity posture."

This holds true for even the most technical subjects, such as Zero Trust, he said. Amy S. Hamilton, senior advisor for the Department of Energy's National Cybersecurity and Policy Programs, will explain everyone's role in implementing this process in her talk titled "Zero Trust: What You Can Do!" at 11 a.m. October 20.

Hamilton will talk about will talk about the key aspects of the zero trust security strategy and routine cybersecurity tasks that should be employed every day to protect data, reduce risk and enhance missions. She also will talk about routine tasks that should be employed every day at home.

"Cybersecurity is not scary," Lim said.

Employees should register in advance for the October 20, 2022 event, which will be held in person at the Hove Auditorium as well as online. Continuing education credits will be available through Corporate University.

"A lot of people think that cybersecurity is very technical, but most of it is about people exercising good risk judgment when looking at their emails or text messages and to be aware of things like phishing," Hobbs said.

OCISO also sponsored a larger symposium on October 5, which offered employees the opportunity to hear government cybersecurity leaders:

- Brigadier General Gregory (Greg) J. Touhill, director, Carnegie Mellon University Software Engineering Institute's CERT Division and the first fed-

eral chief information security officer, appointed by President Obama, who spoke on "We All Have a Role in Cybersecurity"

- Valerie Szczepanik, director of the Office of Strategic Hub for Innovation and Financial Technology of the Securities Exchange Commission (also known as the Crypto Czar), and Carole House, former director of Cybersecurity and Secure Digital Innovation of the National Security Council, who spoke together on "Crypto Assets"
- Chris DeRusha, federal chief information security officer and deputy national cyber director, Office of Management and Budget, Office of the Federal Chief Information Officer, and the Office of the National Cyber Director, who spoke on "Putting the Cyber Executive Order into Action"

"It was refreshing to listen to some of our national agency leaders" remind everyone of their roles in cybersecurity, Lim said.

A recording of this event will be available in the near future via the Office of the Chief Information Security Officer intranet site, where employees can also find more information about sound cybersecurity practices. 🏠



Neighborhood Organization Recognizes LA Community Affairs Specialist

By Sonya Weakley, Office of Communications

Mary Salinas Durón has spent her career promoting financial community development. On September 15, the community thanked her.

Haven Neighborhood Services, a Los Angeles community financial services organization, presented her with its Legacy Award “in recognition for your ongoing commitment and dedication to serving the community and beyond,” as the award stated.

Durón, a senior community affairs specialist in Los Angeles, is responsible for outreach in Southern California and Arizona and manages the FDIC’s Alliance for Economic Inclusion in the Los Angeles area. The AEI is made up of banks, non-profit organizations and government agencies that are working together to improve the financial footing of the community.

“The award was for the excellence of work and commitment Mary has brought to the Hispanic community,” said Erika Toriz, president of Haven Neighborhood Services.

Durón, who has been with the FDIC since 2010, holds banker roundtables and training on the Community Reinvestment Act, which encourages financial institutions to meet the needs of their community. She helps banks understand their options for investing in low- and moderate- income areas and helps organizations implement banking tools to help their clients. She also works with government agencies to implement state and federal programs that encourage saving for big purchases, like a home.

Haven Neighborhood Services, which has been working in Los Angeles for 12 years, was started to help people manage foreclosures. It then moved into home ownership counseling and has since moved in to credit counseling. It also runs a Volunteer Income Tax Assistance program and helps clients get bank accounts.

“As clients came in to get tax counseling and didn’t have a bank account they were given a flyer that showed all the

banks in LA that had affordable bank products,” Durón said. “They had 187 clients come back after they had opened a bank account so they could have their tax refund deposited into their bank account.”



Mary Durón has dedicated her career to community development.

She said that Haven implements many programs that FDIC offers, such as the #GetBanked and Money Smart programs aimed at helping underserved communities experience advantages of using the banking system.

“We put out this smorgasbord of opportunities to engage and further economic inclusion and Haven Neighborhood Services has implemented them, so it’s really they who deserve the award,” Durón said.

But Haven wanted to recognize Durón, who worked in community development for a number of banks before joining the FDIC, for the opportunities for collaboration with banks and other non-profit organizations that have helped the organization grow.

