

FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

WINTER 2026

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Travis Hill Sworn in as the 23rd Chairman of the FDIC



Chairman Travis Hill

On Tuesday, January 13, 2026, Travis Hill was sworn in as the 23rd Chairman of the Federal Deposit Insurance Corporation (FDIC). Chairman Hill has served as Acting Chairman of the FDIC Board since January 20, 2025, and previously as Vice Chairman since January 5, 2023. Chairman Hill was nominated by President Trump on September 30, 2025, for a term of five years and confirmed by the Senate on December 18, 2025.

Prior to joining the FDIC Board, Chairman Hill served in various roles at the FDIC; the United States Senate Committee on Banking, Housing, and Urban Affairs; and Regions Financial Corporation. He received a Bachelor of Science from Duke University, where he studied economics and political science, and a Juris Doctor from Georgetown University Law Center. 🏠

FDIC Launches the Large Bank Ready Reserve, a New Cross-Divisional Readiness Initiative

When he spoke at the Single Resolution Mechanism's 10th Anniversary Conference in October, Chairman Travis Hill [discussed](#) a series of reforms the FDIC is pursuing to enhance its preparedness for resolving large, complex financial institution (LCFI) failures.



The LBRR initiative was developed to cross-train staff across multiple Divisions, ensuring that teams can work together seamlessly and respond rapidly during a large-bank resolution. By equipping employees with skills outside their primary roles, the program aims to strengthen operational flexibility and accelerate coordinated responses during crisis situations.

The FDIC's Division of Resolutions and Receiverships (DRR) is leading the initiative in collaboration with the Division of Complex Institution Supervision and

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Resolution, Division of Finance, Division of Risk Management Supervision, Division of Depositor and Consumer Protection, and Corporate University. Together, these Divisions are preparing staff in three critical bank-closing functional areas:

- **Branch Representatives** are the face of the FDIC to depositors, customers, and failed bank employees at the branch locations of the failed bank. Branch Representatives ensure the safe operation of their assigned branch location and confirm controls are in place to mitigate risks or losses to the FDIC. In the event of a bank failure with a large branch network, a ready reserve of Branch Representatives will deliver the closing speech to failed bank branch staff, ensure end of the day work is processed, and monitor their respective branch's reopening.
- **Proforma Support** prepares accounting workpapers to confirm each general ledger balance (e.g., cash, owned real estate) against source documents and pass the balance either to the assuming institution or the FDIC as receiver per the Purchase and Assumption Agreement. These work papers are relied upon after bank closing by the assuming institution, receivership accounting, auditors, courts, and other receivership functional areas. A ready reserve of Proforma Support staff will ensure that this function is performed accurately and independently in large bank failures scenarios.

- **Deposit Insurance Claims Specialists** play a critical role in supporting deposit insurance determinations during bank failures. In the event of a large bank failure or multiple bank failures, a ready reserve of trained Claims Agents will assist in ensuring accurate coverage determinations and guiding depositors through the claims process.

Training is already underway, with participating divisions aligning resources to meet the program's readiness goals. As the training progresses, DRR and its partner Divisions are maintaining close coordination to ensure consistent instruction and unified operational standards across the agency.

FDIC leaders note that coordination, collaboration, and strong communication among Divisions are central to achieving the agency's broader objective of making U.S. bank resolutions faster, more efficient, and less costly to the Deposit Insurance Fund. The LBRR initiative represents a major step toward that goal by strengthening internal alignment and establishing a well-prepared cadre of staff ready to support large bank resolutions.

To find out more about the Large Bank Ready Reserve Initiative, please contact Kami Schexnayder. 📧



DRR Closing Operations staff Kayla Rowles and Terri Ellison (left) teach RMS examiners from the Tampa, FL Field Office about the Branch Representative role.

From the Board

FDIC Board Meets in Open, Closed Session

On January 22, 2026, the FDIC Board of Directors—FDIC Chairman Travis Hill; Director Jonathan Gould, Comptroller, Office of the Comptroller of the Currency; and Director Russell Vought, Acting Director, Consumer Financial Protection

Bureau—convened to consider key regulatory initiatives and finalize important rulemakings.

The meeting was open to the public via [webcast](#). Meeting materials are available on the [public website](#).

