

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

JULY 2025

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## Research Shows Value of Money Smart Online Financial Education

By Sonya Weakley  
Office of Communications

For nearly 25 years, the FDIC has been promoting financial literacy through a suite of products for all ages aimed at improving the public's knowledge and understanding of money management, and [a new study](#) shows that "[How Money Smart Are You?](#)," the FDIC's online, self-paced set of 14 educational games, does just that.

Susan Burhouse, Senior Consumer Researcher in the Policy and Research Branch of the Division of Depositor and Consumer Protection (DCP), presented the results of the first evaluation of "How Money Smart are You?" at the May 29 meeting of the [Financial Literacy and Education Commission \(FLEC\)](#) of the U.S. Department of the Treasury.

"The overall message was the importance of measuring and monitoring and tracking how financial literacy is working so that all financial education stakeholders can be working in the most impactful way and really seeing the outcomes that we hope to achieve," Burhouse said.

During the meeting, Burhouse and representatives of other agencies that are members of FLEC participated in a panel discussion about how they have implemented and measured the effectiveness of financial literacy education.

"When we are able to share positive impacts, it inspires people to continue both working in the space and using those resources," she said. "People are going to be more motivated to engage in financial education if they have proof that it's going to work."



**Susan Burhouse**  
Senior Consumer Researcher in the Policy and Research Branch of the Division of Depositor and Consumer Protection (DCP)

In his remarks at the FLEC meeting, FDIC Acting Chairman Travis Hill said that financial education is a fundamental component of the FDIC's mission to equip individuals with the knowledge and skills to make informed financial decisions, broaden access to financial services, and foster public confidence in the banking system.

"The FDIC is committed to ensuring that all individuals have the knowledge and tools to participate confidently in the banking system," Hill said.

### A LEGACY OF EFFECTIVE FINANCIAL EDUCATION

"How Money Smart Are You?" is a

see **Value of Money Smart**, page 2

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## Value of Money Smart, from page 1

free online educational tool that provides practical knowledge to help people manage their finances with confidence, covering everyday financial topics such as earning, spending, saving, and borrowing. Users learn by watching short videos and answering questions in a game show format to check their learning. In 2024, the game had 3.6 million page views.

Launched in September 2021, “How Money Smart Are You?” builds on the FDIC’s core [Money Smart](#) financial education curriculum that has been at the center of the FDIC’s efforts to help expand access to, and promote confidence in, the banking system since it debuted in January 2001.

Designed to strengthen financial skills and foster positive banking relationships, the free program is available in instructor-led formats for all ages and self-paced learning for adults. It is widely used by banks, schools, universities, employers, and community-based organizations in financial education and community development programs across the country.

Burhouse said the recent evaluation builds on a [prior study published in 2007](#) that evaluated the classroom-based, instructor-led Money Smart curriculum for adults. That study found that adults who attended the classes were more likely to open a bank account, save money, use a budget, and feel confident about managing money.

### MOVING TO A DIGITAL PLATFORM

Ken Worthey, Assistant Director of Consumer Education in the Consumer and Community Affairs branch of DCP, said the recent study was an opportunity to evaluate the strength of online training as the curriculum has evolved.

“With ‘How Money Smart Are You,’ we’ve been able to innovate in the computer-based instruction space,” Worthey said. “We’ve incorporated fun and interactive learning opportunities to gamify the experience, and it’s exciting to see the public coming to our websites in growing numbers.”

He said the number of registrations for training webinars that are held to share how to use the games for specific areas of focus, such as for credit reports or home buying,

has surpassed the total for last year. “We’ve already reached 3,500 organizations across the country that come to these national programs. That is a significant increase from last year.”

About 1,800 financial institutions and other community-based organizations have signed up for group accounts for their clients, students, or customers. Organizations can also join the FDIC’s [Money Smart Alliance](#), which provides a community for sharing financial education approaches and feedback.

In addition, more than 140,000 individuals have signed up for accounts on the “How Money Smart Are You?” digital platform. This doesn’t include the thousands of others who play the games and use the resources without signing up. “It’s asynchronous learning. They can access the product at home or when they’re at school. It’s mobile friendly,” Worthey said.

Universities also use Money Smart as part of their curriculum. At Virginia Commonwealth University in Richmond, for example, thousands of students are required to play all 14 games to complete a course. “It’s being used as a formal tool for students at this major university. It supplements classroom instruction, and students are graded for completing all the games.”

Responses from the Money Smart online course

### GETTING THE WORD OUT

A [national webinar will be held on July 23](#) at 1 p.m. EDT to present the findings of the evaluation, which was a quasi-experimental study in which participants took a pre-survey before using the tool, a post-test immediately afterward, and a follow-up survey three months later. Results were compared against a group of consumers who did not use the tool.

“We could measure and track whether people had gained knowledge and were more confident about managing their finances, and we did see changes in savings habits and use of budgeting tools,” Burhouse said. “One of the biggest take-aways was to see those behavioral changes.”

