

CHICAGO

# 2014 NATIONAL INTERAGENCY COMMUNITY REINVESTMENT CONFERENCE

March 30 – April 2, 2014  
Chicago, Illinois

Sponsored by

Federal Deposit Insurance Corporation

Federal Reserve Bank of Chicago

Federal Reserve Bank of San Francisco

Office of the Comptroller of the Currency

Community Development Financial Institutions Fund



 #NICRC

Dear Colleague:

It is with great pleasure that we welcome you to the 2014 National Interagency Community Reinvestment Conference. This longstanding biennial event is jointly sponsored by the Federal Deposit Insurance Corporation, the Federal Reserve Banks of Chicago and San Francisco, the Office of the Comptroller of the Currency, and the Community Development Financial Institutions (CDFI) Fund. As our past attendees can attest, this conference has become the premier training and networking event for community development professionals, including CRA officers, community development lenders and investors, government officials, and managers and staff from CDFIs and nonprofits.

The conference is divided into three tracks. The first track is devoted to **CRA Compliance** and features an interagency team of top CRA examiners from around the country who will provide training on both the basics of the CRA examination process as well as tips for experienced CRA officers. The second track is the **National Community Development Lending School**. This school offers detailed training on the practice of community development lending from a faculty of experienced finance professionals that will help lenders of all skill levels acquire or hone the skills they need to succeed.

The third track, **Community Development Policy and Practice**, offers numerous sessions that delve into a wide array of community development lending and investing programs and probe cutting-edge community development topics. This track provides multiple options to choose from in most of the breakout time slots, including sessions of interest to advanced practitioners. These three tracks are complemented by a range of plenary speakers, tours exploring local revitalization projects, and networking opportunities.

We are especially excited to bring the 2014 conference to Chicago, where we are able to showcase a number of innovative community development initiatives. Enjoy this opportunity to talk to your regulators, meet with your peers, and learn how CRA loans, investments, and services can have a positive and lasting impact in low- and moderate-income communities.

Welcome to Chicago!

Sincerely,



Scott Turner  
*Federal Reserve Bank of San Francisco*



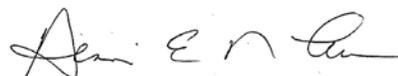
Janet Gordon  
*Federal Deposit Insurance Corporation*



Alicia Williams  
*Federal Reserve Bank of Chicago*



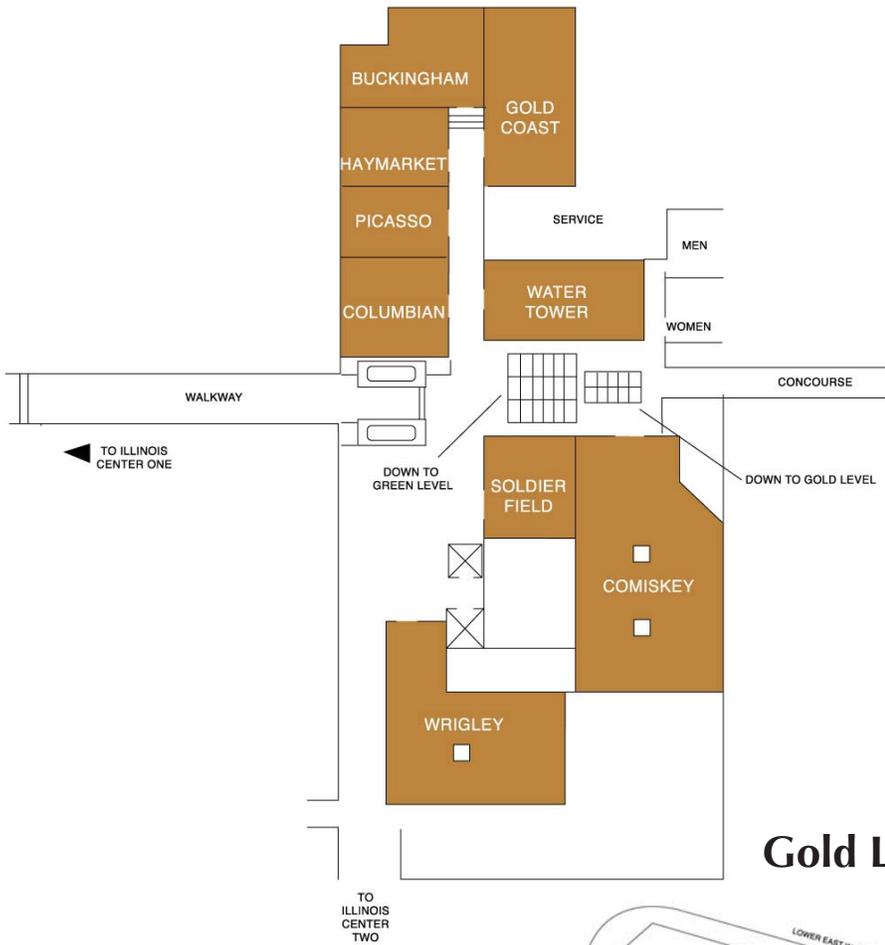
Susan Howard  
*Office of the Comptroller of the Currency*



