

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

MARCH 2026

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## How Mark Taylor Turned Faith and Family into a Life of Public Service

By Danyale A. Lucado,  
Office of Communications

For nearly four decades, Mark Taylor has quietly built a career—and a life—centered on serving others. Last November, the Regional Director for the Dallas Regional Office was recognized as the recipient of the 2024 Nancy K. Rector Public Service Award, honoring a lifetime of dedication not only to the FDIC, but to communities far beyond the workplace.

For Mark, the recognition is humbling. His approach to service has never been about accolades. “People aren’t going to remember what I did here at the FDIC,” Mark said. “They’re going to remember how I made them feel. They’ll remember how I helped them.”

Mark began his FDIC career nearly 39 years ago as a field examiner in the Dallas, TX Field Office. For the past 18 years he’s worked in the Dallas Regional Office, where he was recently promoted to Regional Director. While his colleagues relocated throughout the country to climb the management ladder, Mark chose a different path. “Staying connected to my family, my church, and building meaningful relationships with the folks I worked with over the years—I just never had the desire to leave Dallas,” he said.

That commitment to balance and connection shaped not only his career, but also the way he leads in service to others. While not formally assigned as a mentor, Mark has guided many emerging supervisors across the region. “Preparing the next generation for leadership is part

of my role as a senior leader,” he said. “But at the end of the day, I care about people.”



Mark with his daughter Shelby on a worksite in Pass Christian, MS.

### FROM GIRL-DAD TO PUBLIC SERVANT

Mark’s passion for service did not begin in a boardroom or an office, it began with his three daughters. When they were in their early teens, Mark began taking them on service trips across the country, first, to spend time with them, but also to teach them what it meant to care for others. Together they worked on construction projects from Baltimore to California, helping to build homes and repair structures in underserved communities. The work often involved physically demanding tasks such as drilling screws, framing walls, and minor plumbing and electrical repairs—but the lessons were far greater.

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**Mark Taylor, from page 1**

“I wanted my daughters to see that faith isn’t just something you talk about—it’s something you live,” Mark said. “Sometimes the smallest acts of service can completely change someone’s life.”

Since 2001, Mark has volunteered with his church’s construction mission, a program that focuses on construction-based disaster relief projects. Having participated in nearly 40 projects, helping rebuild communities after disasters and supporting vulnerable populations, Mark says the mission of the work quickly captured his heart and he has been hooked ever since.

“We made four trips outside of Westcliff, CO back in the early 2000’s,” Mark began. “It was a mission where the most scarred and wounded veterans coming back from the Iraq war could be



**Mark with his daughters, Carly and Shelby, doing tornado cleanup in Rowlett, TX.**

transitioned. These folks had severe burns and amputations, so we built a huge log cabin structure to house the veterans while they healed from the wounds and learned new skills to help them transition back into society. They lived there for several months as they received counseling and tried to adapt to living with their injuries and disabilities,” he shared.

Other projects Mark worked on have ranged from rehabilitating an apartment complex for former offenders and a women’s shelter in Dallas to rebuilding homes in Pass Christian, MS after Hurricane Katrina and constructing classrooms and a medical clinic in Haiti,

following the 2008 earthquake. For Mark, each project carries special meaning and leaves an impression on the heart not easily forgotten. He recalls how long after the earthquake, the trauma still lingered in the hearts and minds of the people of Haiti.

“Some people were afraid to go back inside buildings because they thought they might collapse again,” he said. Helping to rebuild safe spaces, especially classrooms for the children, was deeply meaningful for Mark and the team. “Seeing the eyes light up of kids finally able to learn again in a place that felt safe... that stays with you.”

#### **WHEELS OF HOPE**

One of the most impactful chapters of Mark’s volunteer work began in 2010, when his church asked him to help with a program called Wheels of Hope. The ministry provides wheelchairs, walkers, and mobility equipment to individuals with disabilities—many living in under-resourced communities along the Texas–Mexico border. Once volunteers identify patients in need, they transport dozens of wheelchairs across the border and customize them for each recipient.

Mark was asked to serve as the program’s mechanic. Working alongside physical therapists, he retrofits chairs to match each patient’s body measurements—often improvising with limited tools. “Working in the field we don’t always have ideal tools or materials,” Mark said. “So, it takes quite a bit of creativity and improvisation to get the chair fitted precisely to someone’s needs.”