Other components of the study included focus groups with users, a survey of organizations that have “How Money Smart are You?” accounts with the FDIC, and

interviews with some of the organizational account holders.

In addition to the July 23 webinar, the study results are the main feature of the [July issue of “Money Smart News”](#), which the FDIC publishes monthly.

Deva Tarin, DCP Consumer Education Specialist and editor of [“Money Smart News”](#), said the content focuses on a different theme each month, such as home ownership, or updates to share on the Money Smart products.

She said the publication has more than 110,000 subscribers. These are primarily organizations, such as financial institutions, nonprofits, government agencies, and schools that use the Money Smart curriculum to support the people they serve.

### HIGHLY ENCOURAGING RESULTS

Burhouse said the Consumer Research and Analytics team collaborated closely with the Consumer Education Section in the Consumer and Community Affairs Branch, which manages the [Money Smart](#) program, on the study. “Combining research and analytics experience with deep subject-matter expertise in financial education led to a very powerful, and very enjoyable, collaboration.”

The complete results of the study, which was conducted between November 2023 and September 2024, are published in a July issue of the FDIC’s [Consumer Analytic Insights](#) article by Burhouse and Cristina Miranda, Senior Consumer Education Specialist in DCP.

As product manager for Money Smart, Miranda said she participated in some of the focus groups conducted during the study. “I asked some pointed questions to get a sense of how people are using this product. We want to make sure that ‘How Money Smart Are You?’ is effective – it’s trustworthy, and it’s reliable,” she said.

She said it was helpful to identify other areas where support might be needed. “We heard about other ideas for financial education topics that we can possibly expand upon. People got really excited about this. They want to see it evolve.”

Among the key findings of the evaluation:

- Use of budgets improved from 57 percent to 69 percent after playing the games.

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see **Value of Money Smart**, page 3



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## Value of Money Smart, from page 2

- Consumers who reported saving regularly increased from 52 percent to 62 percent.
  - Those with emergency savings increased from 66 percent to 71 percent.
  - Focus group participants reported that they had gained knowledge from using the games and were more confident in handling finances. They also talked about increasing their savings, keeping better track of spending, and better managing credit.
  - Of the organizations that were surveyed, the majority – 58 percent – said they observed a positive impact on their clients or students.
- Overall, the study found that consumers and organizations are highly satisfied with the games, and that playing the games is associated with a significant positive impact on subjective financial knowledge,

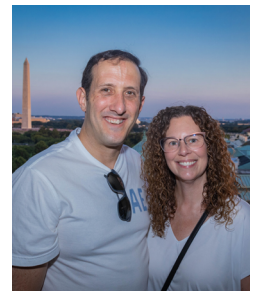
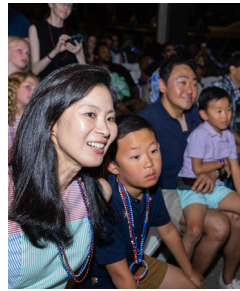
financial skill, financial well-being, and, above all, financial behavior. However, there was not enough evidence of impact on objective financial knowledge or attitudes toward banks.

Burhouse said the results of the study bear out what the FDIC has observed for many years. “We did have confidence that these would be successful products. But being able to have a study that documents that is really meaningful.” 🏠

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## FDIC Fourth of July Celebration

*FDIC employees once again gathered in the 7th floor cafeteria of the Main Building in Washington, DC, to enjoy the city’s Fourth of July 2025 fireworks. Hosted by the Special Events and Hospitality Unit (SEHU), the event featured festive decorations and an abundance of food and fun. As usual the event “sold out” in minutes of being announced. 🏠*



# Did You Know? User Lists Help Show Value of FDIC Library–Provided Resources

By Jennifer Quiambao, Acquisitions Librarian, FDIC Library

Thank you again to everyone who has participated and shared, and to those who continue to share, how FDIC Library resources support your work. We're excited to highlight some key insights from those surveys.

You probably won't be surprised that the library team is kind of obsessed with data – the data resources we provide and the data gathered to support renewal and acquisition of resources needed by the Corporation.

For example, did you know that over 85 percent of FDIC employees use at least one library–provided data or information resource (that we're aware of – it's probably more since some resources are open to all employees)? Or that we provide access to more than 200 carefully selected mission–critical resources? Read on to discover more about how the library's efforts contribute to FDIC's success.

One thing to note, while the [Resources Use and Usage Survey](#) had broad range and strong responses, we recognize that the responses do not represent 100 percent of employees. The survey is a snapshot of engagement at a particular moment in time.

## INSIGHT GAINED FROM USER LISTS

To efficiently manage resources, the library collects and maintains user lists, where possible. These have historically been used to make sure that only current employees with a business justification have or can gain access. We also manage and maintain these lists to ensure that when seats come available, they can be reassigned.