During the meeting, the Board voted unanimously on two significant items that reflect ongoing FDIC efforts to

enhance supervisory processes and clarify regulatory expectations:

GUIDELINES FOR APPEALS OF MATERIAL SUPERVISORY DETERMINATIONS

The Board [approved amendments](#) to the FDIC's guidelines governing appeals of material supervisory determinations. Under the new Guidelines, the FDIC

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is replacing the existing Supervision Appeals Review Committee (SARC) with the Office of Supervisory Appeals, an independent, standalone office within the FDIC.

The Office of Supervisory Appeals will be the final level of review of material supervisory determinations, independent of the Divisions that make supervisory determinations. The office will be staffed by reviewing officials who are hired externally, and each panel will

have at least one reviewing official with bank supervisory experience and at least one reviewing official with industry experience.

Read [Chairman Hill's statement](#) on Guidelines to Establish the Office of Supervisory Appeals.

FINAL RULE ON OFFICIAL FDIC SIGNS AND ADVERTISING

The Board also [adopted a final rule](#) addressing requirements for official FDIC signs, advertising of membership, and

the proper use of the FDIC's name and logo. The rule simplifies requirements for banks' display of the FDIC official digital sign and non-deposit signage on digital deposit-taking channels, such as bank websites and mobile applications, as well as on ATMs and like devices. 🏠

Moving On

Moving On: Rodi Adema

Most recent position: Field Supervisor

Division: Division of Depositor and Consumer Protection (DCP)

Location: New England North Territory, Lexington, MA

When and where joined the FDIC:

1986, San Francisco Region, Los Angeles West Field Office

Career highlights: I have been very fortunate to have had so many opportunities, roles, and positions throughout my 40 year career. I have served as an RMS Bank Examiner, a DCP Senior Compliance Examiner, a Mentor, a Recruiter, an Introduction to FDIC Leadership Session Leader, an Essentials of Team Leadership Executive Sponsor, a Foundations of Supervisory Leadership Executive Sponsor, the Chief of the CU Leadership Development Program, an Author of CU Leadership in Action articles, co-developer of the DCP Manager Connect Program, a committee member of multiple examination and supervisory committees, and a DCP Field Supervisor for 28 years through to my final day with the agency.

As a Bank Examiner, both for RMS and DCP, the privilege entrusted in us to represent to FDIC working directly with bankers, was an incredible experience and foundational to a successful career in the agency. My more than 25 years as a Mentor, helping others gain awareness, uncover career insights, and

pursue professional growth, was among the most rewarding aspects of my career. As a Recruiter and FDIC Ambassador, it was inspiring to help attract and build the next generation to carry on the FDIC's mission. Serving as a Session Leader and Executive Sponsor to over six hundred of the future members of the FDIC leadership workforce was truly an honor.

As Chief of the CU Leadership Development Program, I was fortunate to work with and collaborate with our own exceptionally knowledgeable and passionate professors who are dedicated to developing our workforce. Writing leadership articles for FDIC leaders further deepened my understanding of effective leadership. Co-developing the DCP Manager Connect program, a networking, mentoring, and relational development program for all levels of DCP leadership, exceeded expectations and is a great legacy to leave with the agency. Serving on the multiple committees provided an awareness of the collaborative level of people in the agency.

As a long-time Field Supervisor, it was a privilege to train, develop, and support highly skilled commissioned examiners while creating opportunities for their professional advancement. Engaging in technical examination matters and supervisory guidance was always at the core of our mission. It is one of the best roles within the FDIC, and I am deeply thankful for having had that opportunity.



Rodi Adema

Above all, I am profoundly grateful for the people I worked with, learned from, collaborated with, and had the privilege to call colleagues throughout my career.

Retirement date: December 31, 2025

Plans for retirement: I am looking forward to exploring several exciting opportunities that have recently come my way, while also spending more time with family and friends. I plan to travel to new destinations, return to ocean sailing, and focus on creating this next chapter of life. 🏠

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Moving On: Kimberly J. Davis

Most recent position: Field Supervisor

Division: Risk Management Supervision

Location: Kansas City Region/
Springfield, MO Field Office

Career Highlights: Graduated from University of Missouri–Columbia (Mizzou) in May 1985 and started my FDIC career as a bank examiner trainee in the Columbia, MO Field Office in June 1985; transferred to the Division of Accounting and Corporate Services in Washington, DC and worked as a financial analyst, transferred back to the Kansas City Region, Omaha, NE Field Office and became a commissioned bank examiner, and then transferred to our Seattle, WA Field Office. In September 1997, I left the Seattle Field Office for a Supervisory Examiner position in the Springfield, MO Territory. I was a Supervisory Examiner until June 2015, and then became the FS, which is the position I retired from.

