

The Federal Deposit Insurance Corporation Employee Newsletter

MARCH 2024

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Women's History Month Speaker Focuses on Workplace Inclusion

By Sonya Weakley
Office of Communications

As a young woman, Em Roblin threw herself into being an "independent overachiever," becoming self-reliant and putting herself through school, but upon receiving her master's degree, she felt empty.

"I felt like I had been kicked in the stomach," Roblin said. "So, after that I did the only logical thing one would do. I bought a one-way ticket to China."

It was there that Roblin, the featured speaker of the FDIC's Women's History Month observance on March 20, started a business focused on workplace inclusion, working with women in male-dominated industries. She has spent the last 15 years working with large organizations and academic institutions to foster a culture of inclusion while helping women thrive as leaders.

Now an international coach, consultant, and speaker on women in leadership, Roblin shared her thoughts and insights on diversity and inclusion from her current



Em Roblin International coach, consultant, and speaker on women in leadership

home in Bali, Indonesia, for the observance. The theme of this year's Women's History Month is "Women Who Advocate for Equity, Diversity and Inclusion."

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Originally from Canada, Roblin described the early years of her business as difficult. "I got so much pushback. There wasn't even a word in Chinese for inclusion. The cultural history in Asia is very different from where I grew up."

However, during the pandemic, being able to work virtually allowed her to expand her reach to organizations around the world to work with leaders across 30 countries. "What drives me is contributing to create a world where unique voices are heard and valued, where diversity is not just tolerated. It is celebrated."

THE DYNAMICS OF DIVERSITY

Roblin said that diversity is highly complex and dynamic and that there are lots of ways to think about it, including what she called identity diversity—age, gender, race, and ethnicity that people are born with—and acquired diversity, such being a mother, daughter, wife, and business owner.

Another dimension is the unique things that are part of the lived experience, things that people learn about each other as they share information about themselves. "How these things intersect is a really important dimension of understanding diversity in my experience."

She said it is important to honor and respect people's complexity by staying curious about them. "Sometimes we see someone, we think automatically, they are like this, when in fact the reality is it is far more complex than that."

She suggested people should look at those they think they already know with fresh eyes, "instead of just making assumptions about who you think they are."

INCLUSION: BEING SEEN AND HEARD, AND BELONGING

She said diversity is the mix, and inclusion is about that mix working together optimally. "There are three ways to understand inclusion, through three lenses—individual, team, and systemic."

On the individual level, inclusion is about feeling seen and heard. For teams, it is important to think about belonging and uniqueness. At the systemic level, it is about creating conditions for people to contribute in their best way.

When people feel like they are not heard, they feel excluded, and that there is research that shows when people feel seen and heard, they feel motivated, invested, engaged, and committed. "I invite you to notice and reflect how frequently you notice and see your colleagues in your everyday interactions."

Moving from the individual to the team, she said building inclusion on teams can involve positive reinforcement, and in high-performing teams, the ratio of positive comments to critical comments is 5.6 positive for every one that is critical.

In addition to being conscious of positive and critical comments and understanding the concept of being seen and being heard, she invited the audience to think about the dynamics of team diversity in regard to being "an only" versus being "one of many."

She gave an example of being at lunch with a group of people who were speaking a language she did not speak, but she did not want to ask everyone to change the language to accommodate her. "The whole thing felt really uncomfortable, then someone, who was one of many, struck up a side conversation with me in a language that was common to both of us."

"When one of many sees and hears and invites in an only or one of few, it goes a long way," she said. "I invite you to notice these dynamics, of being an only versus being one of many. When you are an only or one of few, you know it because you feel it. When you are one of many, you can miss that dynamic, but when you can tune in, wow, it can be a really powerful shift."

Roblin also discussed the concepts of belonging and uniqueness in regard to teams. She described belonging in a workplace as meaning that employees feel they are a key part of the team, like they are contributing to a collective identity, whereas uniqueness refers to appreciation of an individual for their unique qualities, experiences, and perspectives.

She said inclusion means that people feel both a sense belonging and a true appreciation of their uniqueness. "There is a balance between being part of a group and belonging because of what a person brings that is unique."

When choosing a new member of a team, she suggested avoiding the notion of finding someone who is a good fit. "That often means let's fill the position with somebody who is similar to the person who was there last time or who would fit in this kind of culture."

Instead, she suggested thinking about what it would be like to have somebody who could who could bring something unique? What kinds of characteristics would add something new and fresh and different?