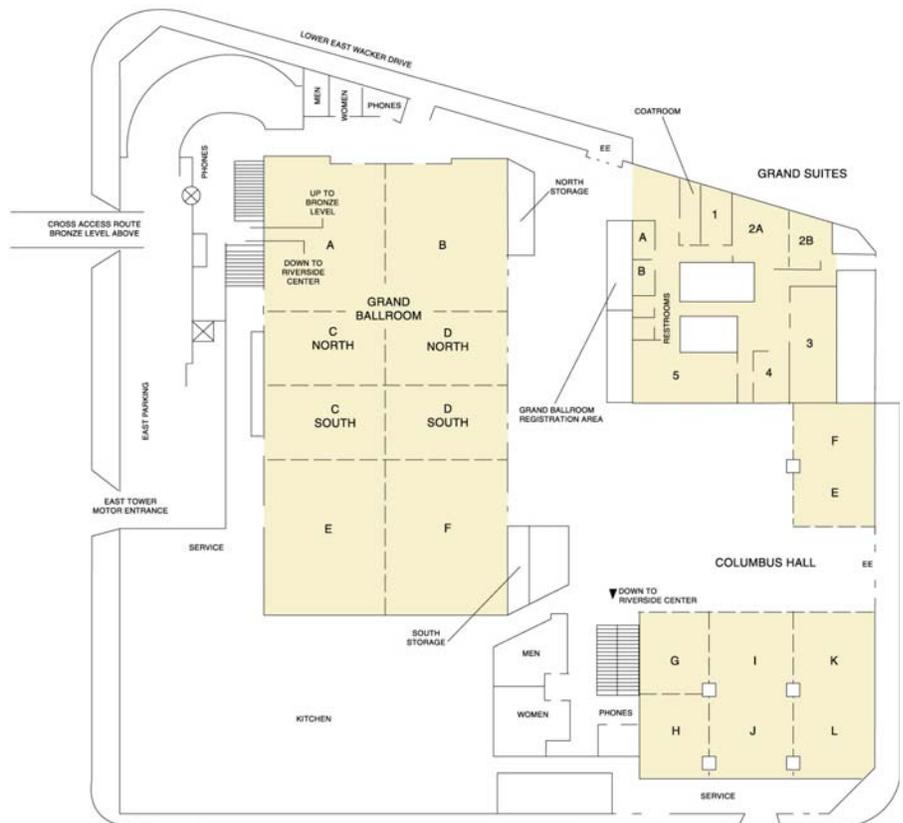
Dennis Nolan  
*CDFI Fund*

# Bronze Level, West Tower

Location of NCDLS courses



# Gold Level, East Tower



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# SCHEDULE AT A GLANCE

All general sessions will be held in Grand ABCD

## SUNDAY, MARCH 30

- 3:00 – 6:00 **Registration**  
3:30 – 5:00 **NCDLS Pre-Conference Session**

## MONDAY, MARCH 31

- 7:30 – 8:30 **Registration and Breakfast**  
8:30 – 10:00 **Opening General Session**  
**Welcome**  
*Scott Turner, Vice President, Federal Reserve Bank of San Francisco*  
*Charles Evans, President and Chief Executive Officer, Federal Reserve Bank of Chicago*

### **Keynote Address**

**The Honorable Janet Yellen**, *Chair, Board of Governors of the Federal Reserve System*

*Panel Discussion:*

### **Introduction**

*Alicia Williams, Vice President, Federal Reserve Bank of Chicago*

### ***The History of the Community Reinvestment Act***

*Jim Capraro, CapraroConsulting.com*

*Bruce Gottschall, NHS of Chicago (retired)*

*Ed Williams, Harris Bank of Chicago (retired)*

*Ted Wysocki, formerly of North Branch Works*

*Paul Ginger, Office of the Comptroller of the Currency (moderator)*

10:00 – 10:30 **Break**

10:30 – 12:00 **Concurrent Sessions**

12:00 – 1:30 **Lunch and General Session**

*Lunch generously sponsored by the Federal Home Loan Bank of Chicago*

### **Remarks**

*Matt Feldman, President and CEO  
Federal Home Loan Bank of Chicago*

### **Introduction**

*Jonathan Miller, Deputy Director  
Federal Deposit Insurance Corporation*

### **Keynote Address**

**The Honorable Martin J. Gruenberg**, *Chairman  
Federal Deposit Insurance Corporation*

1:30 – 3:00 **Concurrent Sessions**

3:00 – 3:30 **Break**

3:30 – 5:00 **Concurrent Sessions**

6:00 – 8:00 **Networking Reception at the Field Museum of Natural History**

*Buses will depart from the East Tower front drive on Wacker Drive (upper level)  
starting at 5:45PM. Museum exhibits will stay open until 9:00.*



## TUESDAY, APRIL 1

- 7:30 – 8:30 **Breakfast**
- 8:30 – 10:00 **Concurrent Sessions**
- 10:00 – 10:30 **Break**
- 10:30 – 12:00 **Concurrent Sessions**
- 12:00 – 1:30 **Lunch and General Session**
- Presentation of the 2014 Community Reinvestment Awards**  
**Susan Howard**, *District Community Affairs Officer*  
*Office of the Comptroller of the Currency*
- Introduction**  
**Barry Wides**, *Deputy Comptroller Community Affairs*  
*Office of the Comptroller of the Currency*
- Keynote Address**  
**The Honorable Thomas J. Curry**, *Comptroller of the Currency*  
*Office of the Comptroller of the Currency*
- 1:30 – 3:00 **Concurrent Sessions**
- 3:00 – 3:30 **Break**
- 3:30 – 5:00 **Concurrent Sessions**

## WEDNESDAY, APRIL 2

- 7:30 – 8:30 **Breakfast**
- 8:30 – 10:00 **Concurrent Sessions**
- 10:00 – 10:30 **Break**
- 10:30 – 12:00 **General Session**
- Keynote Address**  
**Dennis Nolan**, *Deputy Director, Community Development Financial Institutions Fund*
- Panel Discussion:* **The Future of the Community Development Industry**  
**Xavier de Souza Briggs**, *Ford Foundation*  
**James S. Marks**, *Robert Wood Johnson Foundation*  
**Mark Pinsky**, *Opportunity Finance Network*  
**Rip Rapson**, *Kresge Foundation*  
**David Erickson**, *Federal Reserve Bank of San Francisco (moderator)*
- Closing Remarks**  
**Scott Turner**, *Vice President, Federal Reserve Bank of San Francisco*
- 12:00 **Adjourn**