I had many opportunities throughout my career including Assistant Regional Director Details, Supervisory Examiner Council, Workplace Excellence Council, Kansas City, RMS LEADS program, FDIC Mentoring program, ED Modules Committee, Knowledge Transfer program, Kansas City regional audit team, and Recruiting Advisory Council.

Retirement Date: January 31, 2026

Plans for retirement: This is for my examiner friends – Focusing on my 6 P’s for retirement – Piano lessons, Pickleball, Pool time, Pet Therapy dog, Paddleboard, and Philanthropy

Additional Comments and thoughts:

It has been an honor and privilege to work for the FDIC for over 40 years. The friendships I have made, both within FDIC and through the banking community, will always be special. Our mission is important, but it’s the incredible people that I have worked with over the years that made the difference. I am



Kimberly J. Davis

a three-time breast cancer survivor and was so blessed to have the support of my managers and staff through each round – their help and support got me through some very difficult days. Now it’s time for the next chapter!! 🏡

Moving On: Donna Saulnier

Most recent position: Director,
Division of Finance (DOF)

Division / Office: Division of Finance (DOF)

Location: Headquarters, Washington,
D.C.

Career information: Donna began her career with the FDIC in 1990 as an Assessment Audit Specialist with the Division of Finance (formerly DACS), a position she held until 1996. From 1996 until 2008, she served first as a Senior Assessment Policy Specialist and then a Team Leader, before becoming Manager, Assessment Policy Section in 2008. In 2010, Donna was promoted to Deputy Director, Treasurer in the Division of Finance. In this role, she was responsible for the calculation, collection, and accuracy of deposit insurance assessment premiums; overseeing the assessment compliance program; overseeing the investment of the Deposit Insurance Fund and the National Liquidation Fund; and managing the Assessment Information

Management System. After twelve years as Deputy Director, Treasurer, Donna was appointed Director, Division of Finance in May 2022. As Director, Donna was directly responsible for all Corporate financial operations.

Donna is a graduate of the University of Massachusetts in Amherst, where she obtained a Bachelor of Business Administration with a major in accounting, as well as the Graduate School of Banking at the University of Wisconsin in Madison. She also completed many leadership and professional development courses throughout her career with the Corporation, to include the United States Department of Agriculture’s Executive Leadership Program; the Brookings Executive Education – Women’s Leadership Series; the Corporation’s Executive Leadership Cohort Program; numerous opportunities with the AGA; and obtaining her Fixed Income Professional Certificate at the New York Institute of Finance.



Donna Saulnier

Retirement date: January 30, 2026

Plans for retirement: Following her retirement, Donna plans on spending time with her family and traveling. 🏡

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Moving On: Margo Standley

Most recent position: Field Supervisor

Most Recent Position: Regional Training Coordinator

Division: Corporate University

Location: Dallas, Texas

When and where joined the FDIC:

March 1990, Dallas Regional Office, Addison, Texas

Other experience: I enjoyed 11 years of experience in the private sector of banking, mortgage lending, secondary marketing, and relocation, as a former banker in the consumer, mortgage, and commercial lending areas.

Career highlights: 1990 – 2025: 35 years with the FDIC.

2008 Champion of Corporate Culture Award for demonstrating the embodiment of communication, leadership and empowerment in a manner that has a significant positive impact on the Corporate Culture.

2016 Chairman's Excellence Award for extraordinary accomplishments related to the mission, vision and values which assist the FDIC in achieving its strategic goals.

2020 Nancy K. Rector Public Service Award in recognition of an innovative change in support of FDIC's mission, goals, and values.

As a 2024 graduate of the Leadership Excellence Acceleration Program (LEAP), Cohort 3; 2016 graduate of the Executive Leadership Program through the Graduate School USA; and a 2000 graduate of the Aspiring Leadership Program, I have learned so much from all these experiences and wonderful people. I am also a proud participant of the FDIC Corporate Mentoring Program for many years and am very proud of all my Mentees. What a joy!