INCLUSION ACROSS THE ORGANIZATION

At the system level, inclusion should be the organization's ecosystem. "This is understanding inclusion as a system that contributes to enabling conditions for people to thrive."

As an example that did not fit this description, she cited an organization in which the units hoarded their good people because they wanted to keep good talent. Teams did not collaborate and people did not move across departments. "It led to some of the leaders deciding that this kind of culture was stifling growth of the emerging talent that they wanted to nurture and grow."

As a result, the company started a rotation program for recent graduates. They also created an internal mobility platform and invited departments to collaborate on it. "They created talent development pathways." she said.

Roblin said diversity is about creating a workplace where the complex interplay. "So yes, race is super important, gender, age, different generations, cultural histories, and the acquired stuff too, work history, unique experiences. All of that contributes in a very complex way. Any difference that makes a difference."

The Women's History Month observance was part of the FDIC Diversity and Inclusion Education Series sponsored by the Office of Women and Minority Inclusion. The next observance will be for Jewish American Heritage Month at 1 p.m. ET Tuesday, May 21, 2024, in the Hove Auditorium and via MS Teams. May also will feature an observance of Asian American and Pacific Islander Heritage Month.

■

FDIC Celebrates Women's History Month

To recognize the observance of Women's History Month, FDIC News is sharing the thoughts and reflections of employees from across the agency. \triangleq

Rachel Zender, Senior Attorney Kansas City Regional Office



"Women's History Month is a time to honor the achievements of women and shed light on the ongoing challenges they persevere through."

Ruth Amberg Assistant General Counsel Legal Division



"Women's History Month is a time to reflect on the history and contributions made by women in science, politics, literature, arts and social movements. For me, it's a time for

self-discovery, empowerment, a reminder of the ongoing struggle for gender equality and taking a stand for social justice."

Priya Shukla Senior Management Analyst Office of Risk Management and Internal Controls



"Women's History Month offers a chance to reflect on many untold stories. One of these is the importance of financial security for women, which is among the keys to

opening other opportunities for themselves and their families. In living memory, many women could not even get credit solely in their names. The work of my colleagues at the FDIC promotes financial stability and public confidence, and helps to ensure that financial institutions operate safely, soundly, and fairly."

Peggi Gill Associate Director, Consumer Affairs Division of Depositor and Consumer Protection



"As we celebrate Women's History Month, I remember the Equal Credit Opportunity Act of 1974, which was a turning point for women in America. Before it, women

generally could not take out loans without a male co-signer. I was still turned down for a loan in 1983 as a single woman, so my father made it possible. I didn't make much, but the loan for my first house was only \$18,000 and my mortgage payment was less than rent for a one-bedroom apartment."

Stephanie Collins Senior Complex Financial Institution Specialist Division of Complex Institution Supervision and Resolution



"Women's History
Month is a time
to honor the
achievements and
contributions of
women, and inspire
future generations of
women."

Yolanda Thomas Senior Financial Analyst Division of Insurance and Research



"Women's History Month is an opportunity to honor and celebrate the hard-fought accomplishments of women throughout history, both in their personal and professional lives."

Zrinka Dusevic Senior Complex Financial Institution Specialist Division of Complex Institution Supervision and Resolution



"During Women's History Month it's important to commemorate and celebrate the accomplishments women have contributed throughout history."

Madeline Scherer Complex Financial Institution Examiner Division of Complex Institution Supervision and Resolution



"I celebrate Women's History Month because I am a proud mother, partner, and leader, who descends from a line of strong mothers, partners, and leaders. I want to honor that history,

while leading the next generation. I want to advocate for women's rights and visibility in the workplace. To quote Ruth Bader Ginsberg, "Women belong in all places where decisions are being made. It shouldn't be that women are the exception." One day I hope to be one of the leaders in the room where decisions are being made."

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FDIC-OIG Senior Special Agent David Brant Honored at DOJ Award Ceremony

By Sonya Weakley
Office of Communications

In the world of law enforcement, when it comes to being appreciated, there are awards, and then there is the Annual Attorney General's Awards Ceremony.

On January 31, David Brant, Senior Special Agent in the FDIC Office of Inspector General, was honored as a recipient of the Attorney General's Award for Fraud Prevention during the 70th and 71st Annual Attorney General's Awards ceremony at the Department of Justice. Recipients from 2022 and 2023 were selected from over 800 nominees.

In opening the ceremony, U.S. Attorney General Merrick B. Garland remarked, "This ceremony is a little like the Justice Department's version of the Oscars but with a much better band and a not particularly funny host."

