



Exploring the Valley's Unbanked Opportunity

November 14, 2006

Speaker Biographies

Eileen Aragon

Eileen Aragon is Vice President & Regional Service Manager at Westamerica Bank, Fresno, South Valley & Yosemite Regions. Eileen has been in the banking industry for 32 years. She started her banking career with Security Pacific Bank, moving on to Bank of America, Union Bank of California, and has been with Westamerica Bank for the past seven years. In her current position, Eileen oversees 29 branches within territories stretching from Stanislaus County to Kern County. She is responsible for ensuring integrity levels are upheld and consistencies in practices and policies are maintained throughout the branch system. Eileen works continuously in the development training for staff members to ready themselves and the branches for regulatory audits. More recently, Eileen has been working on a new Career Path program to help develop employees wanting to move into management positions. Eileen's biggest project throughout 2006 has been working with Westamerica Bank's Bank Secrecy Department and Money Service Businesses. This included the writing of Monitoring and Opening Procedures as well as assessing the risk of clients, and assisting customers to ensure they have proper documentation, licensing, permits and FinCen regulation.

Susan Swan Broadnax

Susan Swan Broadnax is a Senior Community Lending Consultant at the Federal Home Loan Bank of San Francisco. As a member of the Community Investment staff, she is integrally involved with the implementation of the Community Lending Plan which embodies the Bank's mission to increase the nation's supply of affordable housing, improve living conditions and promote economic development. She directs the Bank's Faith-Based Initiative, an enhancement to the Bank's community investment activities, and participates in the administration of Bank community investment products and programs including the Affordable Housing Program, which provides subsidies for rental housing and homeownership opportunities.

Oscar Cabello

Oscar Cabello is Vice President & Community Development Manager for Wells Fargo Bank serving Central California and based in Modesto. Oscar started his career at Wells Fargo in 1995, and quickly moved up to branch manager. Even while meeting the demands of a successful manager, Oscar has always found time to be a leader in his community. He serves on the board of directors for the Stanislaus County Hispanic Chamber of Commerce where he chairs the organization's economic development efforts. He is also a member of the Modesto Chamber and active in Rotary. In every case, Oscar's outreach and education have been coupled with a strong desire to bring underserved groups into the banking mainstream. Like most of you, he is very passionate about issues involving small business, affordable housing, education and financial literacy, and is eager to learn as much as possible from our terrific nonprofit partners.



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Joy Hoffmann

Joy Hoffmann is Group Vice President of Public Information and Community Development for the Federal Reserve Bank of San Francisco. In this capacity, she oversees the Twelfth District's economic education outreach to educators, students and the general public; maintains working relationships with the news media to ensure accurate and balanced news coverage; engages in legislative outreach to state and federal representatives; and assists financial institutions in creating community development and small business lending and investment projects that meet the needs of their local communities. Under Joy's direction, the Fed has taken leadership roles in a number of System and 12th District initiatives. Key among them is the creation of the Federal Reserve's Personal Financial Education program. In addition, the FRBSF has developed a Center for Community Development Investments, which serves as a national clearinghouse of Community Reinvestment Act (CRA) investment opportunities across the country. Joy and her staff developed a joint lender/Native American program, which started in the Pacific Northwest and has expanded to include reservations across the central and western United States. Joy received her B.A. in political science from the University of California at Davis.