Many of the patients are children with severe muscular disorders. Others are amputees struggling with mobility in communities where infrastructure and accessibility are limited. “Over time,” Mark said, “relationships form.” “As the children grow, the chairs really take a beating, so they become repeat clients, coming back to the program year after year. As a result, we’ve gotten to know them and their families very well.”

The impact of his work is felt immediately and is often unforgettable. Mark recounts the story of a client whose legs had been amputated and was surviving



**From left: A physical therapist, Mark, and a Wheels of Hope program participant and his parents.**

by selling candy and trinkets on the street from a worn-out wheelchair. “He had an old milk crate in his lap and tried to push himself around selling his goods,” Mark said. “We were able to give him a pedal cart that he could pedal with his hands, with storage in the back to carry his stuff. When he tried it for the first time,” Mark says, “the reaction was overwhelming.” “The smile on his face and the tears rolling down—it was incredibly emotional. It’s moments like that, that really reinforces the program’s motto: *A Wheelchair Can Change a Life.*”

#### **A BUILDER AT HEART**

Mark’s mechanical skills trace back to his childhood growing up on a Texas farm and cattle ranch. As a teenager, he repaired tractors, fixed hay equipment, and built barns and fences alongside his father. “Completing a project and seeing the finished product gave me a real sense of accomplishment,” he said. Those early experiences shaped a lifelong habit of working with his hands—and helping others do the same. For many of the projects, Mark handled all of the planning and logistics, coordinated between the church and other organizations, assigned volunteers, and made travel arrangements.

Today, Mark keeps busy outside of work with a small residential real estate business and a cattle ranch in East Texas. Those three daughters who tagged along

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**Mark Taylor**, from page 2

with dad all those years? They all grew up to work in public service careers. One as a children’s pastor, another leading a women’s ministry, and the third in service to the American public as a Case Manager here at the FDIC.



**Mark with members of the Haitian community during the 2008 earthquake recovery efforts.**

When asked how he finds the time and energy to perform his service projects amid family, career, and entrepreneurship, he says he really doesn’t know any other way to live. “It’s just in my DNA,” he said with a smile. “I like having a

project and I really like having people to help and encourage.”

Even in the face of his own health challenges, Mark finds focusing on serving others is his greatest strength. He recently received a diagnosis that has deepened his perspective even further: stage four prostate cancer. Rather than slowing him down, it has sharpened his focus on what matters most. “You realize you’re a mortal being—that you’re not going to be here forever,” he said.

It is a realization that echoes a piece of advice he once received from former FDIC colleague, Eric Guyot. He says it is the best advice he ever received. “Eric told me to live for my eulogy, not my resume.” Mark says those words have guided his life ever since.

#### **A FAITH-DRIVEN SERVANT**

In addition to spending time with his daughters, a major driving force behind Mark’s commitment to service has always been his faith. “I believe there’s a spiritual component to all of us,” he said. “If I can be a conduit for that through serving others, that’s what matters.”

Over the course of nearly 40 years with the FDIC—and countless hours of volunteering in communities across the country—Mark has lived that belief in ways both big and small. Because for him, service has never been about recognition. It is about people.

“When you start helping someone else, something changes in your heart,” Mark said. “You begin to realize that we were all created for a purpose—and that purpose isn’t just about ourselves. There simply isn’t any greater gratification than knowing that you’ve helped to change the lives of others.”

The Nancy K. Rector Public Service Award is an honorary Chairman’s award presented to an individual employee or team of employees who has made a significant public service contribution in their respective local community. If you would like to nominate a candidate for this year’s award (for work performed during the 2025 calendar year) submit your nomination through the Chairman’s Annual Awards Portal by Friday, April 3, 2026. 🏠

## FDIC Alumni Association Announces Second Annual Essay Contest

By Carly Brewster,  
Office of Communications

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The Association of FDIC Alumni (AFDICA) is inviting college- or vocational school-bound high school seniors who are dependents or grandchildren of current FDIC employees to participate in its second annual [essay contest](#).

The contest reflects AFDICA’s continued commitment to promoting financial literacy while strengthening connections with FDIC employees and their families, according to Mindy West, AFDICA’s Vice President of Charitable Services.

“By committing multi-year funding to this program, AFDICA is investing in the next generation’s financial well-being

and honoring the values that FDIC employees exemplify every day,” said West.