Brant was part of a team of investigators who were awarded for "Outstanding Work to Defeat Fraud in the Banking Industry and the CARES Act Programs."

The team, which included investigators from the Justice Department, Small Business Administration, Secret Service,

Social Security Administration, FBI, and the U.S. Postal Inspection Service, was recognized for dismantling a sophisticated fraud scheme in which conspirators in Florida, Georgia, and Texas defrauded banks and CARES Act programs of nearly \$80 million using fraudulent shell companies, hundreds of false identities, and virtual computer networks.

"It was an honor and highlight of my career to represent the FDIC-OIG with our investigative partners at the U.S. Attorney General Awards Ceremony and be recognized alongside so many great investigations," Brant said.

According to the Department of Justice, the investigation began in the Southern District of Florida when the FDIC-OIG identified a group of individuals who defrauded banks by creating over 700 false identities comprised of stolen social security numbers and false names, dates of birth, and addresses. The conspirators also registered many shell companies with the Florida Department of Corporations.

Using virtual servers, the conspirators applied for bank and credit card accounts



in the names of the false identities and used the credit to make payments to their shell companies. When the CARES Act was enacted, the conspiracy members used the shell companies and false identities to obtain nearly \$50 million in Paycheck Protection Program loan payments.

The Florida investigation led to a similar scheme in Texas, involving \$30 million in false Paycheck Protection Program loan applications. In total, the investigations into this broad scheme prosecuted individuals responsible for about \$80 million in fraudulent Paycheck Protection Program loan applications and \$50 million in actual funds stolen from CARES Act relief programs.

FDIC Library Forum to Showcase a Vast Range of Resources and Services

By the FDIC Library

Throughout her first year at the FDIC, as Lead Librarian Kay Lewandowska attended symposiums and forums in various divisions and offices, she became convinced that many FDIC employees were not aware of all the tools and resources the FDIC Library provides beyond books or newspaper subscriptions.

In fact, the FDIC Library serves a gateway to knowledge, whether it comes from a book, an online database, a historical document, or another person. The library provides access to thousands of resources and answers hundreds of research questions a month.

As a result of Lewandowska's experience, the FDIC Library is holding the first-ever

Library Forum from 8:30 a.m. to 4:30 p.m. April 4 in the Bair Auditorium at Virginia Square. The event will give employees the opportunity to see what the FDIC Library provides and how it and other libraries are changing to meet the needs of their users.

Employees should register by Monday, March 25. Due to limited capacity, participation is capped at 150 in-person attendees. There is no virtual component. A preliminary agenda is available now, but the final agenda and full list of participating vendors and speakers will be available closer to the event.

During the forum, employees will be able to meet library staff and connect directly



with several vendors who provide reference services to the library. Also, to highlight how library services are evolving across

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the federal government, the forum will feature speakers from other federal agency libraries, as well as from FDIC's Enterprise Information and Records Management (EIRM) section.

Jennifer Davitt, Chief Librarian at the U.S. Securities and Exchange Commission (SEC), will speak on her organization's data catalog and the role librarians have played in its implementation. Laurie Allen, Chief of the Digital Innovation Lab at the Library of Congress, will discuss artificial intelligence and the modern library.

Speakers from EIRM will be Peter
Cameon, Records System Specialist in
the Division of Administration, who will
present the FDIC's Permanent Records
Internal Archive initiative, and Ray Rivard,
Senior IT Specialist in the Legal Division,
who will describe the that division's
repository services.

Vendors whose services are most widely used across the agency or who offer products specific to certain divisions will be available to help employees learn more about their resources, which include databases, datasets, market analysis,

research and reference materials, news, regulatory and legal materials, emerging technologies, and banking trends.

Among those attending are CoStar, Factiva, LexisNexis, Moody's, ProQuest, S&P, the National Consumer Law Center, Real Capital Analytics, EBSCO, WestLaw and Wharton Research Data Services.

Examples of these products include the following:

- Real Capital Analytics (RCA) is a commercial real estate database containing information on closed transactions exceeding \$5 million. RCA's information includes office, industrial, retail, and multifamily residential properties; hotels, senior housing/healthcare, self-storage, and development sites; and commercial real estate transactions in 172 countries.
- **Westlaw** is the FDIC's preferred legal research database. It contains the full text of federal and state statutes, regulations, and case law.
- Wharton Research Data Services (WRDS) is a business intelligence

tool from The Wharton School at the University of Pennsylvania. WRDS provides access to financial, economic, and marketing data though a web-based interface. Information is compiled from independent sources that specialize in historical data, including Capital IQ, NYSE, CRSP, and Thomson Reuters.