Lauren Leimbach

Lauren Leimbach, Executive Director of Community Financial Resources, spent over 20 years in the financial services industry working for Bank of America, the Federal Reserve, and Provident Financial. She has a wide-ranging background in new financial product and service development, automation and payment systems, marketing strategy, operational implementation, production management and organizational planning. She also provides consulting support on management tools, program implementation and organizational development strategies to non-profit organizations. Lauren has a BA in Economics and an MBA in Finance from the University of Michigan

Sandell McLaughlin

Sandell McLaughlin is the Community Development Director for Community Trust Credit Union in Modesto, California. She writes and administrates grants for the credit union, and coordinates initiatives that connect community-based organizations and nonprofit agencies with the credit union's focus: to bring financial education, programs, products, and services to the traditionally underserved, low-income, unbanked Hispanic population in the Central Valley. She is active in the community, serving on a variety of Boards and committees for local organizations such as Habitat for Humanity, the Stanislaus County Office of Education, the Valley Small Business Investment Project, Empire Elementary School Project Citizen and the California Wonder Garden. She teaches financial education classes through Sierra Vista Child and Family Services and serves on the Board of the National Federation of Community Development Credit Unions as the Region VI representative. Sandell has a BA in anthropology, geography, and history and MA in Interdisciplinary Studies from California State University, Stanislaus. She is also a graduate of the Community Development Credit Union Institute, Southern New Hampshire University and CUNA of Madison, Wisconsin.



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Robin Newberger

Robin Newberger is a Business Economist in the Consumer Issues Research Unit of the Federal Reserve Bank of Chicago. She is the author of several articles and papers published by the Chicago Fed, including "Financial Access for Immigrants: Lessons from Diverse Perspectives" (2006), "Islamic Finance in the United States: A Small but Growing Industry" (2005), "Savings Account Usage by Low- and Moderate-Income People in the Chicago Metropolitan Area" (2004), and "Financial Institutions as Stakeholders in Individual Development Accounts" (2002). Prior to working for the Chicago Fed, Robin lived in Quito, Ecuador and wrote for the Economist Intelligence Unit. Robin holds a BA from Columbia University, a Masters in Public Policy from the John F. Kennedy School of Government at Harvard University, and a Chartered Financial Analyst designation.

José R. Padilla

José R. Padilla, Chief Executive Officer of California Rural Legal Assistance (CRLA), Inc., was born and raised in the Imperial Valley of parents who came from farm worker families. José is charged with the administration of a \$12 million state-wide law firm that employs a 145 advocate work force (including 51 attorneys) in 22 offices, serving the rural poor in 25 California counties. CRLA's legal work emphasizes assistance to the rural poor and farm worker communities in the areas of education, housing, labor, health, civil rights, and environmental justice. José graduated from Stanford in 1974 with a major in Psychology. Torn between law and education, José worked as a head teacher with *Campesinos Unidos Inc.* after graduation, providing preschool services to migrant children in the Imperial Valley. Deciding that he could best serve his community through legal advocacy, José attended Boalt Hall School of Law at the University of California at Berkeley. After graduation in 1978, he started what would become a 25-year legal career with CRLA, advocating for the rights of California's farm worker and rural poverty communities.

Rebeca Rangel

Rebeca Rangel is a Community Affairs Liaison Officer for Bank of the West. She is responsible for strategically advancing the bank's community support objectives and Community Reinvestment Act goals in five western states: California, Idaho, Oregon, Nevada and Washington. Prior to joining Bank of the West, Rebeca served as a Legislative Assistant in the Office of United States Congresswoman Hilda L. Solis. She has also consulted for microfinance organizations such as Acción USA and Pro Mujer Mexico. Rebeca earned a Master in Public Policy with a specialization in Political and Economic Development from Harvard University's John F. Kennedy School of Government, as well as a BA in Urban Studies with a focus on Community Organizing from Stanford University. Throughout her educational career, Rebeca enjoyed teaching English as a Second Language to university service employees. Originally from Richmond, CA, Rebeca remains committed to her home community by volunteering with the Making Waves Education Program and serving on the Board of Familias Unidas.