The library's portfolio–wide analysis of user lists provided fascinating insights into the scale of use across the Corporation and the wide adoption of resources by multiple divisions. The majority of the library's resources serve more than one division, and this speaks to the library's ability to acquire mission–critical resources of interest and significance.

The breadth of the survey – and the number of responses received – enabled the library team to get a fuller understanding of how the Corporation uses library–provided resources.

For example, Haver, originally purchased for a primary user, ended up

having multiple mission–critical purposes.

Haver provides access to economic and financial market time–series data. The survey responses not only revealed that the Division of Insurance and Research (DIR) has the highest engagement with this resource, but also that this resource serves the Division of Depositor and Consumer Protection's (DCP) consumer research program and the Division of Information Technology's (DIT) work to evaluate cybersecurity risks.

In addition, the library team knew that the Division of Risk Management Supervision (RMS) and the Division of Complex Institution Supervision and Resolution (CISR) uses Green Street, a commercial real estate data analysis tool, to understand CRE markets and as part of the bank examination process. The survey showed that the tool, available enterprise–wide, has a real enterprise–wide reach – including use by DIT, DIR, the Division of Resolutions and Receiverships (DRR), Legal, and the Division of Administration (DOA).

## Insight Gained from User Lists

While the majority of FDIC employees interact with the small, but widely used subset of the library's nearly 200 available mission–critical commercial data and information resources, the library's continuing goal is to make FDIC employees aware of the diversity of resources available.

## MAINTAINING A LEGACY OF INFORMATION

Did you know... that S&P, Moody's, and Fitch products have been used by FDIC employees since the 1930s?

One widely–used resource, S&P Capital IQ Pro, is available to the FDIC enterprise. The [Resources Use and Usage Survey](#) respondents reported that they rely on S&P for numerous mission–critical and statutorily required responsibilities. Currently, the library manages 1,612 users associated with S&P (representing approximately 30 percent of the entire FDIC), with users in nearly all divisions. Used by FDIC employees since the 1930s, our most recent quantitative findings reinforce the long–term relationship and



continued applicability and mission–criticality of this resource. Here is a visual representation of the relationship:

S & P Capital IQ Pro Count of Users as of April 2025

## FACTIVA – A WEALTH OF DATA

Did you know... that Factiva is our most widely used news resource? Over 3,700 users across the entire FDIC use Factiva (over 70 percent). Many of you might interact indirectly. Factiva is a news aggregator providing research access to 38,000 publications from 200 countries. The service includes major newspapers, business magazines, trade journals, transcripts, and over 8,500 top business and news websites and provides all FDIC staff with digital access to the Wall Street Journal, WSJ.com and FDIC's Daily News email with full–text articles that can be delivered to your inbox. Indeed, FDIC news subscription emails often link back to Factiva. Factiva remains a very popular and important news resource and aggregator, and our findings reinforce the urgent and continuous need across the FDIC for current and reliable news sources.

Factiva Count of Users as of April 2025

## ANALYSIS SHOWS VALUE OF LIBRARY RESOURCES

Having the ability to conduct a cross–dataset reference analysis allowed the library to surface what had been anecdotal: how widespread the use of resources is across the Corporation. A random sample of divisions below shows the top five resources used per division. As mentioned earlier, Factiva is consistently in the top three, with S&P and Moody's

see **FDIC Library**, page 5

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## FDIC Library, from page 4

appearing in both DIT's and DCP's top lists. Perhaps of interest to those outside of these divisions is to see the sheer variety of resources used.

Sample of the top 5 Resources per

Division Managed by the Library

If you would like to learn more about the resources listed below or any FDIC library-provided resources, please visit the library's [Online Resources – Alphabetical listing](#) or

email us at [library@fdic.gov](mailto:library@fdic.gov). We include our most used resources on these lists – if you don't see something you're interested in, please contact us, we may be able to provide access to limited-access resources. 🏛️

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# FDIC Board Approves New and Revised Proposed Rules; Observes Change in Board Members

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*On Tuesday, July 15, the FDIC Board of Directors met in open and closed sessions. The Acting Chairman bid a fond farewell to departing board member, Acting Comptroller of the Currency Rodney Hood, who provided a farewell statement to the Board. 🏛️*

After the meeting, [Jonathan Gould](#) was sworn in as the newest Board member.

The Board approved the following policy items related to supervision and regulation of banking organizations:

A proposal to [amend the agency's process for bank appeals of material supervisory determinations](#) by replacing the existing Supervision Appeals Review Committee (SARC) with an independent, standalone office within the FDIC, known as the Office of Supervisory Appeals;

A proposed rule [to update certain regulatory thresholds to reflect historical inflation](#) and to adjust those thresholds in the future based on a proposed indexing methodology;

A request for information to solicit information and comment from interested parties on [how the agency reviews filings submitted by industrial](#)

[banks and industrial loan companies \(ILCs\)](#). Separately, the Board withdrew a 2024 proposed ILC rule;

A jointly issued proposal with the Federal Reserve Board and Office of the Comptroller of the Currency [to rescind the Community Reinvestment Act \(CRA\) final rule issued in October 2023](#) and replace it with the prior 1995 CRA regulations;

A proposed rule to streamline the [processes banks follow to establish and relocate domestic branches and offices](#);

A [fourth public notice seeking comment from interested parties](#) about how to reduce regulatory burden under the Economic Growth and Regulatory Paperwork Reduction Act of 1996 (EGRPA).