# Concurrent Sessions

	CRA Compliance	Community Tours	National Community Development Lending School	
Monday, March 31	10:30 – 12:00 The CRA Examination Process from A to Z		NCDLS Opening Session	10:30 – 12:00
	1:30 – 3:00 Large Institution CRA Examinations	Pilsen: New Citizens Create a Revitalized Community	Community Facilities Financing	1:30 – 5:00
	3:30 – 5:00 Intermediate Small Institution CRA Examinations CRA for Very Large Financial Institutions		Underwriting the Nonprofit Organization (Basic)	
Tuesday, April 1	8:30 – 10:00 Limited Purpose/Wholesale CRA Examinations Small Institution CRA Examinations		West Garfield Park: Organizing and Investing	
	10:30 – 12:00 Understanding Community Development Needs through the Performance Context	Englewood: Organizing One Step at a Time	Fundamentals of Small Business Underwriting	
	1:30 – 3:00 High Impact Services and Investments	North River and Logan Square: The Ragged Edge of Prosperity	Multi-Family Affordable Rental Housing Financing (Advanced)	1:30 – 5:00
	3:30 – 5:00 Best Practices in CRA Program Management	Lawndale: Activism and Advocacy	Making a Go of Microfinance Lending and Investing	
Wednesday, April 2	8:30 – 10:00 Interagency Panel: Examination Trends and Analyses			

For the full conference schedule, see pages 6 and 7.

## Community Development Policy and Practice

The Current State of the Market			<b>10:30 – 12:00</b>	Monday, March 31
Affordable Housing Solutions in a New Era – Part One: New Funding Sources	Best Practices in Small Business Lending	Community Investing 101	<b>1:30 – 3:00</b>	
Affordable Housing Solutions in a New Era – Part Two: Innovative Development and Rehabilitation Ideas	Seeing Green: Opportunities for Increasing Your Energy Lending and Investment	CRA 101 for Community Based Organizations	<b>3:30 – 5:00</b>	
Health and Community Development Should Co-Invest and Partner, But How?			<b>8:30 – 10:00</b>	
Investing in What Works for America’s Communities			<b>10:30 – 12:00</b>	Tuesday, April 1
Affordable Housing Solutions in a New Era – Part Three: Recovery from Market Turmoil and Natural Disaster	Enhancing Impact through Cross-Sector Efforts	Understanding Pay for Success and Social Impact Bonds	<b>1:30 – 3:00</b>	
Using Data for Community Development	An Economic Inclusion Revolution: Can Innovative Products and Delivery Models Transform Access to Mainstream Financial Services?	Coordinated Workforce Development	<b>3:30 – 5:00</b>	
Urban Development Strategies for a New Reality			<b>8:30 – 10:00</b>	
Improving Lives through Investments in Education and Legal Services			<b>8:30 – 10:00</b>	Wednesday, April 2

For the full conference schedule, see pages 6 and 7.

## CRA Compliance

The CRA Compliance track features an interagency team of top examiners from around the country. Sessions in this track cover virtually every aspect of the CRA examination process for all institution sizes and include best practices that even the most experienced CRA officers will find useful.

*The Institute of Certified Bankers (ICB), a subsidiary of the American Bankers Association, is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The 2014 National Interagency Community Reinvestment Conference has been approved for 14.5 CRCM credits. This statement should not be viewed as an endorsement of this program or its sponsors.*

Monday, March 31

**10:30 – 12:00**    **The CRA Examination Process from A to Z**    **Grand EF**

Don't miss this overview of the CRA examination process. Find out how you can prepare to make the process efficient by providing sufficient data and materials for examiners, holding effective meetings, and observing critical time frames to meet expectations by your management and regulator during and following your examination.

*Basil Carrol, Federal Deposit Insurance Corporation; Molly McKnight, Office of the Comptroller of the Currency; Peggy Francis, Federal Reserve Bank of St. Louis; and Steven Kuehl, Federal Reserve Bank of Chicago (facilitator)*

**1:30 – 3:00**    **Large Institution CRA Examinations**    **Grand EF**

Do your bank's assets exceed the "large bank" asset threshold, or will they prior to your next CRA examination? If so, join this session to learn how the performance context, data collection, and other factors are used to evaluate your bank's CRA activities.

*Tina Brison, Federal Deposit Insurance Corporation; Tyler Sines, Federal Reserve Bank of Atlanta; Amy Olson, Office of the Comptroller of the Currency; and Jason Keller, Federal Reserve Bank of Chicago (facilitator)*

**3:30 – 5:00**    **Intermediate Small Institution CRA Examinations**    **Columbus EF**

This session will explain examination procedures and performance criteria for banks meeting the "intermediate small" asset threshold. Learn how to conduct a CRA self-assessment, and obtain advice on how to prepare your bank for its first "intermediate small" examination.

*Angela Mysak, Federal Deposit Insurance Corporation; Jared Bahnsen, Federal Reserve Bank of Chicago; Sheila Steck, Office of the Comptroller of the Currency; and Steven Kuehl, Federal Reserve Bank of Chicago (facilitator)*

OR

**CRA for Very Large Financial Institutions**    **Grand EF**

Join other CRA officers from very large financial institutions in this facilitated discussion on designing effective internal program structures. Learn how banks can collaborate throughout the country or in certain geographies.