This year’s contest asks students to submit a 500- to 750-word essay by May 1, 2026, responding to the following prompt:

*Explain how growing up as a family member of an FDIC employee affected your views on financial matters. Please elaborate and explain what financial mistakes you want to avoid as an adult and what best financial practices you plan to employ in your future life.*

“Many FDIC employees talk with their families about financial responsibility, stability, and long-term planning,” said



West. “This year’s prompt invites students to put those experiences into words and consider how those lessons will guide them as adults.”

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## Essay Contest, from page 3

Essays must be written in English and submitted in PDF format to [essay@afdica.com](mailto:essay@afdica.com). One winner will be selected to receive a \$1,000 award. Submissions will be based on content, writing style and creativity. Essays will be judged anonymously by AFDICA members, and the winner will be announced in June.

Last year's winner, Allie Nicoll, daughter of Tyler Nicoll, Supervisory Examiner in the Division of Risk Management Supervision in the Dallas Region, [reflected on how she was unprepared for](#) the real-world costs of living independently.

"We're consistently impressed by the insight and maturity students bring to

this contest," said West. "Their essays show how early exposure to sound financial principles can shape confidence and independence."

More information about the contest is available [on the AFDICA website](#). 🏠

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## From the Board

### REMARKS BY FDIC CHAIRMAN TRAVIS HILL: AN UPDATE ON REFORMS TO THE REGULATORY TOOLKIT

Chairman Travis Hill addressed the American Bankers Washington Summit on March 11, 2026. "Since last January,

we have been working hard to reform our supervisory and regulatory approach to bolster economic growth, foster

innovation, and promote stability in the banking sector," he said. Read his full remarks [here](#). 🏠

### FDIC BOARD CONSIDERS REGULATORY CAPITAL MODERNIZATION MEASURES, OTHER PROPOSALS AT MARCH MEETING

At its March meeting, FDIC Board members—Chairman Travis Hill; Director Jonathan Gould, Comptroller, Office of the Comptroller of the Currency; and Director Russell Vought, Acting Director, Consumer Financial Protection Bureau—approved measures to seek comment on three proposals to modernize the regulatory capital framework for banks of all sizes. The proposals would streamline capital requirements and better align regulatory capital with risk while maintaining the safety and soundness of the banking system.

The first proposal, which would primarily apply to the largest, most internationally active banks, would improve the capital framework by enhancing risk sensitivity, reducing burden, and improving consistency across banks, as well as implementing the final components of the **Basel III agreement**. The framework would be streamlined by having these banks use one rather than two sets of calculations to determine compliance with risk-based capital requirements.

The second proposal, which would generally apply to all but the largest banks, would better align capital requirements for **traditional lending activities** with risk, while maintaining the framework's simplicity. Consistent with the first proposal, the second proposal would reduce disincentives for mortgage lending by modifying capital requirements for servicing and originating mortgages. Proposed modifications for mortgage servicing would also apply to banks that apply the community bank leverage ratio framework. This proposal would also require certain large banks, subject to a transition period, to reflect unrealized gains and losses on certain securities in their regulatory capital levels.

The third proposal, from the Federal Reserve Board, would improve how **systemic risk** is measured in the framework for determining the additional capital requirement for the largest and most complex banks.

Read Chairman Hill's [statement](#) on the risk-based capital proposals.

The Board also approved the rescission of a Statement of Policy on the Qualifications for Failed Bank Acquisitions issued in 2009 and related questions and answers issued in 2010.

The Statement of Policy applied to private investments in certain companies that sought to assume deposit liabilities from a failed institution and to private investors involved in acquiring a failed bank through a shelf charter, and imposed a number of restrictions and conditions in excess of regulatory requirements that served as a deterrent for nonbank entities to participate in the failed bank process. The objectives of the rescission are to remove regulatory barriers to nonbanks participating in bids on failed banks and to reduce the cost of failures to the Deposit Insurance Fund.

More information about these actions is available on the [Board meeting webpage](#). 🏠

# In Memoriam

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**Kathleen Michalski Badyna**, known affectionately by all as Ma, entered the gates of heaven on March 19, 2026. Born on April 23, 1945, in Brooklyn, New York, Ma's life was a testament to the virtues of love, thoughtfulness, and a bright spirit that enlivened all who were graced by her presence.