Materials and information relative to the open Board actions are available



Jonathan Gould

[on the Board Matters webpage](#), and a recording of the public portion of the meeting is [available to view](#). 🏛️

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## Briefs

### View the FDIC Board of Directors July Meeting

The [FDIC Board of Directors](#) will meet in open session at 10 a.m. Tuesday, July 15, 2025, at FDIC Headquarters, 550 17th St., NW, in Washington, D.C. Employees are invited to [view the agenda](#) and

the [live webcast](#). Items for discussion:

Notice regarding Proposed Amendments to FDIC Guidelines for Appeals of Material Supervisory Determinations.

Notice of Proposed Rulemaking regarding Adjusting and Indexing Part 363 and Certain Other FDIC Regulatory Thresholds.

Request for Information regarding Industrial Banks and Industrial Loan Companies and Their Parent Companies.

Members of the media may attend in person. Anyone requiring assistance to view the meeting should email [disabilityprogram@fdic.gov](mailto:disabilityprogram@fdic.gov). 🏛️



# Moving On

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**Name:** Karen Currie

**Most recent position:** Assistant Director/Chief Policy & Program Development

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

**Location:** Headquarters

**When and where I joined the FDIC:**

I joined the FDIC on June 19, 1989, as an Assistant Examiner (Trainee) in the Hartford, CT, Field Office and became a commissioned examiner in November 1992. I was also an examiner in the Claymont, DE, Field Office from April 1998 to April 2000. I relocated to Headquarters where I first served as a Review Examiner in the former Special Activities Section and then landed in the Policy and Program Development in 2004 where I was an Examination Specialist, Senior Examination Specialist and Chief.

**Career highlights:** I came to the FDIC during the S & L Crisis and learned how to examine banks, thrifts, and trust departments and investigate fraud and money laundering from the Boston Region's finest. Those skills afforded me the opportunity later in my career to work on policies and rulemakings to implement the USA PATRIOT Act, Financial Services Regulatory Relief Act, Dodd-Frank Act, Talent-Nelson Amendment, FAST Act, and Economic Growth, Regulatory Relief, and Consumer Protection Act. I was an inaugural member of FDIC's Anti-Terrorist Financing Task Force.

I contributed to the U.S. National Money Laundering Strategy, the International Narcotic Control Strategy Report, and the Financial Action Task Force. I provided technical assistance to delegations from over 20 countries. I published two articles on financial crimes in the RMA Journal and contributed to the interagency Identity Theft Brochure and several articles in the FDIC Consumer News. I served on the editorial board of the FDIC News.

As Acting Special Assistant to the Deputy Director of Compliance and Community Affairs, I was interim project manager on the Affordable Small Dollar Loans for the Military Call Program, contributed to rulemaking to increase deposit insurance coverage, and worked on financial literacy and economic inclusion initiatives. I've served as liaison for FFIEC and Task Force on Supervision matters and worked on burden reduction initiatives three times. I've written numerous speeches, congressional hearing material, responses to congressional letters, FILs, and examination instructions. I also served as a recruiter for over 25 years at 17 universities and I received a bunch of STAR Awards, Mission Achievement Awards and two Chairman's Awards.

**Retirement date:** June 28, 2025

**Plans for retirement:** As a member of the Lions Club, I plan to spend more time serving in my community. I plan to improve my crocheting skills and



Karen Currie

Spanish skills. There are about 12 states that I haven't been to, so I plan to travel domestically and abroad. I look forward to spending time with my family and friends, some of whom have already retired.

**Comments and thoughts:** I've worked with and met so many good people at the FDIC - in my field offices, at the training center, the cafeteria, recruiting, and working on interdivisional and interagency projects. I feel blessed having been able to work at the best federal banking agency and enjoyed working with so many smart, thoughtful, and dedicated professional people, especially those in the Risk Management Policy Branch. From now on when I hear or see the letters FDIC, I won't think about deposit insurance coverage, but I will think of all the good folks who work there. 🏡

**Name:** Daryn Berry

**Most recent position:** Field Supervisor

**Division:** RMS

**Location:** Jackson, Mississippi

**When and where joined the FDIC:**

I joined the FDIC as a Bank Examiner (Assistant) in December 1989 in the Jackson, Mississippi, Field Office.