*Deborah Kasemeyer, Northern Trust Corporation; Esther Schlorholtz, Boston Private Bank & Trust Co.; Robert Manuel, Wells Fargo; and Craig Nolte, Federal Reserve Bank of San Francisco (facilitator)*

- 8:30 – 10:00** **Limited Purpose/Wholesale Institution CRA Examinations** **Columbus KL**  
 Link up with your colleagues for a roundtable discussion of best practices, current issues, and CRA planning tips.  
*James Keller*, Federal Deposit Insurance Corporation; *Ray Pruszkowski*, Office of the Comptroller of the Currency; *Maryann Campbell*, Federal Reserve Bank of New York; and *Craig Nolte*, Federal Reserve Bank of San Francisco (facilitator)
- OR
- Small Institution CRA Examinations** **Columbus EF**  
 Designed for banks with less than \$500mm in assets, this session will allow CRA officers to learn about critical aspects of their examination and provide the opportunity to share their innovative CRA activities with other CRA officers.  
*Lisa Shepard*, Federal Reserve Bank of Boston; *Gretchen Murphy*, Soy Capital Bank; *Bruce McCrindle*, Austin Bank of Chicago; and *Pam Freeman*, Federal Deposit Insurance Corporation (facilitator)
- 10:30 – 12:00** **Understanding Community Development Needs through the Performance Context** **Grand EF**  
 This interactive discussion with examiners and experts will explore the performance context process, from gathering relevant data on LMI communities to better understanding the community development needs and opportunities of LMI areas.  
*Theresa Stark*, Board of Governors of the Federal Reserve System; *Elizabeth P. Trotter*, IBERIABANK; *Jessica Farr*, Federal Reserve Bank of Atlanta; and *William Dowling*, Federal Reserve Bank of San Francisco (facilitator)
- 1:30 – 3:00** **High Impact Services and Investments** **Grand EF**  
 Explore how your bank can identify services and investments that fit into your bank’s mission and strategy while meeting community needs.  
*Laura Lewis*, Office of the Comptroller of the Currency; *Maria Villanueva*, Federal Reserve Bank of San Francisco; *Dianne Dodson*, Federal Deposit Insurance Corporation; and *Jason Keller*, Federal Reserve Bank of Chicago (facilitator)
- 3:30 – 5:00** **Best Practices in CRA Program Management** **Grand EF**  
 Learn how to align your bank’s CRA program with its core strategy to obtain better results. Find out how other CRA officers manage their CRA program for greater impact. Topics include strategic planning, management and board reporting, working with branch staff, and collaborating with outside organizations.  
*Anthony Schoenleber*, Community Savings Bank; *David Johnson*, BankPlus; and *Craig Nolte*, Federal Reserve Bank of San Francisco (facilitator)

- 8:30 – 10:00** **Interagency Panel: Examination Trends and Analyses** **Grand EF**  
 Join a discussion with representatives of the Interagency CRA Policy Working Group on current policy issues and examination trends. Share your questions and perspectives and learn how other banks are tackling similar CRA challenges.  
*Vonda Eanes*, Office of the Comptroller of the Currency; *Rick Freer*, American Bankers Association; *Patience Singleton*, Federal Deposit Insurance Corporation; *Cathy Gates*, Board of Governors of the Federal Reserve System; and *Susan Howard*, Office of the Comptroller of the Currency (facilitator)

# The National Community Development Lending School

The National Community Development Lending School offers a unique educational and career development opportunity for community lenders, CRA officers, and other financial institution managers and staff to build their skills in underwriting and financial analysis. This year, we will again offer an introductory mini-course on the Fundamentals of Community Development Finance on Sunday afternoon and six core courses from which to choose (four basic and two advanced) on Monday and Tuesday. The basic courses are targeted at community development lenders, CRA officers and other banking and community development professionals with minimal lending experience. The advanced courses are for underwriters and experienced loan officers.

***Conference participants may attend one or more classes. To earn a graduation certificate, participants must attend a minimum of two classes and complete work as assigned. Please remember to bring a financial calculator.***

## Course Descriptions:

### **NCDLS Pre-Conference Session:**

***Columbus IJ***

#### **Introduction to the Fundamentals of Community Development Financing**

**Sunday, March 30, 3:30 - 5:00 PM**

This mini-course is geared for beginners looking to get prepared for the fast pace of NCDLS. Using an affordable rental housing exercise, participants will learn concepts and terms in underwriting real estate loan requests, including cash flow and development pro formas, along with the fundamentals of financial structuring. Attendees will also learn how to use an HP 12C or 10B financial calculator, a useful skill in most of our classes.

*Jeff Nugent, The Center for Leadership Innovation*

### **NCDLS Opening Session**

***Columbus EF***

**Monday, March 31, 10:30 AM - 12:00 PM**

The opening session will provide an introduction to the school and a chance to meet the faculty of the core community development lending courses. It is designed to assist students in making course selections and to provide an overview of community development financing issues. Come meet the experts in the field and hear what they will offer in classes starting on Monday afternoon.

*Entire NCDLS Faculty*

### **Community Facilities Financing**

***Gold Coast***

**Monday, March 31, 1:30 - 5:00 PM**

Community facilities, such as child care centers, charter schools and health clinics, are vital community assets but have unique underwriting and economic issues that require special attention. Using a charter school and health care case study, participants will learn the approach to underwriting and evaluating community facilities including the capacity of the provider, the sources of revenue, capital financing structures, and risk mitigation.

*Claudia Lima, Local Initiatives Support Corporation, and Kirby Burkholder, IFF*

### **Underwriting the Nonprofit Organization (Basic)**

***Water Tower***

**Monday, March 31, 1:30 - 5:00 PM**

To evaluate the likelihood of repayment of a loan to a nonprofit organization, it is essential that you understand how to underwrite the nonprofit organization and what makes it different from a for-profit entity. In a small class setting, an expert in the field of community development lending will take you through the essentials of underwriting the not-for-profit borrower using a real-life case study. This course is appropriate for beginners.