I started with the FDIC in the Division of Resolutions and Receiverships (DRR), 13 years, in Asset Marketing, Major Assets/Credit, Asset Finance, Customer Service/Ombudsman, Quality Assurance/Internal Review, Collateral Release and Training. Then, I promoted into the Division of Administration (DOA), 20 years, first as an Assistant Course Administrator and then promoted into

the Human Resources Specialist, Training and Employee Development area, facilitating, instructing, slotting RMS/DCP employees with FFIEC, FDIC, IT and Leadership courses, Technical Monitor for the Career Management Program and Professional Learning Account (PLA) Administrator and well as a Regional Corporate Recruiter Coordinator. I was also delighted to serve 8 months on a detail assignment in the Division of Depositor and Consumer Protection (DCP) for Community Affairs in the Outreach and Program Development area serving as the Acting Money Smart for Small Business Project Manager and as the national point of contact for the Money Smart for Small Business Financial Education curriculum. What a fantastic experience! Then, I was welcomed into Corporate University (CU), 2 years, and continue to enjoy serving our clients in RMS and DCP with slotting, as a PLA Administrator and Facilitator. I can't thank everyone enough for my experiences.

Another highlight in my Career was being on Chairman Bair's Culture Change Council where we led the Leadership, Empowerment and Communication teams, and became the #1 Best Place to Work in the Federal Government; also with Chairman Gruenberg on the DOA Workplace Excellence (WE) Council; and with Chairman McWilliams on the TEAM FDIC.

I was honored to serve as a National Advisory Board Director of Partnership of Women in the Workplace (POWW), Employee Resource Group and POWW Money Smart National Service Project bringing Money Smart education curriculum to local communities through the Employee Resource Groups (ERG) and the Chairman's Diversity Advisory Councils (CDAC) members. I have a passion for sharing Money Smart for Small Business Train the Trainers with the community.

I am proud of my experiences sharing with others as a Certified Facilitator, Certified Technical Trainer, and Certified Instructional Designer/Developer having previously instructed/facilitated Coaching Workshops, Train the



Margo Standley

Trainers, Diversity Dialogues Groups, Essential Communication Skills, FDIC 101 for International Visitors – Human Capital, and FOCUS Achieving Your Highest Priorities – Time Management (Franklin Covey facilitator). I achieved the Distinguished Toastmaster (DTM) designation through Toastmasters International.

Retirement Date: December 27, 2025

Plans for retirement: My husband, Dan and I will continue to enjoy music concerts and continue to travel in our Chinook RV. We have already taken a trip to Colorado to visit relatives. We went to the Longs Peak Scottish-Irish Highland Festival in Estes Park, Colorado. We thoroughly enjoyed seeing Dan's relatives. Our daughter and her boyfriend joined us from North Carolina. We visited various battlegrounds, museums and cemeteries including the Battle of Beecher Island, the Battle of Summit Springs and the Fremont Butte skirmish in Colorado. Then on our way back to Texas, Dan and I stopped at the Boot Hill Museum and historic Santa Fe Depot (Train Station) in Dodge City, Kansas. Then, we made our way to the Fort Reno Museum and U.S. Cavalry Association Memorial Research Library with wonderful history of the cavalry horses in El Reno, Oklahoma.

We then took our RV on another trip in the fall to the Galveston Island Shrimp Festival in Galveston, Texas. We enjoyed the beach and watching kayak races with friends. Later, we traveled to Freeport,

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Texas enjoying the beach to ourselves with early morning fishing and beautiful sunsets and sunrises! The sound of the ocean is always soothing and the view spectacular. We finished this trip with meeting friends in Fredericksburg, Texas, enjoying the Oktoberfest celebrations!

We finished our travels in 2025 with

a trip to Las Vegas, Nevada seeing the Eagles in concert at the Sphere. Wow! That was exciting to see. We also visited relatives in the area and enjoyed the Grand Canyon. It was a beautiful trip.

Additional comments and thoughts:

It has been an honor working with you, serving our clients and the

American people. I am forever grateful for my friendships gained! It has been a rewarding career, and I love the work I have done. I have enjoyed my FDIC journey! 🏠

Moving On: R. Leon Wellons Jr.
Most recent position: Senior Audit Specialist
Division: Office of Inspector General (OIG)
Location: Dallas Regional Office
When and where joined the FDIC: Joined FDIC in June 1991 at the Dallas Regional Office
Other experience: Prior to the FDIC, I was a Manager with Ernst & Young in their Raleigh, North Carolina office. My career focus was on financial institution clients.