“The award is a testament to Mary’s years of work in Southern California and beyond to lead various community development initiatives,” said Luke Reynolds, Durón’s supervisor and the manager of the Community Affairs program in the San Francisco region.

The FDIC has recognized Haven Neighborhood Services in the past for using the Money Smart financial literacy curriculum for adults in 2020 in low- and moderate-income neighborhoods in Los Angeles County and with incarcerated women and others struggling financially.

Money Smart offers free resources to help people of all ages enhance their financial skills and create positive banking relationships.

In managing the Alliance for Economic Inclusion, Durón’s work is guided by the “economic inclusion ladder” of financial education, access to affordable deposit products, consumer credit, home ownership and small businesses. “It’s a collaborative organization and we have over 100 participating organizations,” she said.

She staffs the AEI’s three working groups on financial capacity, credit building/home ownership and small business.

“In particular, the AEI that Mary leads has had a great year in terms of driving greater banker involvement in tax counseling, promoting savings, and leveraging the GetBanked advertising for local impact,” Reynolds said. “I am tremendously humbled to have Mary on my team.” 🙏



Haven Neighborhood Services recognizes Mary Durón with its Legacy Award.

HALF-MARATHON

Half-Marathon Inspires Examiner to Push Harder and Farther

By Sonya Weakley, Office of Communications

When a co-worker told Robert Scott she was going to do a half-marathon in Hawaii, the wheels started turning.

Even though he had never done a race that long before, his competitive nature took over and he decided to accept the challenge. Besides, he had always wanted to go to Hawaii.

That was in May 2022. He had four months to train for the September 4 event, so the wheels started turning faster -- and farther. He had never pushed his wheelchair 13.1 miles all at once.

The Kauai Half-Marathon at the Poipu resort in Koloa, HI, was his first half-marathon, and he was the first wheelchair athlete to participate in its history, which motivated him even more to compete.

His initial inspiration was Guadalupe Rojas, an assistant regional director secretary in the Risk Management Services division in the New York regional office. She happened to mention she was going to Hawaii for vacation and would be running a half-marathon.

"She had done races before and she told me about it. I said I wanted to try," Scott said.

When she realized he was serious, Rojas, who did her first half-marathon to accompany her sister for her birthday, made it clear to Scott that he needed to train for it.

"It's something new to your body," she said. "You don't want to get injured."

A financial institution examiner for RMS based in Los Angeles, Scott typically went four to five miles at a time for weekly exercise, and he pushed the distance to double that amount to get in shape for the race. But he didn't count on the uphill terrain.

"I like to exercise. I try to push myself, but I was used to flat land," he said. "The race ended up being about 60 percent uphill."

And part of that was in the rain, which made his wheels slippery and harder to push. "At mile two or three, I wanted to give up," he said. "I was barely moving uphill. Others runners were

yelling words of encouragement, telling me that I was inspiring them, but their words were inspiring me to keep going," he said.

He also encountered temperature changes. "It started off cool and got re-



Having completed his first half-marathon, Robert Scott is ready for the next one.

ally hot. And we went through a tropical forest," he said. "I didn't wear gloves, because they make the wheels harder to grip, but when the temperature got hot, so did my wheels. I got blisters on my hands and had to stop several times to wrap tape around them as a barrier."

Around mile five he got his second wind and was able to finish the race. It took him two and a half hours. And he is ready to do it again next year, though he plans to train on hillier terrain.

"It's an addiction," Rojas said. "A healthy addiction."

Rojas, who has been at the FDIC for more than seven years, did her first full marathon last year in Honolulu and has done 10 half-marathons.

"I like the feeling you get once you cross that finish line," she said. "I always tell people they should do it at least once."

Because they live on opposite coasts, they kept each other motivated using a group app that lets each person see how many miles other people in the group have done. She also invited both of her sisters other friends to join.

Scott, who started working at the FDIC in 2013, said he plans to start checking out other races and looks forward to doing the 26.2 miles of a full marathon.

Scott also is a board member of CAN DO, which stands for Corporate Advocacy Network for Disability Opportunities, an employee resource group at FDIC that promotes opportunities for people with disabilities.

According to CAN DO, approximately 1 in 4 Americans have a disability, and approximately 14 percent of the FDIC workforce is made up of employees with disabilities.