*Cathy Niederberger, PNC Community Development Banking*

## Multi-Family Affordable Rental Housing Financing (Basic and Advanced)

Gold Coast

**Basic:** Tuesday, April 1, 8:30 AM - 12:00 PM

**Advanced:** Tuesday, April 1, 1:30 - 5:00 PM

Participants will take part in a detailed examination of a multi-family rental housing development project and learn how to properly structure a loan while carefully weighing key factors such as community impact, profit, risk, partnerships, and due diligence. There are two course levels: basic and advanced. The basic course is designed for non-lenders seeking an understanding of multi-family lending terms and concepts. The advanced course is for active underwriters, loan officers and others who want to delve deeply into the mechanics of multi-family underwriting.

**Michael Bielawa**, Community Investment Corporation (Basic and Advanced); **Claudia Lima**, Local Initiatives Support Corporation (Basic); and **Matt Nordmann**, IFF (Advanced)

## Fundamentals of Small Business Underwriting

Water Tower

**Tuesday, April 1, 8:30 AM - 12:00 PM**

This basic course will teach the fundamentals of underwriting a small business with a focus on how to analyze financial statements, credit history and cash flow. Attendees can expect to learn the differences between various debt structures (working capital, term lending, receivables), the practices and principles of loan portfolio management, and strategies for loan workouts for troubled businesses. An overview of various SBA products and their role as a risk mitigation tool will also be covered. This course is appropriate for non-lenders as well as less seasoned loan officers.

**Andrew Gordon**, Arizona MultiBank Community Development Corporation, and **Sherrill Stockton**, Exchange Bank

## Making a Go of Microfinance Lending and Investing

Water Tower

**Tuesday, April 1, 1:30 - 5:00 PM**

While microlending traditionally refers to underwriting for very small businesses, it is on the rise as a tool to help low-income consumers establish and build a strong credit profile. This course will explore the different options for building an effective and responsive microfinance program. Topics to be covered include underwriting differences between consumer, microenterprise and traditional small business borrowers; the fundamentals of partnering with mainstream financial institutions with an emphasis on evaluating organizational capacity; capitalizing a loan fund; and establishing a loan loss reserve. An overview of SBA programs available for microenterprise borrowers will also be covered. This course is appropriate for community development officers and all lenders who want to develop or enhance a microfinance loan program.

**Sheri Flanigan-Vazquez**, Justine PETERSEN, and **Thurman "Tony" Smith**, PNC Bank



# Community Development Policy and Practice

The sessions in this track will highlight innovative financing structures, strategies, and partnership models aimed at expanding opportunities in low-income communities.

Monday, March 31

## 10:30 – 12:00 **Current State of the Market**

**Columbus IJKL**

This panel will give an overview on changes in the supply and demand for community development finance with a discussion of how that dynamic is influenced by market conditions, government programs, and innovations.

*Eileen Fitzgerald*, NeighborWorks; *Joe Neri*, IFF; *Matthew Reilein*, JPMorgan Chase; and *David Erickson*, Federal Reserve Bank of San Francisco (moderator)

## 1:30 – 3:00 **Affordable Housing Solutions in a New Era – Part One: New Funding Sources**

**Columbus IJ**

Just as the need for affordable housing increases across the country, traditional financing has grown scarce. To make up for the loss of funding, innovative financing sources are springing up around the country, leading the affordable housing industry into an exciting new era. This first session explores three recently-launched housing funds as models that combine public, private, and non-profit funding resources to support and sustain affordable homes.

*Paul Weech*, Housing Partnership Network; *Warren Hanson*, Greater Minnesota Housing Fund; *Jon Clarke*, Enterprise Community Partners; *Carolina K. Reid*, University of California, Berkeley; and *Gabriella Chiarenza*, Federal Reserve Bank of San Francisco (moderator)

OR

## **Best Practices in Small Business Lending**

**Columbus KL**

This session will highlight outstanding small business lending practices; the panelists will share their philosophies and success stories for serving small business credit needs. They will describe innovative programs with results in diverse markets throughout the country, the types of small business loans they fund and emphasize lending institution and other partners' contributions to positive outcomes. A small business borrower should never leave a bank mystified, exasperated or dejected, and this panel will explain why.

*Janie Barrera*, ACCION Texas, Inc.; *Julius Robinson*, Union Bank; and *Emerson Hall*, Federal Deposit Insurance Corporation (moderator)

OR

## **Community Investing 101**

**Columbus EF**

This session will introduce some of the most common investment vehicles used in community development finance, including Low Income Housing Tax Credits, New Markets Tax Credits, and CRA-eligible fixed-income securities.

*Thomas FitzGibbon*, Talmer Bank and Trust; *Rachel Firschein*, Oppenheimer & Co., Inc.; *Carl Jenkins*, BMO Harris Bank; *Jonathan Kivell*, Citigroup; and *William Dowling*, Federal Reserve Bank of San Francisco (moderator)

## 3:30 – 5:00 **Affordable Housing Solutions in a New Era – Part Two: Innovative Development and Rehabilitation Ideas**

**Columbus IJ**

In addition to new funding sources, adaptive development and rehabilitation models are coming into play to help propel affordable housing forward in a time of scarce resources. Across the country, affordable housing practitioners are finding innovative ways to reuse existing housing stock and efficiently build sustainable, service-integrated new homes. This second session features a discussion of four development approaches: a fund to support new models for joint housing and health care development, a land banking initiative to preserve homes, a rehabilitation model to convert dilapidated buildings for modern, efficient use, and a green retrofit program for existing affordable housing properties.