Questions about the forum or requests to cancel after registering should be submitted to Library@FDIC.gov. Those who need a reasonable accommodation to participate should send an email to ReasonableAccommodationRequests@FDIC.gov

Interested in learning more about what the FDIC Library offers? Curious about how FDIC units use library resources? Register today to participate in the 2024 Library Forum.

Women in Tech Event Aims to Overcome Barriers

By Sonya Weakley Office of Communications

While working alongside women in technology-related positions, Richard Huffine, Assistant Director of the Enterprise Information and Records Management (EIRM) Section of the Division of Administration (DOA), noticed something.

It didn't look easy.

"I work with a lot of women in technology roles across the FDIC, from our CIO to our Chief Digital Officer to specialists working on the Salesforce and Service Now platforms," Huffine said. "Each of them at one time or another has related their experience of being a woman in technology. It's not easy and a lot of them have fought to attain the success they have today."

So in July 2023, Huffine approached the Partnership of Women in the Workplace (POWW), an FDIC Employee Resource Group (ERG), about coordinating an event that would provide an opportunity for those who work — or would like to work — in technology at the FDIC to network, build community and develop strategies to overcome barriers success in technology roles.

Yolanda Thomas, Chairperson of POWW's National Advisory Board, said the board and the ERG's five regional chapters jumped at the opportunity to support the event.



Chief Information Officer Sylvia Burns

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Women in Tech, from page 5

"POWW was established to provide an arena for discussion of women's issues in the workplace and to encourage professional relationships and mentorship among women across all grade levels and positions, and this event supports both of those principles," Thomas said.

Working together, EIRM and POWW organized the first-ever "Women in Tech" event to be held virtually from 12:30 to 3:30 p.m. EST March 14. Registration is required.

FDIC Chief Information Officer Sylvia Burns will provide opening remarks, after which two roundtable discussions will be held on such topics as "Our Shared Experience," "Helping the Next Generation (Mentorship)," and "Balancing Life and Work."

Other women working in technology at the FDIC that have committed to participate in the roundtable discussions include:

Rebecca Goodman, Chief Digital Officer in the Office of Communications

Jennifer Cortina, Associate Director of Technology Services in the Division of Risk Management and Supervision

Sloane Bailey, Chief of the Data Strategy Section in the Chief Data Officer's organization

Cristal Perpignan, Chief of Information Security and Technology Systems in the Division of Depositor and Consumer Protection

Sarah Eckert, Chief, Application Platforms and Delivery Branch in the Division of Information Technology

Janis Villadiego, Chief, Technology and Innovation Group in the Division of Administration

Attendees will select two discussion topics when they register, and virtual breakout rooms will be created based on their selections. They will also have the opportunity to come together to share what they discussed and propose new topics, events, or programs to continue the momentum of the day's discussions.

"I am proud to be an ally and to support this opportunity to get together and talk about what it's like to be a woman in technology here at the FDIC," Huffine said.

Thomas added that women and men are welcome to attend the event and also to join POWW.

The full agenda for the event is as follows:

12:30 pm Opening Remarks by FDIC CIO, Sylvia Burns

1:00 pm First Roundtable Discussion

1:45 pm Break

2:00 pm Second Roundtable Discussion

2:45 pm Report-Outs from the Roundtables

3:15 pm Closing Remarks

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Consumer Research Symposium



The Division of Depositor and Consumer Protection hosted the 12th Consumer Research Symposium on Friday, March 15, at Virginia Square. Look for an upcoming article on FDIC News providing highlights on the newest research in consumer finance, including a presentation on "The Importance of Financial Literacy," by Professor Annamaria Lusardi of Stanford University.

FDIC Vice Chairman Travis Hill Speaks at George Mason University

Read remarks by Vice Chairman Travis Hill at the Mercatus Center on "<u>Banking's</u> <u>Next Chapter?</u> <u>Remarks on Tokenization</u> and Other Issues"



FDIC Board of Directors Meeting

Chairman Martin Gruenberg hosted the latest FDIC Board of Directors meeting at 10 a.m. ET, March 21, 2024. Tune in here! https://www.youtube.com/watch?v=ARuPOWT8WRE&list=PLKjun-AD4uy3hF-vILs-DttyLmOgyiPx7V

New FDIC Podcast: Hear Three Bankers Predict the Future of Community Banking

Community banks have long succeeded due to the deep roots they have in the communities they serve. However, in an age of digital banking and online payment systems, what does this word "success" even look like for community banks in 2024 and beyond?