"Being the first wheelchair competitor to finish this race was more than a personal accomplishment," Scott said. "I hope that it inspires others -- with and without a disability -- to overcome barriers in life. People will be surprised at what they're capable of." 🏆



Guadalupe Rojas enjoys the feeling of crossing the finish line of races.

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.

Name: Karen Hammer

Division/Office: RMS

Title: Supervisory Examiner

Supervisor or Non-Supervisor: Supervisor

FDIC Facility: Los Angeles, CA

Enhanced Telework Option: Traditional Telework: Ad Hoc/Situational (Under the Ad Hoc/Situational Telework option, you will work in an FDIC facility...but can request to telework periodically on an infrequent basis, subject to approval.

Tenure at FDIC: 34 years

Two Truths and a Lie

A coworker taught me how to drive a stick shift on a travel assignment. I haven't told my boss yet, but I'm planning to retire as soon as I'm eligible. I plan on resuming international travel in 2023.

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

I enjoy spending time on-site during bank examinations, so I chose the "Traditional Telework: Ad Hoc/Situational" option to provide maximum flexibility on where I'll spend my days. This will also allow me to be flexible when it comes to meetings with my team members. I know I'll appreciate the flexibility when it comes to unexpected events, like rainy days, which can really throw a wrench in commute and travel times.

Before choosing "Traditional Telework: Ad Hoc" as your option, were there any other options you were considering?

As a supervisor, my options were more limited than the options my team received, and I did not want the other option available to me ("Traditional Telework: Regular Recurring") because I wanted more flexibility with my telework days. I also would hate to miss out if an on-site bank examination was particularly interesting, and I was teleworking that day(s).

Did you feel like you were missing any-

thing working 100% from home during mandatory telework?

I missed having access to all the training materials that I only have in hard-copy at the office. I also missed being able to print out copies of comments that I was editing and writing. It's not scientific, but I'm pretty sure my analytical skills improve when I'm not staring at a computer screen for eight hours a day.

We also hired many new employees during the pandemic and mandatory telework, and it would have been nice to provide in-person training to all of them. In my opinion, there's no substitute for that special type of relationship building that occurs when you are in the same room. I also love the traveling for business part of my work and am glad we are returning to on-site examinations.

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?

When you're in the office, find places to sit that are adjacent to other examiners working on the same bank examination. That'll help keep you in earshot of discussions about other examination areas. Start looking at rush hour traffic information to gauge when you'll want to head out the door each day to make it to work on time. At Corporate University, they used to put a Plus/Delta flipchart in the classroom where participants were encouraged to jot thoughts down as they left each day on what worked well and what they thought could be better. Doing that in your office might help collect feedback that the team can use to celebrate collaborations and make adjustments if needed.

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

Being able to leave work at the office and not be tempted to pick it up again in the evening because it is right there.

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

Coaching and training our pre-commissioned examiners, and we have lots



Karen Hammer

of them. Also, meeting with the other Supervisor Examiners and the Field Supervisor to work on forward-looking planning for the office is nice to do 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?

My hybrid experiences were limited to situations where I was at the office, but calling in to exit meetings or teleworking to wrap up an examination report. Both just required a little bit of planning to make sure I had the information needed to stay in contact with team members and complete my work.

What hopes do you have for your RTO experience?

I hope to see our relationships with bankers remain positive as we work through the challenges of figuring out the right mix of "in-bank" vs. "in field office" examinations. I also hope that the team and I are willing to listening to people's perspectives on what locations will be best suited for the task that day/week/examination.

What are your concerns, if any?

Los Angeles traffic is something that has not yet been experienced by a large number of people we've hired during the pandemic. My concern is that traffic nightmares could be a real distraction from their satisfaction with coming into the office.

see RTO, page 14, column 1

RTO PROFILES

RTO from page 13

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

Welcome back workshops.

What is the “lie” in your “two truths and a lie?”

I haven’t told my boss yet, but I’m planning to retire as soon as I’m eligible.