*Ben Phillips*, Mercy Housing California; *Thomas Fitzpatrick*, Federal Reserve Bank of Cleveland; *John G. Markowski*, Community Investment Corporation; and *Mike Davis*, Boston LISC; and *Gabriella Chiarenza*, Federal Reserve Bank of San Francisco (moderator)

OR

*Continued on next page*

3:30 – 5:00  
*continued***Seeing Green: Opportunities for Increasing Your Energy Lending and Investment****Columbus GH**

This panel explores opportunities for financial institutions to lend and invest in renewable energy installations and manufacturing facilities or activities related to energy conservation. In particular, panelists will explore issues related to combining Low-Income Housing Tax Credit or New Markets Tax Credit financing with renewable energy tax credits. Panelists will describe how financial institutions can use the public welfare investment authority to invest in renewable energy facilities and the circumstances in which activities related to renewable energy or energy conservation can receive CRA consideration.

**Lee Peterson**, *Cohn Reznick*; **Lee Winslett**, *Wells Fargo*; and **Sharon Canavan**, *Office of the Comptroller of the Currency (moderator)*

OR

**CRA 101 for Community Based Organizations****Columbus KL**

This workshop is designed for community based organizations (CBOs) interested in acquiring up-to-date knowledge and guidance on the Community Reinvestment Act (CRA). The workshop will provide insight on the purposes and key elements of the CRA and discuss proven collaborative strategies to enable community based organizations to work productively with financial institutions. Panelists will provide successful models aimed at empowering local groups to work with lenders to pro-actively identify, evaluate and respond to credit, service and investment needs of the communities they serve.

**Bonita M. Irving**, *Office of the Comptroller of the Currency*; **Clinton Vaughn**, *Federal Deposit Insurance Corporation*; **Desiree Hatcher**, *Federal Reserve Bank of Chicago*; and **Teresa Perez**, *Federal Deposit Insurance Corporation (moderator)*

8:30 – 10:00

**Health and Community Development Should Co-Invest and Partner, But How?****Columbus IJ**

As the recognition of the alignment between the health and community development sectors gains increasing momentum, defining specific healthy communities investment opportunities has just begun to develop. This session will explore a framework and early examples of cutting edge healthy communities investing activities as well as explore current challenges of expanding this new community development investment sector.

**Maggie Super Church**, *Healthy Neighborhoods Equity Fund*; **Janna Wilson**, *Public Health – Seattle & King County*; **Kimberlee Cornett**, *Kresge Foundation*; **Dave Kleiber**, *Capital Link*; and **John Moon**, *Federal Reserve Bank of San Francisco (moderator)*

OR

**Does Your Bank Get It? The Role of Banks in a Changing Rural Economy** **Columbus GH**

The rural economy is changing. Advocates for rural development are excited about local food production, developments in alternative energy, and regional partnerships nurturing local businesses and manufacturers by meeting their workforce development needs. But are our financial institutions prepared to meet the credit needs of these and the other new enterprises now dotting the rural landscape? Are the existing community development financing tools and other conventional lending products sufficient to catalyze this changing rural economy? Learn about trends and tools available from experts in rural economic development and banks who are providing access to capital and other financial services in rural communities.

**Chris Howton**, *People's National Bank*; **Jeff Rosen**, *Solidago Foundation*; **Charles J. Spies III**, *CEI Capital Management LLC*; **Dennis West**, *Northern Initiatives*; and **Timothy A. Herwig**, *Office of the Comptroller of the Currency (moderator)*

OR

**Lending Consortia: CRA Lending and Investment Opportunities****Grand EF**

This panel will reintroduce participants to a lending model that began 30 years ago when banks came together across the country to create lending models where banks pool funds to make community development loans with a high perceived risk of repayment. Fast forward 25-30 years and hear the history of 4 organizations as they evolved beyond basic loans, beyond housing and beyond risk by providing billions of dollars of lending and investment opportunities for their bank investors at very profitable returns, while meeting unmet needs in LMI communities.

**Joe Flatley**, *Massachusetts Housing Investment Corporation*; **John G. Markowski**, *Community Investment Corporation*; **David Bennett**, *Community Investment Corporation of the Carolinas* and **Mary Kaiser**, *California Community Reinvestment Corporation (moderator)*

## Community Development Policy and Practice (continued)

### 10:30 – 12:00 Investing in What Works for America’s Communities

Columbus EF

Jointly-published by the Federal Reserve Bank of San Francisco and the Low Income Investment Fund, *Investing in What Works for America’s Communities* is a collection of essays that calls for a new approach to antipoverty efforts that builds on what works. This session will hear from the publication’s four editors as they reflect on the book and the industry reaction to its themes of integration, accountability, and policy change.

**Nancy Andrews**, Low Income Investment Fund; **David Erickson**, Federal Reserve Bank of San Francisco; **Ian Galloway**, Federal Reserve Bank of San Francisco; **Ellen Seidman**, Federal Reserve Bank of San Francisco; and **Raphael Bostic**, University of Southern California (moderator)

OR

### Answering the Call:

Columbus IJ

### Federally Guaranteed Bonds for Community and Economic Development

Financing small businesses and gaining access to affordable homes and healthcare are challenges faced by a number of consumers and lenders in low-income areas nationwide. Enacted through the Small Business Jobs Act of 2010 and administered by the U.S. Treasury Department’s Community Development Financial Institutions (CDFI) Fund, the CDFI Bond Guarantee Program provides eligible CDFIs with access to a significant source of new long-term, low cost capital for investment in underserved communities. This forum will examine how financial institutions, such as CDFIs, and investors, such as banks and foundations, can leverage their expertise in bonds and capital markets to gain from the potential scale of the CDFI Bond Guarantee Program while stimulating job growth and economic development in distressed communities. Learn about innovative public-private partnerships and the general requirements for Qualified Issuer and Guarantee applicants for fiscal year 2014. Also hear from organizations that were approved in the program’s inaugural round.