Career highlights: The true highlights of my time at the FDIC have always been the extremely talented people that I had the privilege to work beside over my long and prosperous career. During my 34+ years with the OIG, I had the opportunity to collaborate with individuals from every single FDIC Division and Office, and I

am so proud of how we worked together to support the FDIC and protect the American public. In this time of unwarranted negative perceptions regarding federal employment, I cannot emphasize enough our fundamental role in helping our country overcome financial crises in the 1990s and 2000s, and in preparing the FDIC and the public to tackle such challenges in the future.

Retirement date: December 31, 2025

Plans for retirement: My spouse and I have set our sights on travel to parts (relatively) unknown, with trips to the countries of Bulgaria, Cyprus, Georgia, Romania, Serbia, and Slovakia scheduled for 2025!

Additional comments and thoughts:

We should never forget the critical importance of the work we perform as federal employees, protecting the finances and improving the lives of our



R. Leon Wellons Jr.

Retirement date: January 30, 2026

Plans for retirement: Following her retirement, Donna plans on spending time with her family and traveling. 🏠

In Memoriam

Jack P. Hauprich of Mahopac, NY passed away peacefully on January 3, 2026, at the age of 85. Born on February 15, 1940, in Bronx, New York, Jack's life was a testament to his enduring love for his wife, his family, his country, and his faith.

Predeceased by his parents, John and Barbara (née Them) Hauprich, Jack's legacy is carried forward by his loving wife of over 62 years, Loretta. They were married on November 9, 1963, at the Church of the Holy Cross in the Bronx. Jack is also survived by his son Brian and his son Keith and his wife Michele, 12 grandchildren (two of whom are proudly

named after him) and 5 great-grandchildren, all of whom Jack adored and cherished.

Jack's dedication to his country was evident through his service in the United States Army from 1959 to 1961. His patriotism and commitment to duty were values he upheld throughout his life. After his military service, Jack embarked on a 33-year career with the Federal Deposit Insurance Corporation (FDIC), where he worked diligently as a Federal Bank Examiner. His meticulous nature and strong work ethic earned him the respect and admiration of his colleagues. He ultimately retired as New York



Jack Hauprich

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Regional Manager overseeing Delaware, the District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Puerto Rico, and the Virgin Islands.

When he wasn't dotting on his family, a man of many interests, Jack was particularly skilled with his hands. He helped build his family home and took great pleasure in working on it and his beloved yard. His love for Cadillacs was more than just a preference for the cars; it was a reflection of his appreciation for the

Richard "Dick" Rady went to his heavenly reward the morning of December 18, 2025, surrounded by family. He was born on March 12, 1930 at the home of his parents, James and Agnes (Beth) Radej in Two Rivers, WI. He and his younger brother, Jimmy, were raised in Chilton, WI. Dick graduated from Chilton High School in 1948, where he was active in football, boxing, and a member of the National Honor Society.

Dick proudly served at Camp Drake in Japan as a member of the U.S. Army during the Korean Conflict. He returned home from overseas and was employed as a bank examiner by the FDIC from 1954 to 1985. He spent time in Milwaukee, Appleton, and Southern Indiana before permanently residing in La Crosse. During his time with the FDIC, he met his future wife, Mary "Jeanne" Berra, at the bank in Genoa, WI. Dick and Jeanne married on May 21, 1966 at St. Charles Borromeo Catholic Church in Genoa, WI. They raised four children in the Hungry Point neighborhood on the Southside of La Crosse. They were long time members of St. Thomas More Parish. He retired from the FDIC in 1985 and began his life of leisure, while supporting Jeanne in her Shaklee business. In semi-retirement, he was employed as a bank consultant for three local banks and did volunteer work for WAFER, RSVP, Mobile Meals, and several other local organizations.

Dick was a longtime Packer fan attending his first game in 1938 and attending at least one game a year except when overseas in the U.S. Army. Dick and

finer things in life. Jack also enjoyed the thrill of a little gambling, the excitement of music (especially great lyrics), and the joy of traveling. He and Loretta shared a passion for cruising, having embarked on an impressive 55 cruises together, creating a lifetime of memories.