To learn more about FDIC’s Return to the Office (RTO) Plan, please visit the RTO page on FDICNet. To learn more about all enhanced telework options, please visit the Enhanced Telework Flexibilities page on FDICNet. 🏠

Name: Sonja Barnett

Division/Office: DRR

Title: Financial Planning Specialist

Supervisor or Non-Supervisor: Non-Supervisor

FDIC Facility: Remote

Enhanced Telework Option: Remote Work Option (Employees participating in the Remote Work Option (RWO) will be permitted to work from their primary place of residence full-time, rarely needing to perform work at an FDIC facility or other work site.)

Tenure at FDIC: 12 years

Two Truths and a Lie

I grew up on a farm. I lived in Hawaii. I was homecoming queen.

1. What do you like most about the telework option you selected?

I chose the Remote Work Option (RWO) for several reasons. Before the pandemic, I was reluctant to telework regularly. I felt that I had to be in the office to ensure I was able to provide direct customer support to employees. I wanted to be included in meetings or any decisions being made. Yet I learned in the past two and a half years of mandatory telework that I found myself more engaged and connected during mandatory telework. Overall, I believe the FDIC has become more inclusive and, in my opinion, productive thanks to technology and enhanced telework flexibilities.

Telework also affords me the ability to have a flexible work schedule, which allows me to have a better work-life balance. Additionally, my parents are aging and do not live in the same state as myself, so RWO means I can attend medical appointments with them. So teleworking has helped me save money and time on gas, car maintenance, commuting, and lunches. I believe it also saved FDIC money on my daily parking, which also contributes to a positive environmental impact. Since we’re not traveling into the office, we are also contributing to better air quality and decreased car emissions.

2. Before choosing RWO as your option, were there any other options you were considering?

Before choosing RWO, I considered the Home-based Option (HBO).

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

Initially, I did feel like I was missing something. But after about two weeks, I felt like I had found my routine. I started enjoying getting up at six o’clock and getting in a workout without having to rush to get dressed and make a forty minute drive in traffic. My team and DRR as a whole started having more frequent Teams calls to ensure we stayed connected. I do miss seeing and con-

necting with some of the people not in DRR, but I try to connect with them via Teams as often as possible. One of the things that I do miss is having a variety of restaurants to choose from for lunch.



Sonja Barnett

4. 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 would tell new employees hired during mandatory telework returning to the office to be positive, embrace it,

see RTO, page 15, column 1

RTO PROFILES

RTO from page 14

and take the opportunity to connect with other employees and welcome the distractions of someone popping into your office. Be patient, be flexible, and discuss their expectations with their managers.

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

One of the things I look forward to when returning to the office is just having that face-to-face interaction with other employees. Sharing and catching up on all that everyone has gone through over the last couple of years.

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

I do not feel that parts of my work benefit more from being in the office. My team and I are collocated so we have always used technology to connect.

7. 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 haven't, but my team and I will embrace a hybrid work experience. As return to office begins, this is the new work environment we will experience and embrace. My team and I will continue to be thoughtful, considerate, and respectful of each other. We have regularly scheduled meetings, daily communications, and share our calendars to avoid scheduling problems.

8. What hopes do you have for your RTO experience?

My greatest hope is that we embrace the enhanced telework flexibilities for what they are, and do not try to repeat how things "used to work" before mandatory telework.

9. What are your concerns, if any?

My concerns about returning to the office are ensuring my safety and health. What are the specific cleaning and disinfection protocols for my office? Will employees feel pressured to come into

the office sick because they have to meet a deadline or because they are required to?

Editor's Note: For more information on FDIC health and safety, including FAQs, one-pager, and other resources, please visit the RTO page of FDICNet.

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

Yes, DRR in Dallas has scheduled a Meet and Greet and an All Hands Meeting to bring employees back together.

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

I was not homecoming queen. 🏠

Name: Jennie Gray-Seshadri
Division/Office: Corporate University (CU)

Title: Financial Management Analyst
Supervisor or Non-Supervisor: Non-Supervisor

FDIC Facility: Virginia Square

Enhanced Telework Option: Home Based Option (You will be permitted to work from your primary place of residence full-time when not working at an insured depository institution or at another required site)

Tenure at FDIC: 14 years

Two Truths and a Lie: Outside of my role at the FDIC, I am an avid writer and blogger. I grew up on a horse farm nestled in the hills of central Pennsylvania. I married a former Bollywood actor who starred in at least 20 movies.