She is now in heaven reunited with her husband, William; her beloved sister, Christine; her sister, Pauline, and brother-in-law, Ray; her parents, Stanley and Stephanie; and many other cherished family members and dear friends who went before her. While we take comfort in knowing she is once again surrounded by loved ones, her absence leaves a space in our hearts that can never be filled.

Kathleen was a loving mother to her son, William Badyna, and daughter-in-law, Angelique, and to her daughter, Bernice Pipitone, and son-in-law, James. She is also survived by her sister, Irene Kendrell.

Her love continues throughout her ten grandchildren. William Jr., Jonathan, James, Christopher, Christina, Sonny, Gabriella, Joseph, Dylan, and Michael. Each grandchild was a sparkling jewel in

the crown of her joy, cherished beyond measure. Her love extended beyond her grandchildren to her cherished grand-puppies, Lucky, Bailey, and Stitch, who brought her so much happiness.

Ma's professional life was marked by her dedicated service as a retired employee of the FDIC, where she was not only esteemed for her work but also for the camaraderie and community she fostered. Her involvement in associations was not merely a footnote in her career but a chapter of commitment to the service of others.

As a devoted Catholic, faith was an important part of her everyday life. It guided her through both the good times and the tough moments, giving her strength, comfort, and a deep belief in love and family.

Kathleen loved her time at Seagate beach club, a place she loved spending time and creating meaningful memories with anyone who had the gift of meeting her. Always looked forward to trips to the casino, playing poker, and buying scratch-out lottery tickets.

She cherished the simple pleasures in life: stopping to smell the roses, feeding



**Kathleen Badyna**

wildlife and celebrating birthdays with thoughtfulness and care that made each one unforgettable. Her laughter could light up a room, and being with her was more special than any win or prize. Always asking questions, listening, and creating space for connection and laughter.

Kathleen leaves behind a legacy of love, laughter, and unforgettable memories that will live on in the hearts of her family forever. 🏠

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## In Memoriam, from page 5

**Thomas Anthony Milinowicz** passed peacefully, surrounded by his family, on February 3, 2026, in Denver, Colorado, after 77 years of living life fully and on his own terms.

Tom is survived by his children: Jennifer Milinowicz; Zachary Milinowicz (Andria); Katelyn Milinowicz; Liana (Kevin) Wolfe; JB Sepeda (Kathy); Pedro Sepeda (Samantha); and Apolonia (Garrett) Brenaman. He also leaves behind many beloved grandchildren and others who affectionately called him “Gramps.”

Also surviving Tom are his siblings: David (Angela); Robert; Gail (Tom) Roche; William (Ronnie) and his sister-in-law Elsie (Gabriel) DeLeon, along with their extended families.

Tom was predeceased by his best friend and loving wife, Edna (Flores) Milinowicz; his parents, Anthony and Geraldine (Gronostajski) Milinowicz; his nephew, Christopher Milinowicz; and his son, Nathan Milinowicz.

Born on September 27, 1948, Tom lived a life rich with curiosity, adventure, and creativity. He loved reading, playing basketball, playing guitar, and writing poetry. His passion for music famously led him to hitchhike from Trenton, New Jersey to the Catskill Mountains to attend the Woodstock Music Festival—after his father refused to lend him the family car.

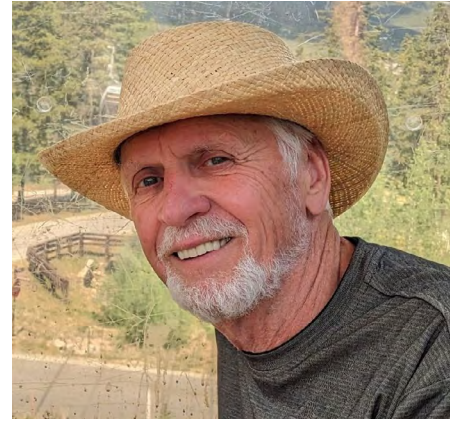
In early life, summers were often spent at the Jersey Shore in Wildwood, where time was passed on the boardwalk. Tom was known for lending his siblings money once they ran out—always with interest. In 1966, he earned an achievement scholarship to Providence College in Providence, Rhode Island, graduating in 1970 with a Bachelor of Arts in Economics.