A devout Catholic, Jack's faith was a cornerstone of his life. It guided him in his actions and provided comfort and strength during life's trials and tribulations. His commitment to his faith was

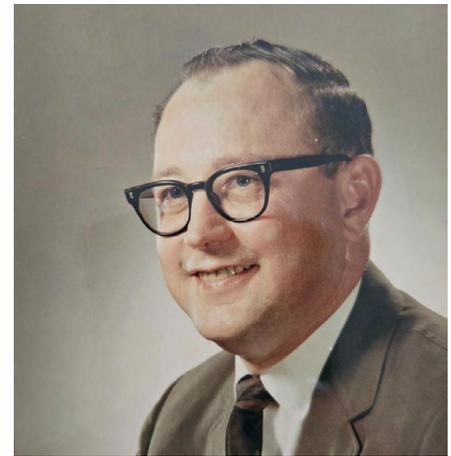
Jeanne attended the infamous Ice Bowl in 1967. They also enjoyed Packer rivalry train trips with the crew from P&J. He attended his last game at Lambeau in 2011 with his son, Tony.

Dick enjoyed hunting and fishing especially at his cabin on Pigeon Lake in Northern Wisconsin. He very much enjoyed the camaraderie and card playing with the crew. Both he and Jeanne appreciated the peace and solitude the cabin provided and readily shared their beloved space with friends and family. He was a member of the American Legion Post 246, Sokol's, Korean War Veterans Association, and Veterans of Foreign Wars. In his later years, he enjoyed watching Jeopardy, the Mollie B Polka Show, and Gunsmoke. He also enjoyed a pipe on the back porch, ice cream, kolaches, and solving the world problems with friends and family, especially his brother-in-law, "Yogi," and good neighbor, Mark. His faith was an important part of his life and he prayed the rosary and chaplet daily. He very much appreciated being brought the eucharist by sister-in-law, Carol, and Sister Kathy.

Dick is survived by his children, Mary Beth, James (Sande), Rose (Tom) Barton, Tony (Sarah) and numerous granddogs. His children cared for him in his later years especially his eldest child, Mary Beth, who attended to his daily needs. Special appreciation also to Stephanie who is the "best caregiver ever" as he said. He is also survived by Jeanne's extensive family. He was preceded in

unwavering, and he served as an usher at St. John The Evangelist Church in Mahopac.

A Mass of Christian Burial was celebrated on January 8, 2026, at St. John The Evangelist Church, in Mahopac. Private cremation will follow with interment at a later date. 🕊️



Richard "Dick" Rady

death by his beloved wife, Mary Jeanne; his parents; his brother, James; sister-in-law, Barbara; and sister-in-law, Peggy (Berra) Curti.

The family would like to extend their appreciation to all the staff at Bethany St. Joseph, Agrace Hospice, and especially "the angels in blue" at Mayo Hospital 5th Floor.

Mass of Christian Burial was held on Saturday, December 27, 2025 at Mary, Mother of the Church in La Crosse. Fr. Brian Konopa officiated. Graveside services were held at the Catholic Cemetery in La Crosse.

In lieu of flowers, the family would prefer memorials to [ADRC of La Crosse County](#) or [WAFER Food Pantry in La Crosse](#). 🕊️

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Michael Lee Ramey, 54, of Ironton, Ohio, formerly of Wayne, West Virginia, passed away Wednesday, January 7, 2026, at CAMC General. Michael was a Senior Risk Examiner in the Atlanta Region until April 2022. He was born August 4, 1971, in West Hamlin, WV, and proudly served in the US Marine Corps. Michael was a CPA and employed at the West Virginia State Treasurer's Office. His father Ardra Ramey preceded him in death along with his niece Raven Tomblin.

He leaves behind three sons, Corbin (Hannah) Ramey of Hurricane, WV, Connor (Rachel) Ramey of Ironton, OH, and Landon Ramey of Culloden, WV; his mother, Nancy Ramey of Wayne; special companion Beth Smith and

her daughter Grace, both of Elkview, WV; one sister, Shellie (Lonnie) Napier of Wayne, one brother Daniel (Lisa) Tomblin of Proctorville, OH; four special nieces, Savannah (Braden) Brenneman of Oceanside, CA, Kaitlyn Rice of Beckley, WV, Danielle (John) Kipp of Proctorville; C.J. (Josh) Ross of East Lynn; special nephew Brayden Harless of Wayne; and a host of family and friends too numerous to mention.