Briefs

National Interagency Community Reinvestment Conference

In case you missed the livestream of the 2024 National Interagency Community
Reinvestment Conference earlier this week in Portland, Oregon, you can still tune in to hear Chairman Gruenberg, Federal Reserve Vice Chair for Supervision Michael J. Barr, and Acting Comptroller of the Currency Michael J. Hsu discuss the work done to strengthen and modernize the Community Reinvestment Act! (The conference starts about three minutes into the video.)

Quarterly Banking Profile

Be sure and catch FDIC Chairman Martin Gruenberg and senior FDIC staff at 10 a.m. ET Thursday, March 7, as they provide the latest quarterly report on the financial health of all FDIC-insured banks and thrift institutions. In addition to fourth quarter, the announcement will include industry earnings for the full year 2023.



Ryan Billingsley Testifies on FDIC's International Engagement

On Thursday, March 21, Ryan Billingsley, Deputy Director of Capital Markets and Accounting Policy in RMS, testified before the House Financial Services Committee at a hearing entitled, "Importing Global Governance: Examining the Dangers of Ceding Authority Over American Financial Regulation." Billingsley spoke about the FDIC's international engagement with regulatory and supervisory authorities, resolution authorities, central banks, and deposit insurers.

Moving On

Name: Martin Henning

Most recent position: Operational Risk Deputy Director

Division: Risk Management Supervision (RMS)

Location: Washington D.C.

When and where joined the FDIC: I joined the FDIC in 1991 in southern California's Orange County Field Office.

Career highlights: I am grateful for my career supporting the FDIC mission, and for the opportunity to work alongside and learn from so many outstanding colleagues.

We have an important mission. I've worked in the Division of Insurance (DOI) and the Division of Insurance and Research (DIR), where we keep our finger on the industry's risk pulse and help manage insurance assessments. I've

worked in the Division of Supervision (DOS), Division of Supervision and Consumer Protection (DSC), and RMS where I've heard more than one banker sing the praises of experienced, diligent, fair, and honorable FDIC examiners. I've worked in the Division of Resolutions and Receiverships (DRR) where we've seen the relief of failed bank depositors when they received their savings back, and where we've been entrepreneurial in finding the best ways to liquidate assets. I've worked in our Division of Information Technology (DIT) area where we labor behind the scenes to provide the tools to get all that done. What a great mission!

We also work alongside many great people. I've worked with people who seek better ways of doing things, never



Martin Henning

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lose their curiosity, are deep thinkers, and who genuinely care about the people around them.

The FDIC has always surmounted the challenges faced while I've been here, and I think it will going forward, independent of any one of us, but influenced by all of us. We are great when we listen to all points of view and search for the truth.

We accomplish much when we love our neighbor as ourselves – at home, at work, everywhere. We produce incredible outcomes for the mission and for each other when we prioritize all that we could do into a ranking of what we must do.

It has been my honor to work here with vou.

Retirement date: October 2023 but

came back for 6 months as a re-employed annuitant and will leave at the beginning of April

Plans for retirement: I have begun part-time work for a non-profit boys camp my sons attended in the summers growing up. The camp also has a great mission to which I hope to contribute!

Name: Dennis R. Elston

Most recent position: Field Supervisor, Shelby Territory, with responsibility for state nonmember banks in Alabama and the Florida Panhandle.

Division / Office: Risk Management Supervision/Atlanta Regional Office/ Montgomery and Shelby Field Offices

Location: Hoover, Alabama
When and where joined the FDIC:
I joined the FDIC on June 5, 1989, in
the Homewood, Alabama Field Office.
Homewood is a suburb of Birmingham,
Alabama.

Other experience: None.

Career highlights: I received my Examiner Commission in July 1992. I was promoted to Supervisory Examiner in December 2000, and to Field Supervisor in August 2008.

Retirement date: March 23, 2024 Plans for retirement: Taking care of my son, who has autism. Overseeing home renovations and repairs. Reading classic novels, books, and other compositions by my favorite authors and other world renown writers.