**Susan Harper**, Bank of America; **Scott Young**, Community Reinvestment Fund; **Courtney Branker**, Local Initiatives Support Corporation; and **Lisa Jones**, CDFI Fund (moderator)

OR

### Reconsidering Financial Education through the Lifecycle Continuum: Community Development Collaborations

Columbus GH

Financial education is a critical component of community development and financial capability strategies. The “offer classes and they will come” mindset has been replaced with efforts tied to key life phases, decision points and interest in technological-based approaches. While not overlooking the continuing promise of starting early in life, this panel will provide insights on how economic trends, population demographics and technology highlight new opportunities with entrepreneurs, older populations and generations Y and Z. The discussion will also explore applications with savings programs, integrated financial “coaching,” social-based approaches, and elder justice initiatives.

**Aisha Benson**, TruFund Financial Services; **Lars Gilberts**, Branches; **Mechel Glass**, ClearPoint Credit Counseling Solutions; and **Thomas E. Stokes**, Federal Deposit Insurance Corporation (moderator)

### 1:30 – 3:00 Affordable Housing Solutions in a New Era – Part Three: Recovery from Market Turmoil and Natural Disaster

Columbus GH

The impact of the national financial crisis and recent natural disasters has left some communities struggling with more foreclosed properties, damaged units and limited financing options. Communities are struggling with massive damages caused by severe weather, vacant properties, diminishing tax rolls and shuttering or migration of businesses and jobs. Supportive community loans, investments and services in this environment are essential to the healthy collaborations that serve the long-term housing needs. This session will explore integrative strategies and local collaborations that rethink financing and support for low- and moderate-income residents, homeowners, renters and those seeking basic shelter in some of the hardest hit communities.

**Timothy Thorland**, Michigan Lending Solutions and Southwest Housing Solutions Corporation; **Alden McDonald**, Liberty Bank and Trust; **Bomee Jung**, Enterprise Community Partners, Inc.; and **Janet Gordon**, Federal Deposit Insurance Corporation (moderator)

OR

Continued on next page

Tuesday, April 1 (continued)

**1:30 – 3:00 Enhancing Impact through Cross-Sector Efforts** **Columbus KL**

*continued* Community development strategies are becoming increasingly complex, and as a result, multi-sector collaboration among various stakeholders and financial entities is becoming more common. This session will provide an overview of cross-sector community development, and panelists will explore current initiatives working on the ground and discuss the challenges and opportunities of cross-sector work.

**Steven Dow**, CAP Tulsa; **Heather McLeod Grant**, McLeod-Grant Advisors; **Brian Reilly**, Living Cities; and **Naomi Cytron**, Federal Reserve Bank of San Francisco (moderator)

OR

**Understanding Pay for Success and Social Impact Bonds** **Columbus IJ**

Pay for Success financing and social impact bonds combine private sector risk capital with public sector policy goals. These models are an attempt to scale evidence-based programs by capturing their down-stream financial benefits to fund up-stream community interventions. This session will explore how these deals are structured, who participates in them, where they are being implemented, and what potential community development role they could play in the future.

**George Overholser**, Third Sector Capital Partners; **Scott Kleiman**, Illinois Governor's Office of Management and Budget; **John Olson**, Goldman Sachs; **Kimberlee Cornett**, Kresge Foundation; and **Ian Galloway**, Federal Reserve Bank of San Francisco (moderator)

**3:30 – 5:00 Using Data for Community Development** **Columbus IJ**

Funders, practitioners and policymakers working to improve low- and moderate-income communities are increasingly turning to data analysis and outcome measurement in their efforts to identify more effective and efficient ways of deploying resources. This session will highlight a variety of data-driven approaches being used to guide, assess, and report on the impact of community initiatives and investment strategies.

**Alaina Harkness**, MacArthur Foundation; **Taryn Roch**, LISC Chicago; **Brooke Finn**, Success Measures at NeighborWorks America; **Kate Bachtell**, NORC at the University of Chicago; and **Naomi Cytron**, Federal Reserve Bank of San Francisco (moderator)

OR

**An Economic Inclusion Revolution: Can Innovative Products and Delivery Models Transform Access to Mainstream Financial Services?** **Columbus KL**

Low- and moderate-income households face challenges in obtaining affordable financial products for their transaction, savings and borrowing needs and developing the credit history essential to modern life. Though new technology is promising, combining convenient delivery with support for effective financial decisions is critical. In this panel discussion, we will explore how the convergence of technology, new products and alternative delivery, such as mobile banking, can help consumers access the banking system.

**Rogger LaCruz**, Union Bank; **Jose Quinonez**, Mission Asset Fund; **Nancy Register**, Consumer Federation of America; **Jonathan Mintz**, Cities for Financial Empowerment Fund; and **Jonathan N. Miller**, Federal Deposit Insurance Corporation (moderator)

OR

**Coordinated Workforce Development** **Columbus GH**

LMI communities are especially hard-hit by the impact of long-term unemployment. Successful workforce development initiatives require multifaceted, collaborative interventions that address the complex interaction of factors that contribute to long-term unemployment. This panel will feature examples of local and regional approaches to this challenge and discuss labor market barriers, labor supply issues, and prospective policy and research opportunities to measure the outcomes of successful initiatives, how they align their missions with local labor market realities, and how sustainable these models are. Special attention will be paid to CRA eligibility of credit and investment programs that support these programs and initiatives.