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Lena Robinson

Lena Robinson is the Regional Manager for Community Development at the Federal Reserve Bank of San Francisco. Lena provides outreach for the area of northern California from Fresno County to the Oregon border. In this capacity she works to assist bankers in understanding and complying with the Community Reinvestment Act (CRA) by providing technical assistance and training on successful initiatives and programs for housing and facilities investment, small business lending and economic development. She is focused specifically on helping to address rural poverty in the San Joaquin Valley and identifying solutions to the affordable housing crisis in the San Francisco Bay Area. She is also the primary coordinator for the sovereign lending taskforce in the north coast region. The taskforce is an initiative throughout the Fed's 12th District involved with promoting access to capital and credit on tribal lands. Prior to joining the Fed, Lena worked as the housing coordinator for international students at UC Davis Extension. She holds an MA in international affairs with an emphasis in rural African development from Ohio University, and a BA in Japanese from the Monterey Institute of International Studies.

Gabriel Ruiz de Chavez

Gabriel Ruiz de Chavez is Director of Operations at ETXE Trucking, Inc. and Mexicana Plus. ETXE Trucking, Inc. is part of a group of 4 companies, including Alamos Sanitation, Golden Eagle, and F&F Contracting, Inc. ETXE is dedicated to haul the fruit from the fields to the packinghouses, such as Paramount Citrus, Christopher Ranch and Setton Pistachios. Alamos Sanitation offers mobile sanitation services at fields. Golden Eagle which offers charter bus transportation to various public and private companies; and F & F Contracting, Inc. which represents our main investment, for being the one that hires all the field workers that pick the fruit in such crops as garlic, citrus and olives. His latest project is developing a shuttle service in conjunction with Mexicana Airlines, called Mexicana Plus. This shuttle offers ground transportation from many cities around Fresno (Delano, Dinuba, Goshen, Hanford, Kerman, Madera, Merced, Modesto, Selma, Tulare) to feed Mexicana Airlines flights into and out of Fresno Yosemite International Airport.

Sarah Scott

Sarah Scott is Vice President, Compliance and CRA Officer for County Bank, a \$1.8 billion bank with 25 branches in 8 counties in the Central Valley. Sarah joined County Bank in March 2006, following five years in banking as Compliance Manager and VP Compliance and CRA at The Jackson State Bank & Trust in Jackson, Wyoming. Sarah is an attorney, admitted to the practice, Ohio Bar. Prior to her career in banking, she spent four years working as an attorney advisor for state and federal judges, and ten years as a senior editor and manager for a major law publishing company. In addition to her JD degree, Sarah holds a BA and an MA in English, and an MBA in Management, from the University of Akron, in Akron, Ohio. She has appeared as a guest on The Oprah Winfrey Show twice for personal accomplishments.



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Dr. Janet Yellen

Janet Yellen took office as President & Chief Executive Officer of the Federal Reserve Bank of San Francisco on June 14, 2004. In 2006, she serves as a voting member of the Federal Open Market Committee, the nation's monetary policymaking body, bringing her District's perspective to policy discussions in Washington. Janet is Professor Emeritus at the University of California at Berkeley, where she was the Eugene E. and Catherine M. Trefethen Professor of Business and Professor of Economics and has been a faculty member since 1980. Janet earlier took leave from Berkeley for five years starting August 1994 when she served as a member of the Board of Governors of the Federal Reserve System through February 1997, and then left the Fed to become Chair of the Council of Economic Advisers through August 1999. She also chaired the Economic Policy Committee of the Organization for Economic Cooperation and Development from 1997 to 1999. Janet is a member of both the Council on Foreign Relations and the American Academy of Arts and Sciences and a research associate of the National Bureau of Economic Research. She also serves on the board of directors of the Pacific Council on International Policy, and in the recent past, she served as president of the Western Economic Association, vice president of the American Economic Association and was a Fellow of the Yale Corporation. Janet graduated summa cum laude from Brown University with a degree in economics in 1967, and received her Ph.D. in Economics from Yale University in 1971. She received the Wilbur Cross Medal from Yale in 1997, an honorary Doctor of Laws degree from Brown in 1998, and an honorary Doctor of Humane Letters from Bard College in 2000.