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

I chose the Home Based Option (HBO), because it provided the flexibility I needed to be an effective FDIC employee and family woman. Mandatory telework opened my eyes to the

value of work-life synergy. Prior to the COVID-19 pandemic, like many employees, I was physically in the office and trying to hold things together at home. I was under the illusion that I had perfect work-life balance. However, my work-life reality was not balanced. The scales tipped until I was not 100% engaged in either work or home. Today I am excelling with 100%+ engagement at work and home.

Before choosing "Home Based" as your option, were there any other options you were considering?

Before selecting HBO I considered the Expanded Telework option. I liked that the Expanded Telework option provided the opportunity to retain my office space, but even prior to mandatory telework, I conducted a majority of meetings and project work via computer and MS Teams. That was one of the deciding factors in my selection of HBO vs. Expanded Telework. I know I can successfully conduct meetings and project work remotely.



Jennie Gray-Seshadri

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

During mandatory telework I missed face-to-face networking. Pre-pandemic, I would get coffee and breakfast to go from the cafeteria with my colleagues.

see RTO, page 16, column 1

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We talked about current projects and shared updates about our families. We have been able to catch-up via MS Teams, but we really missed the face-to-face interactions.

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?

My best advice to new or relatively new employees who are entering their FDIC office for the first time is to introduce yourself to your office neighbors and fist bump with your team members. Being an FDIC employee isn't all work. For example, CU and my team members have become my other family. Whether you are in the office or working remotely, take the time to get to know your FDIC team members.

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

As I reenter the office, I am most looking forward to catching up with colleagues, touring the new modernized training facility at the L. William Seidman center, and having some great food at the cafeteria!

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

I meet with CU leadership monthly to review the status of budgets and contracts in-process. Having the face-to-face time with the management team is a benefit, because it enhances collabora-

tion and helps me maintain trust with the management team. Collaboration and trust are key when formulating and executing the budget.

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 hybrid environment. I think my hybrid work environment will be similar to mandatory telework, but with the exception of coming into the office for meetings when requested by my supervisor. However, recent messaging has caused some confusion in regards to my expectations. I did not anticipate being in the office on specific days during a pay period, or being required to be in the office for the full day when attending a meeting. What I perceived as maximum flexibility based on HBO guidelines now looks to have some limitations. I hope FDIC supervisors and employees can work together to build confidence, so there are less restrictions on these enhanced telework options.

What hopes do you have for your RTO experience?

I hope my RTO experience involves a smooth transition from working completely remote to working in a more hybrid work environment. Even though HBO employees are not required to be in the office for consecutive days, I want to be sure not to disappear from the in-office landscape.

What are your concerns, if any?

My concern is the FDIC will not fully

embrace the enhanced telework flexibilities. During my tenure at the FDIC, before the rollout of these flexibilities, I witnessed and experienced limitations in regards to the execution of the telework program. My hope is supervisors and employees will be amenable to implementing the enhanced telework flexibilities per the terms agreed upon by the FDIC.

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

The acting Chief Learning Officer of CU sent a "RTO Schedule of Events" to our employees. CU is preparing for in-person classroom trainings, all-hands meetings, and staff meetings. Our first big event is a RTO Welcome Back meeting for all CU employees.

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

Although my husband is an extremely talented south Indian gentleman, he is not a former Bollywood actor. He works in the IT field and has a bachelor's degree in computer science and a master's degree in mathematics! ♣

see RTO, page 17, column 1

RTO PROFILES

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Name: Charles James

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

Title: Financial Economist

Supervisor or Non-Supervisor: Non-Supervisor

FDIC Facility: 550 Main Building (Headquarters)

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: Seven years

Two Truths and a Lie: I was born and raised in Southern New Mexico, I first met my husband in the state of Washington, and green chile is my favorite vegetable.

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

Part of having a work-life balance for me includes having a workspace that is physically separate from my "life space." I have done that to the extent that I can in my own home – and am very fortunate to have been able to do so – but I look forward to widening that gap now that we are back in the office.

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

I did not give much thought to the Home Based Option because I knew that I wanted to come into the office regularly. I did consider the Expanded Telework option, however, but eventually settled on being in the office at least half the time.