**Career highlights:** During my FDIC career, I had the opportunity to serve as a Bank Examiner for 10 years, an RMS Supervisory Examiner for 13 years, a DCP Field Supervisor for three years, and as an RMS Field Supervisor for 10 years. As a supervisor for most of my career, I had the privilege of leading and building strong

teams, drafting many bank examiner commissioning recommendations, and maintaining public confidence in the banking system by ensuring thorough oversight of institutions through the examination process.

**Retirement date:** June 28, 2025

**Plans for retirement:** I am looking forward to spending more time with family and friends. Also, I hope to spend much time traveling, reading, and learning new skills.

**Additional comments and thoughts:**

I remain appreciative of the many opportunities the FDIC offered and send best wishes to all of my FDIC colleagues! 🏡



Daryn Berry

# In Memoriam

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## **In Memoriam: Peter Kravitz, Former Counsel, Legal Division**

Peter M. Kravitz of Arlington, Virginia, passed away unexpectedly on July 4, 2025. He was born on Sept. 8, 1948, in Newton, Massachusetts, the eldest son of Mark and Marjorie Kravitz. Peter grew up in Manchester, Connecticut, and graduated from Manchester High School in 1966. At his 15th high school reunion, he reconnected with and married the love of his life, Ramone Salcius Kravitz. They were married for 43 years.

He earned a bachelor of arts from Boston University and a law degree from Boston University School of Law in 1973. He went on to receive master of laws degree from Georgetown University Law Center.

Peter's career included working for the Federal Deposit Insurance Corporation and the law firm of Kirkpatrick & Lockhardt, where he specialized in financial and banking issues. He moved into government affairs and lobbying and retired in 2013 as Director of Congressional and Political Affairs for the American Institute of CPAs.

After retirement, he served on the Board of Directors at Boston University School of General Studies for 15 years. He also remained professionally engaged

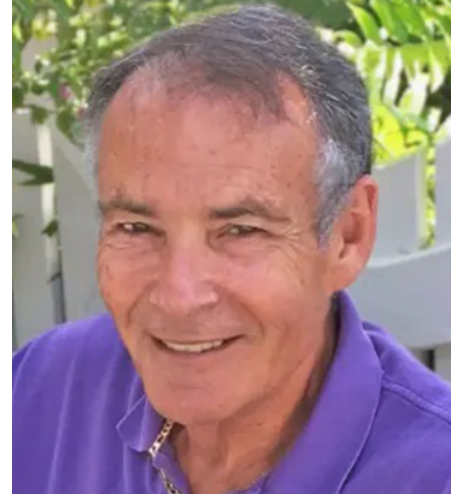
by donating his resources and time as a mentor and was active in the internship program at The Fund of American Studies.

Peter cherished time with friends and family throughout his life. He loved being around people, collecting wine, grilling the perfect steak, making his famous Caesar salad, and throwing dinner parties. His friends knew him as steadfast and loyal. He looked forward each year to running in the Manchester Road Race and did so for 40 years.

Peter was also an avid car enthusiast and collector of classical cars, participating in car shows and logging many miles with the top down in his Jaguars, Ferrari and Porsches, and he developed a community of loyal "car friends" going to cars and coffee and weekly luncheons. His favorite car was his 1959 XK150 Jaguar, which he personally restored, and which won awards at car shows. In his younger days, he was a competitive race car driver.

He is survived by his wife, Ramone; his mother, Marjorie; two sisters, Ellen (Kevin) and Judy (Bob), and numerous nieces and nephews.

Peter and Ramone especially treasured their time together at their beach home in Avalon, New Jersey, where the vibrant sunsets mirrored the grace with which



**Peter Kravitz**

he lived—and left—this world.

All are welcome to join the family at the Samsel & Carmon Funeral Home, 419 Buckland Road, South Windsor, Connecticut, on Sunday, July 20, 2025, for calling hours from 2–4 p.m., with a service of remembrance at 4 p.m. Donations may be made to the Michael J. Fox Foundation at [www.michaeljfox.org](http://www.michaeljfox.org) for Parkinson's Research. To watch the service of remembrance online or to leave a message of condolence, please visit [www.carmonfuneralhome.com](http://www.carmonfuneralhome.com). 🕊

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## **In Memoriam: Nigel A. Franklin, Internet Coordinator, Communications Section, RMS**

Nigel Armand Franklin, age 37, of Washington, D.C., passed away unexpectedly on Monday, June 30, 2025, while kayaking.

Nigel was born in Leigh High Acres, Florida, on October 15, 1987, to Antoinette E. Franklin and Jacques Franklin. He attended Martinez Elementary School in Augusta, Georgia; Seoul International Middle School in South Korea; and the International School of Madrid in Spain. He then attended Antilles High School in Bayamón, Puerto Rico. Nigel went on to attend American University where he earned a bachelor's degree with a double major in Law and Society and Broadcast Journalism. Nigel also earned a master's degree in Public Communications from

American University.