Tom began his career with the FDIC examining banks in 1970. It was an illustrious career that he loved and truly excelled at, spanning 34 dedicated years. During those years he had to close Savings and Loans and work with the FBI in the 80’s, learn about oil, how cotton grew and about farming while in TX in the 90’s and ensure the banks and their computer systems didn’t stop at Y2K! He left behind a legacy of excellence, integrity, and respect from those who worked alongside him—as well as a lot of fond memories and good times.

He first settled in Canaan, New York, where he started a family with his first wife, Linda (McCarthy). His work allowed him to travel extensively across the United States, often bringing his family along on road trips to experience other areas of the country. Hiking, camping and time in nature were deeply important to him, lessons he passed on to his children—though camping in the rain and without showers was not always appreciated by his young and teenage offspring!

Tom’s travels eventually led him to Lubbock, Texas, where he met the love of his life, Edna Flores, and became part of her warm and welcoming family. Their partnership brought deep companionship, joy, and shared adventure, and together they built a life rooted in love, music, and exploration.

Tom’s life journey took him from Trenton, New Jersey to Canaan, New York; Lubbock, Texas; Denver, Colorado; and Santa Fe, New Mexico. His love for Colorado began during earlier travels as a teen with his Aunt Norine, when he fell in love with the state’s beauty—the Rocky Mountains, Royal Gorge, and the Black Canyon. After moving to Colorado with



**Thomas Anthony Milinowicz**

Edna, Tom fully embraced hiking and climbed many of the “14’ers” in the Rocky Mountains and came close to completing the Colorado Trail.

An avid collector, Tom surrounded himself with books, art, coins, rocks and gemstones, knives, and photographs. He was especially passionate about nature photography. The family joke was that he took more pictures of dead trees and waterfalls than of people. He loved a good happy hour, concerts, art shows, and interesting exhibits, always in search of something new and meaningful. Brilliant in math and science yet a hippie at heart, Tom embodied an eclectic spirit filled with poetry, music, and wonder.

Though deeply saddened by his passing, Tom’s family finds comfort in imagining him at happy hour with the friends and family he has lost, reunited with Edna by his side—sipping margaritas, sharing stories, and climbing endless mountains together once again.



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**In Memoriam**, *from page 6*

**Janice Marie Staley**, 84, of Gaithersburg, MD died on Saturday, January 31, 2026, at the Adventist Hospital. In the Lord, Jan found her peace after a four-year battle with lung fibrosis.

Born in Baltimore, MD Jan was the daughter of the late Francis Hynson and Ruth Platzke. Janice is the wife of Thomas M. Staley, Gaithersburg, MD. Tom fell in love with Jan when their friends took a camping trip to 1967 International and Universal Exposition (Expo 67) in Canada. They were married in June 1971, and had a beautiful life together.

Janice was a member of Saint Martin's Catholic Church and a Life Member of the Montgomery County Fair, Gaithersburg.

Janice graduated from the University of Maryland in 1970 with a Bachelor of Science in Education, and worked for 13 years as a teacher in Baltimore City and Anne Arundel County, MD. Janice acquired her education while working during the day and attending classes at night in Baltimore.

After marriage and building a new home with Tom, Janice graduated from University College in 1987, with a Bachelor of Science degree in Paralegal studies. For 17 years, she worked at the FDIC as a senior paralegal, supporting the agency's efforts on many bank failures. She retired in 2007.

Jan loved her family, reading, and travel, which lead her to visit all 50 states as well as Italy, Switzerland, Austria, England, Scotland, and France. Her family was very important to Jan, and they could depend on her for support no matter the problem. She was very proud of them.

Jan loved sending cards and writing notes on special occasions like Christmas and birthdays to let her family and friends know she was thinking of them. She enjoyed their many dinners and trips together.

Jan was a beautiful loving person, and anyone who knew her would immediately recognize it. Her religion was in her heart for everyone to see and feel. Her love was real!



**Janice Marie Staley**

Janice is survived by her husband Thomas; sisters Patricia McNeice and Deborah Dodril; nieces Ashley Dodril, and Susan, Laura, and Patti McNeice; brother-in-law Mehrle; nephews Michael Armacost and Jeffrey (Cindy) Armacost; and many more nieces and nephews. Janice and Thomas had no children, but were a great, great aunt and uncle who loved their families. 🏠