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

I missed the little things about being in the office. Having a colleague watch over my shoulder as I point at something on my computer screen is just not as fluid over MS Teams. Having to remember to unmute myself (though I am sure in person I will miss having the ability to go

on mute). Getting off work and being in downtown DC to meet with friends in the evening. The cafeteria.

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?

Welcome! Try not to be flabbergasted as you discover that some of your colleagues you haven't met in person are much taller or shorter than you anticipated; I will be doing the same.

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

The cafeteria. The food I didn't have to prepare myself, the great kitchen staff, the all but unparalleled view of the National Mall (top of Washington Monument excepted), and the chance to small talk with colleagues over lunch.

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

Not necessarily. My colleagues have done such a fantastic job in the WFH environment that it is hard to imagine significant improvements from being in the office again. Nevertheless, I believe our ability to work together remotely wouldn't have been easy without the camaraderie we built in person, and being in the office again will foster similar relationships with new employees and re-new established bonds with others.

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?

Never, but our great success and professionalism in navigating two and a half years of working from home gives me confidence that we will continue to excel in this next phase as well.

What hopes do you have for your RTO experience?

I hope that people will continue to have the flexibility to work in the environment that suits them best and supports their productivity. For me, I think that will mean being in the office about as many days as not, for others the sweet spot might be different.



Charles James

What are your concerns, if any?

I have spent the last two and a half years not wondering if the Metro will be on fire, figuratively or literally, on my commute.

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

From the top down, management has been explicit about ensuring that there are opportunities for regular in-person collaboration.

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

Chile is a fruit. 🍷

Why RTO Did Not Mean Return – It Meant Start

By Amy Ha, Course Administration Specialist
Corporate University, Virginia Square

A new term was recently added to my acronym list: RTO. It was time for everyone to “Return to Office.” For me, it was not returning – it was starting. I was going into the office for the first time. Thinking about going into the office was like coming out of virtual reality and stepping into the real world. Because I joined the FDIC in August 2020 after mandatory telework began, I had not met any members of my team in person. I wondered what everyone “really” looked like, and I was curious about where I would be sitting. I was also worried about adjusting to the new work-life balance. Feeling anxious and excited at the same time, I started to mentally prepare myself for a few weeks.

Then, September 6 came. The reality hit, and it hit me very hard. Suddenly, I was a traffic fighter, a coffee addict, and an insomniac. The hardest part about RTO is the commute. I live in Hanover, Maryland, which is about 40 miles from headquarters in Arlington. It is an hour drive without traffic, but it generally takes about one and a half to two hours each way in traffic. To avoid a road rage scene twice a week, I began to leave home before sunrise, stay in the area after work and return home after sunset. On the days I drive back home right after work, I host my own “caraoke” party, which helps me stay calm and positive.

Another challenge was that I often forgot to bring some of my essentials – water, charger, badge, and wallet. I also faced embarrassing moments from not knowing where to go. I was driving in circles inside the parking garage, unable to find my reserved parking space. I often left my badge behind, and had to wait for someone to open the doors for me.

In order to mitigate the problems, I bought an E-ZPass, hoping that using the toll route would save a few minutes of driving time. I also bought a large backpack, since I carried a lot of stuff to get through the day. And I bought a

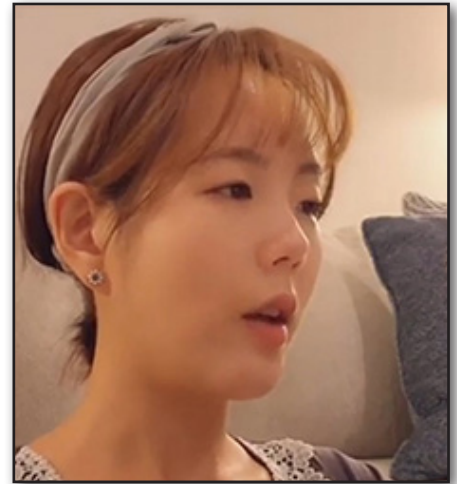
badge lanyard, reminding myself to never take it off until I got home. Although these steps helped, I soon realized that I needed to unlearn some of my old habits and establish new habits.