During his more than 15 years at the FDIC, where he started as an intern, Nigel worked in multiple divisions, including the Office of the Internal Ombudsman and the Division of Risk Management Supervision (RMS).

He enjoyed Brazilian Jiu-Jitsu, fishing, traveling, cooking, eating a variety of specialty foods, listening to music, and gardening. Nigel also enjoyed organizing and participating in community service efforts with numerous non-profit organizations. His infectious smile and his witty sense of humor touched the hearts and lives of so many.

In the fall of 2007, he was instrumental in spearheading the establishment of the Caribbean Circle Organization which brought the awareness of the Caribbean culture to American University. Eighteen



**Nigel A. Franklin**

years later, Nigel's contribution still lives on at American University.

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see **Franklin**, page 8

# In Memoriam, *cont.*

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**Franklin**, from page 7

He was a devoted brother of Omega Psi Phi Fraternity, Inc. As the Vice Basileus of the Kappa Psi chapter, Nigel was a two-time social action chair responsible for organizing community outreach events. On the morning of his untimely death, Nigel led members of his fraternity to Kenilworth Park and Aquatic Gardens to restore its natural habitat.

Nigel was a fun-loving, family oriented man who was full of life and loved spending time with his family and long-time partner, Shari Satchell. He cherished the bond with his older brother Austin.

Nigel is survived by his parents Antoinette Franklin and Jacques Franklin, his brother Austin, his aunts Susiyeera Nabajuna (Kwesi) Clarke, Annette Williams, Ellena Ebanks, Patricia Holland, Betsy Robinson, Yasmin (Elmore) Ashmeade, Kettly (Yves) Benoit, Marie (Charles) Pierre-Louis, and his uncles, Anthony Williams, Geoffrey Williams, Keith Robinson, and Yves Muzzeau.

His cousins include Charlene, Crystal, André, Jude, Elizabeth, Mary, Kalin, Deneen, Delano, Desyree, Detrick, Alisa, Vernon, Bryce, Trent, Tonya, Olivia, AJ, Aryanna, Andrew, Armond, Noelle, Randy, Joel, Melissa, Evelyn, Jason, and Wynchell.

Nigel is preceded in death by grandparents Pearl and Vernon Williams, Isadora Williams, Aneoli and Larrieux Franklin, Marie Yves Franklin, Pierre Franklin.

Services celebrating Nigel's life were held on July 10, 2025, at Joseph Gawler's Sons, Washington, D.C. Many of his FDIC colleagues attended the services and reception via shuttle from the FDIC's downtown Washington headquarters. [The service can be viewed online.](#)

**Nigel's current and former FDIC colleagues shared thoughts about his life and work:**

**Waqas Ahmad, Web Content Analyst, Communications Section, RMS:** Nigel was such a genuinely kind person. We shared so many laughs and faced challenges together and had some great moments that will stay with me. His absence is deeply felt.

**Diane Bellis, Internet Coordinator, Communications Section, RMS:** Nigel

joined RMS in 2022 as an Internet Coordinator. I did not know him prior to his selection; however, he immediately shined both personally and professionally. Nigel was always ready and willing to assist and lead tasks to maintain and develop new areas on both the RMS Website and FDIC.gov. We shared our outside interests including kayaking and travel. Nigel was truly the rare kind colleague who cared about those with whom he worked. I will greatly miss him.

**Treisha Thorpe Borris, Senior Technology Specialist, IT Supervision Branch, RMS, and the Borris Family:**

I am very saddened to hear about the passing of Nigel. I knew him for over 10 years and worked with him since the first cohort of the Workplace Excellence Council and up to few weeks ago when he was helping me in a new project role. I remember Nigel as a kind, polite, ambitious, and caring person. He was very helpful to me and skillful at his job. With his passing, I found out more about how much of a compassionate and nice person he was outside work, through my brother-in-law who is his fraternity brother and knew him well. What a small world! Though Nigel is no longer with us in body, his spirit will continue to inspire love, courage, and joy in the memories we hold dear. May his legacy be etched in the hearts of the lives he touched and may his light never go dim. RIP Nigel, you will be missed.

**Kelly Davis, Examination Specialist, Communications Section, RMS:** Nigel was one of the warmest and kindest people I've ever had the pleasure of knowing. Even beyond the exemplary work he did for the FDIC, he was simply a person one wanted to be around. There really aren't words to describe the loss of such a bright light as Nigel.

**Josh Dorsey, Information Technology Specialist, Legal:** I remember first meeting Nigel during a training session I was giving to FDIC Staff, and my first impression was that he is well dressed and has a calm and composed demeanor. As I began to work with him further, I learned he is also an inquisitive thinker who isn't afraid to ask questions to learn and understand. I enjoyed our

conversations when he would call me to discuss intranet application skills and best practices. A true cooperative coworker that wanted to help improve our agencies communication efficiency. He will be sorely missed. R.I.P

**David Friesen, Examination Specialist, Communications Section, RMS:** I'll remember Nigel for his fun-loving nature, his kindness, and peacefulness. His personality was uniquely steady and positive. It felt like I was always learning of a new talent or hobby from Nigel. I am blessed to have worked with him but even more so getting to know him as a person.