The family would like to extend a heartfelt thank you to the STICU staff at CAMC General for their care and support.

Funeral services were held January 11, 2026, at Johnson Tiller Funeral Home; burial followed at Community Memorial Gardens. 🏠



Michael Lee Ramey

James Loyd Sexton passed on January 6, 2026. James joined the FDIC as an examiner trainee in the Dallas Region in 1965. He was promoted to review examiner in the Dallas Region in 1971, became Assistant Regional Director in Memphis in 1975, and was named Philadelphia Regional Director in April 1979. After 18 years with the FDIC, he resigned his position as Director of the Division of Bank Supervision (DBS) in 1983 and became Banking Commissioner of the State of Texas.

"My name is Jim Sexton. I was a native of the glorious Panhandle of Texas and was raised among the gentle, God-fearing folk of Memphis, Hall County, Texas, in my youth dubbed "The Cotton Capital of the Panhandle". My cotton sack and I helped a little bit to make it so when I was a kid. I was an honest man; I loved God; I loved my wife and our two girls whose love and precious company I was blessed to have on my journey; I loved my childhood family; I loved being an American and, especially, a Texan; the highest office I ever aspired to or ever held was "Dad"; and my saddest day was April 11, 2024 when we lost Wilma. The confluence of time, positions attained in my bank regulatory profession, and challenging economic events presented me with opportunities to make

a difference for those in my profession, for the U. S. banking industry, and for my beloved Texas during its troubled 80's while I was honored to serve as The Banking Commissioner of Texas. I was proud of my professional contributions and was humbled by and grateful for the opportunities that preparation, initiative and chance presented to me. I met, challenged, and learned from many intelligent and interesting people encountered constantly along my path, even including the inevitable few whose deeds made bank examiners an essential presence on the business landscape.

For a few years in the 90's, I assisted in the development of bank regulatory systems in several former Eastern Bloc and Soviet countries. There, I watched recently freed inmates of a 70-year communist mess enthusiastically, if at times clumsily, embrace personal freedom and the individual opportunity to succeed or fail. It was a profound experience, as had been my first glimpse of the ghastly Berlin Wall, which symbolized for me an inevitable dark side of that economic and sociological model and made me more watchful of those who would emulate it in my much bled-for United States of America.

As my professional progress unfolded, we were honorees at a succession of



James Loyd Sexton

farewell parties. Wilma, Sheryl, Carole and I left the company of colleagues, friends and schoolmates in Fort Worth, then Dallas, then Memphis, Tennessee, then Philadelphia, then Washington. Then, Wilma and I left Texas one last time, this time leaving our daughters at their homes in Texas and returning to Washington alone. Then, returning to Texas at last and for good and retiring to Granbury in 2000 to a home on the 11th tee box, I suffered the game of golf for just short of 90 days. The prospect of becoming irrelevant to a profession that I had eagerly and passionately pursued for decades and replacing it with a pastime

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that I found maddening compelled me to gather a number of clients and commence a consulting business and to never, ever again really quit "work". As a particularly fun and memorable part of that return from my brief retirement, Wilma and I and a few new friends, consulting for The Conference of State Bank Supervisors, traveled frequently for 11 years from our respective residences around the U. S., meeting up in a different state capital about once a month, consulting with state bank regulators there for three or four days and enjoying our enduring friendships and the unique charm each state has to offer.

I was honored to have and enjoy good friends in all the places, phases and circumstances comprising my life; I enjoyed playing some mediocre guitar and, with my Granbury-resident musician friends, providing local elder-home residents with a little music and variety for their lives; I always felt at peace and closer to God when hiking alone anywhere, from a quiet desert trail in the majestic Big Bend of Texas to the soft, fragrant tapestry of a Blue Ridge Mountain trail on a cool, misty October morning to our Continental Divide to New Zealand's breathtaking Milford Track, and many more such beautiful trails; I enjoyed a game of

bridge or 42 with Wilma and our friends, or a friendly game of chess whenever one could be found; I loved traveling with and just being with Wilma, the love of my life, my best friend and ace travel companion, and with each of our daughters; I lived what I considered a pleasingly balanced existence; I believed myself a prudently generous man and a worthwhile citizen; I always enjoyed real country music and "Gunsmoke" episodes on Saturday morning radio in the 50's and on TV ever after; in all important things, I did my best; and I loved standing six-foot-six."