Comments and thoughts: I have thoroughly enjoyed my time with the FDIC. I received the opportunity to visit towns and cities throughout the State of Alabama and Florida Panhandle and not only learn about the institutions examined, but local commerce, industries, and what the areas are best known for. Travel to various other parts of the country for exams also broadened my knowledge of the challenges faced by others in trying to meet the needs of customers while also maintaining successful business enterprises. My biggest joy has been the people at the FDIC that I have met, worked with, and developed close relationships with over the years.



Dennis R. Elston

Name: David A. Collins

Most recent position: Field Supervisor Division / Office: Division of Risk Management and Supervision (RMS)

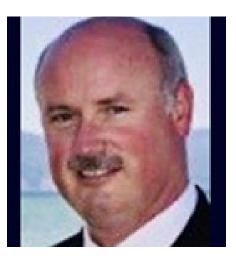
Location: Sacramento, CA

When and where joined the FDIC:

I joined the FDIC in May 1985 as a
temporary liquidation assistant for the
Division of Liquidation (DOL) in Portland,
OR. I converted to a permanent Bank
Liquidation Specialist in June 1986, was
transferred to San Jose, CA, then my long
and winding career with FDIC began.

Career highlights: As a Bank Liquidation Specialist in DOL, I spent much of the late 1980's and early 1990's closing banks and savings and loans in the Western U.S. and Alaska. I specialized in claims/deposit insurance and held many discussions with uninsured depositors after their bank failed.

When banking conditions improved, DOL began downsizing and in 1994 I was transferred from San Jose to Atlanta, GA. In Atlanta, I managed the customer service unit for a while then was reassigned to the congressional inquiry/ FOIA unit. In 1995, I joined the newly formed Office of the Ombudsman and was voted Employee of the Year in 1996. In 1998, I was one of many DOL employees that crossed over into RMS to become an examiner and I transferred from Atlanta to Sacramento, CA. Having only



David A. Collins

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seen "bad" banks in DOL, looking at healthy banks with RMS was different but interesting. I became a commissioned examiner in 2000 and enjoyed several years in this role. In 2007, I accepted an opportunity to serve as special assistant to Regional Director Stan Ivie in San Francisco. Over the next three years (2007–2010) I participated directly in activities involving many troubled banks including several large failures such as IndyMac and Washington Mutual. RD

Ivie was a great mentor and advisor and he always encouraged me to "step outside your comfort zone." So in 2010, I decided to use some of the leadership skills I learned and became a Supervisory Examiner in the Sacramento Field Office. In 2021, I took over as Field Supervisor where I remain until retirement.

I feel fortunate to have had such a long career with FDIC. I never imagined that the temporary job I accepted in 1985 would span nearly four decades but I couldn't imagine a better place to work.

Retirement date: March 31, 2024.

Plans for retirement: In the immediate future, I look forward to sleeping in, playing more golf and resurrecting my workout routine at the gym. I also have a few trips planned both foreign and domestic.

Name: Donald R. Gignac

Most recent position: Supervisory Examiner

Division / Office: Division of Risk Management and Supervision (RMS), Chicago

Location: Downers Grove Field Office When and where joined the FDIC: March 14, 1988, in the Chicago-South Field Office, Division of Supervision (DOS), Chicago

Other experience: Examiner; Case Manager; Applications Manager with Office of Thrift Supervision, Central Region

Career highlights: Being a supervisor and leading a team of talented examiners during challenging times; collaborating with hundreds of smart, talented and dedicated regulators; serving in the Savings and Loan Crisis and Great Recession; overseeing a large financial institution team; details to RMS in Washington, the Division of Insurance

and Research (DIR), and the Division of Resolutions and Receiverships (DRR); receiving a Claims Agent Certificate and resolving a bank under a payout; working for the U.S. Treasury Department, Office of Thrift Supervision, in my first role as a manager, and reconstituting the Applications Branch of the Central Region.

Retirement date: March 23, 2024.
Plans for retirement: Besides the continuing quest for the meaning of life, I plan to do what I want, when I want; maybe try some new adventures and learn some new skills along the way.

Comments and thoughts: I met
Deanna, the love of my life, at the FDIC
and we have been married nearly 28 years
with two beautiful daughters, Madeleine
and Lauren. My whole world revolves
around the serendipity of an early
encounter with my soul mate at FDIC.
From a service perspective, I feel it was an
honor to serve the country as a regulator



Donald R. Gignac

and have a small role in the great mission of the FDIC. I wish continued success to the men and women of the FDIC and their role in the maintenance of our country's financial stability. Health, happiness, and joy to all. Most importantly be good to each other.

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