**Robert Harris, Former Internal Ombudsman, Office of the Internal Ombudsman:** Nigel Franklin was a gift to all those who knew and worked with him. His positive energy, enthusiasm, and outlook on life were contagious. Nigel began working with me and ultimately joined my office soon after I joined the FDIC in 2012. What I soon learned was that everyone loved Nigel. He was a beacon of light and life, and I will miss him very, very much.

**Yvonne Leung, Information Management Analyst (Internet Coordinator), DCP:** Nigel and I worked together in the past few years, and he was always very professional and focused. We loved having him in the team as he provided great perspectives and insights. He was so kind and generous and shared with colleagues his knowledge and his path on leadership programs. He will be missed.

**Jennifer Conboy Molony, Regional Ombudsman, Office of the Ombudsman:** Every interaction I had with Nigel was a positive one and his warm and kind nature was always so evident. Nigel shared a piece of wisdom that I will always be grateful for. He said we should always "...go where we are celebrated, not tolerated." I consider myself fortunate to have had the pleasure to know Nigel.

**Demi Tsipianitis, Data Strategy Section, Chief Data Officer Staff, CIOO:** Nigel was more than just a coworker; he was a true friend with a heart of gold. We first connected through our

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see **Franklin**, page 10



# In Memoriam, *cont.*

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**Franklin**, *from page 8*

intern program and quickly bonded over our shared love for coffee and good conversation. When I was navigating the American University graduate program, Nigel, having completed it himself years before, was always there with patient guidance and steady support. He even gave me the inside scoop on which classes I absolutely had to take. His kindness, generosity, and quiet encouragement left a lasting impact on so

many of us. He will be deeply missed.

**Kile Willden, Chief, Communications Section, RMS:** Nigel always had the best attitude and led with “Yes.” His kind spirit and welcoming presence was taken from the world far too early. Nigel will truly be missed.

**Katrice Yokley, Regional Ombudsman, Office of the Ombudsman:** Nigel was a compassionate individual with an immense love for community and civic

engagement. A consummate team player, he genuinely sought to improve every space that he was blessed to occupy. He had a zeal for adventure, and he always embraced new experiences with enthusiasm and a positive attitude. Nigel was a source of inspiration – truly charismatic, optimistic, and authentic. His memory will forever be cherished. 🏠

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## **In Memoriam: Rodney D. Parker, Oversight Manager, CIOO**

Rodney Dechell Parker, beloved son, brother, uncle, veteran, and friend, passed away on June 10, 2025, at the age of 57.

Rodney was born on February 2, 1968, in Shreveport, Louisiana, to Denise Palm Parker. He was raised by his mother and stepfather, Billy Ray Parker. During his early childhood, the family relocated to Los Angeles, California, where Rodney spent his formative years.

A natural leader and high achiever, Rodney graduated from Junípero Serra High School in 1986. He went on to attend San Jose State University, where he joined Kappa Alpha Psi fraternity, Inc., forming lifelong friendships rooted in brotherhood and service. He later transferred to San Diego State University, earning his Bachelor of Business Administration. He later relocated to Virginia, where he built a fulfilling life and advanced his federal career.

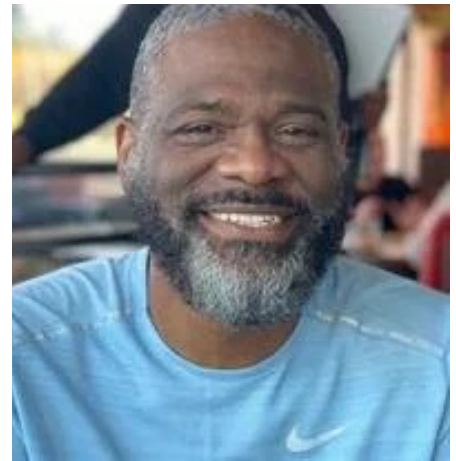
Rodney proudly served his country in the United States Navy and Naval Reserve

for over 20 years, achieving the rank of Chief Petty Officer — a testament to his leadership, discipline, and dedication. His commitment to public service continued through his work with several U.S. government agencies, including the Defense Contract Management Agency (DCMA).

At the time of his passing, Rodney was Oversight Manager in the Commodity, Strategy and Innovation Section in the Chief Information Officer Organization (CIOO) of the FDIC.

Rodney was a man of discipline, intellect, and strength. He was known for his humor, integrity, and unwavering sense of responsibility — whether in uniform, in the workplace, with his friends, or within his family. Outside of work, Rodney found joy in hiking and nature, and he built strong, enduring friendships along the way. He valued meaningful connections and consistency in all aspects of his life.