I was very used to habits I formed during the pandemic that I could not fit into the new way of life. I was not used to getting up so early in the morning, and I did not realize how much more introverted I had become. After searching through some tips on habits, I found a book written by a psychologist. One lesson that stuck with me is I can make pretty much any behavior more habitual, as long as I do it the same way each time.

So I repeated certain actions every day for three weeks. I set my morning alarm at 5 a.m., sat up in my bed for 30 seconds and got up to start my day, even on the weekends. I established a lunch plan for my husband and me, prepared our meals for the week on Sunday, and ate my lunch around the same time. I even set the bedtime alarm at 10 p.m. so I could be asleep by 10:30 p.m. I tried not to think too much about what I was doing – I just did it.

Slowly but surely, I began to adjust to the new lifestyle. It was no longer exhausting to get up at 5 a.m. I was ready to eat lunch at noon, and I was nearly asleep at 10 p.m. I must admit, I still have not gotten used to the long commute nor staying up for close to 17 hours. But as I am keeping up with my new routine, my new habits are helping me focus on my work, rather than picking on my brain for tedious tasks.

The biggest win of coming into the office is that I am building stronger relationships with my team. I am taking advantage of running into my coworkers in the hallways and pantry to share ideas and insight about our work. This greatly helps in addressing matters promptly and accurately. Another win about being in the office is that I am motivated to plan my day carefully so I can make time to socialize with my team while getting my work done. I cannot emphasize enough about how unlearning old habits and establishing new habits enabled me



Amy Ha

to remain positive and productive.

I would like to conclude by sharing one of my favorite quotes: “The diminutive chains of habit are seldom heavy enough to be felt, till they are too strong to be broken.” I am definitely experiencing the truthfulness of this statement in adjusting to my new RTO lifestyle. I am reaping new benefits and opportunities for coming into the office. Moreover, I am tapping into my potential to contribute positively to our organization.

What are your RTO stories? 🏠

MOVING ON

Name: Kirk B. Kelley

Most recent position: Senior Claims Administration Analyst

Division/Office: Division of Resolutions & Receiverships (DRR)

Location: Dallas Regional Office

When and where joined the FDIC: I joined FDIC's Irvine Temporary Satellite Office (TSO) in February 2009.

Other experience: Played one season of minor league baseball before injury. Professional French horn player, staff musician at Disneyland (CA), toured with The Carpenters and Rita Coolidge, two summer seasons with the LA Philharmonic Orchestra, numerous recordings for Public Broadcasting Service.

Career Highlights: I served as a Senior and Executive Vice President in banking and lending for 35 years prior to the FDIC. I was a founder of Onyx Acceptance Corporation, an indirect auto finance company, which we sold to Cap-

ital One Auto Finance. After we sold, I went into Retail Automotive Management for 12 years serving as a Finance Director and General Manager.

Retirement Date: October 31, 2022

Plans for retirement: My wife and I built a house in Del Webb Sun City, Georgetown, Texas. Looking forward to getting my golf game going again and plans for my wife and I to be active in pickleball and other activities. Also going to get my "chops" back on my horn and join the community band. Going to give "old guy" softball a shot as well. Going to "keep moving."

Comments and thoughts: Although I have had a varied successful career, my years with the FDIC are the apex! I truly love(d) my job in Deposit Claims and the ability to serve the banking public after stressful bank failures. I have met and formed relationships with so many diligent co-workers with outstanding

work ethic, it makes so me proud to know them. I will always sing the praises of the FDIC. 🙏



Kirk B. Kelley

Name: Louis Kelly

Most recent position: Counsel

Division/Office: Legal Division / Labor, Employment & Administration Section (LEAS)

Location: Dallas Regional Office

When and where joined the FDIC: I joined the FDIC's Dallas Regional Office in 1989.

Other experience: National Labor Relations Board (NLRB).

Career Highlights: Coordinated and participated in the first national Real Estate Auction; served as lead attorney in several significant cases before the Merit Systems Protections Board

(MSPB) in Denver, Colorado and Dallas, Texas.

Retirement Date: October 22, 2022

Plans for retirement: Travel, volunteer, and spend time in homes in Texas and Florida.

Comments and thoughts: I had a dynamic and exciting career with the FDIC. I enjoyed the challenging and important work of the Legal Division. 🙏



Louis Kelly