He leaves behind his loving mother, Denise Parker; his sister, LaShawn Parker; and his cherished niece, Victoria



**Rodney Parker**

Parker. He is also survived by his sister, Regina Wayne, through his father's side, and his brother, Lydarian Kirkendoll, with whom he shared a bond through his stepfather, Billy Ray Parker.

Rodney's legacy of leadership, service, and dedication to family and country will continue to live on in the hearts of those who knew and loved him. 🏠

# In Memoriam, *cont.*

## **In Memoriam: Carmen Barry Young, former Property Management Specialist, DOA**

Carmen Barry Young, affectionately called "Barry," departed this life on Wednesday, June 18, 2025, at UM Charles Regional Medical Center in La Plata, Maryland. Born on June 13, 1958, in Avenue, Maryland, Barry was the beloved son of the late Thomas Daniel Young, Sr. and Margaret Ann Young. He was a graduate of Chopticon High School, Class of 1975. Barry often playfully reminded his siblings that he was the only one in the family who managed to graduate at the tender age of 16!

Barry embarked on his professional journey in 1975, immediately after high school, beginning a distinguished career with the federal government. Over the years, he contributed his talents to multiple agencies, including the U.S. Department of Commerce, the U.S. Office of Management and Budget, the FDIC, and the Peace Corps. In addition to his federal service, he also worked part-time for the Armed Security Guard Corporation.

Barry joined the FDIC on February 11, 1991. He retired as a Lead Property Management Specialist in Space Planning, on October 31, 2015. Retirement, however, was merely a gateway to his true passion: entrepreneurship. He bravely pursued his dream, becoming the proud owner of B&Js Carryout, a venture he successfully managed until his passing.

Barry was a man who genuinely cherished life and those around him. He loved having family gatherings, where laughter and good times were always abundant. He was an avid card player, enjoyed the thrill of horse racing, and was a dedicated fan of the Washington Commanders. In recent years, he found great enjoyment in sports betting with his nephew, "Buck."

Beyond his hobbies, Barry will be most remembered for his incredible generosity to all his family, friends, and associates.

He possessed a remarkable spirit of giving and was always willing to lend a helping hand. He was a constant source of inspiration and motivation, consistently encouraging his family members to explore business ventures. Barry was known for his wise counsel, always willing to both seek and give great advice.

Barry was preceded in death by his parents, Thomas Daniel Young, Sr. and Margaret Ann Young; his brothers, Emmanuel M. Young and Jeffrey M. Young; and his nieces and nephew, Ingrid C. Young, Ashley N. Young, and Tegan L. Young.

Barry leaves behind a loving family to cherish his memory: his sisters, Janice Brown (Johnny), Ann J. White (Henry), Thomsena Coles (Joseph), Ruth Burton (Ashley), Delores, Twanna, and June Young; and his brothers, Thomas Daniel, Jr. (Lawan), James, and Roger Young. He is also survived by a host of nieces, nephews, relatives, friends, and a special beloved friend, Tunara Crowder.

### **Barry's former FDIC colleagues shared thoughts about his life and work:**

**Arleas Upton Kea (Retired):** I grieve with the family and friends upon the transition of our dear Barry. With his charismatic smile, his warm acts of kindness, special sense of humor, and the skill that he brought to everything that he did, Barry made a difference and helped so many people. I am holding all of the family and his many friends and associates close in prayer, and I wish you blessings and moments of peace in the days ahead. With heartfelt condolences.

**Penny Bouknight (Retired):** Barry was always friendly and had a good sense of humor. I enjoyed our many talks as we worked together at the FDIC. On to glory and rest in peace Barry.

**Cassandra Ashe (Retired):** I remember working with Barry at FDIC and he always had a smile on his face and the willingness to help anyone who needed assistance. Continue resting peacefully.

**T. Kelsey Baines (Retired):** Barry, you will certainly be missed! R.I.P.



**Carmen Barry Young**

### **Che Marshall (Former Employee):**

I was just a young mail clerk when I first met Barry in the early '90s. I'll never forget how he took a chance on me and offered me the job right after the interview. He didn't stop there, he taught me budgeting, mentored me, and somewhere along the way, became a real friend. After I was in a head-on collision—an accident I couldn't even remember, I was afraid to drive again. However, Barry wasn't having it!! He tossed me the keys to his prized BMW (which he kept in pristine condition!) and said, "Come on, you're driving." And just like that, he gave me the courage to face my fear. We shared so many laughs over the years. Even though I hadn't seen him in about three or four years, we always managed to stay in touch. I'm deeply saddened to hear of his passing. He was more than a supervisor—he was a genuine soul with a big heart. Rest well, Barry! You will truly be missed!!

**Robert P. Kinzer (Retired):** I worked with Barry for several years at the FDIC. It was always joy and laughter when Barry was around. He was the man with the golden smile who always was suited to the nines! Rest in paradise My Good Brother. 🙏