**Fred Dedrick**, National Fund for Workforce Solutions; **Karin Norington-Reaves**, Chicago-Cook Workforce Partnership; **Daniel Sprehe**, JPMorgan Chase; and **Jeremiah Boyle**, Federal Reserve Bank of Chicago (moderator)

## Community Development Policy and Practice *(continued)*

Wednesday, April 2

### 8:30 – 10:00 **Urban Development Strategies for a New Reality**

**Columbus IJ**

The image of urban development has changed for most Midwest cities. Strategies that once focused on expanding populations, a vibrant manufacturing industry, and increasing housing stock must now deal with population loss, a shrinking tax base, high unemployment, decreased services and blighted neighborhoods. New concepts such as urban farms, decommissioning of services, and land reimagining have been introduced. This session will focus on current issues, resources and best practices for developing and implementing a comprehensive strategy for community and economic development in declining cities.

**Robin Boyle**, Wayne State University Department of Urban Planning; **Megan Hunter**, City of Flint, MI; **Barry Bluestone**, Dukakis Center for Urban and Regional Policy; and **Desiree Hatcher**, Federal Reserve Bank of Chicago (moderator)

OR

### **Improving Lives through Investments in Education and Legal Services**

**Columbus EF**

Limited reading proficiency is a common issue among low-income individuals, often triggering instability and vulnerability in other areas of their lives. For children from low-income households, academic and social preparedness consistently lags other populations, contributing to a cycle of disadvantage. Expanding access to legal services and education programs for adults and early childhood can improve workforce opportunities, lift the economic condition of low-wealth individuals, enhance financial literacy skills, and transform lives for generations to come. This session will allow bankers to learn more about investment opportunities to expand these CRA eligible programs that offer a strong social return on investment.

**Amy Schmitz**, Pro Literacy; **Bobbie Salgado**, Union Bank; **Gerard W. Barousse, Jr.**, Educare Learning Network; and **Lena Robinson**, Federal Reserve Bank of San Francisco (moderator)

OR

### **Lending and Investing in Indian Country: Strategies That Work**

**Columbus G**

This workshop will discuss the current investment and lending climate in Indian Country and the opportunities available for banks interested in doing business there. Panelists will demonstrate that while doing business on sovereign Indian lands may present some challenges, there are incentives that make investing and lending in Indian Country a profitable proposition. By focusing the light on the economic and banking landscapes in Indian Country and by sharing examples of how other banks have experienced success working with Native communities, this session encourages banks to do business in Indian areas, hence providing investments and loans to communities that need them the most.

**Dante Desiderio**, Native American Finance Officers Association; **Larry Refsland**, Western Bank; **Tanya Fiddler**, Four Bands Community Funds, Inc.; and **Ammar Askari**, Office of the Comptroller of the Currency (moderator)



## Community Tours

\* Pre-registration was required for tours. Tour buses will depart from the East Tower front drive on Wacker Drive (upper level).

### **Pilsen: New Citizens Create a Revitalized Community**

**Monday, March 31, 1:30-5:00**

The Pilsen neighborhood on Chicago's near southwest side is a Mexican community with beautiful churches, prominent murals, and vibrant retail arterials rich with shops, restaurants, and panaderias. On this tour, you will learn about The Resurrection Project (TRP), an innovative CDC that has undertaken not only housing and economic development projects but more recently a college student housing facility with support services, and the acquisition of a failed thrift in order to establish a community development credit union. In addition, you will learn about the catalytic impact the National Museum of Mexican Art, the largest Latino cultural institution in the country, has had on community development through its cultural advocacy, exhibitions, youth development outreach, and other education programs.

*Raul Raymundo, The Resurrection Project, and Carlos Tortolero, The National Museum of Mexican Art*

### **West Garfield Park: Organizing and Investing**

**Tuesday, April 1, 8:30-12:00**

No stranger to disinvestment, this west side community has structured a toolbox that facilitates investments in people who are ready to invest in themselves. Rooted in faith-based community development, Bethel New Life is a local community development corporation that leads education support, business and workforce development, housing opportunities for seniors and "Take Back The Streets" campaigns. This tour will view assisted housing, Laborer's Union and transit-oriented developments, Bethel's re-purposed hospital campus, a workforce development program, a LEED certified Inspiration Kitchen's culinary job-training program and a lovely historic urban park conservatory.

*Mildred Wiley, Bethel New Life, Inc.*

### **Englewood: Organizing One Step at a Time**

**Tuesday, April 1, 8:30-12:00**

Once home to the city's second busiest shopping district on the south side of Chicago, Englewood residents and community organizations advocate for resources to reverse a long decline in population and economic health. Teamwork Englewood, a local community group, offers re-entry resources, youth organizing and sports, and technology development services. This tour will explore a promising transit oriented development, affordable housing, new commercial developments, a contemporary campus of a community college and an urban farm.

*Demond Drummer, Teamwork Englewood*

### **North River and Logan Square: The Ragged Edge of Prosperity**

**Tuesday, April 1, 1:30-5:00 PM**

Globalization and deindustrialization have brought prosperity and the "Creative Class" to much of Chicago, transforming gritty industrial neighborhoods into glittering high-end retail and residential enclaves. These developments, however, conflict with the needs of nearby low- and moderate-income residents for jobs and affordable homes. The foreclosure crisis, meanwhile, has heightened the need for inclusive community planning. This North Side tour will feature the industrial retention and job training activities of North Branch Works and the community organizing work of the Logan Square Neighborhood Association on the foreclosure crisis and affordable housing.

### **Lawndale: Activism and Advocacy**

**Tuesday, April 1, 1:30-5:00 PM**

Martin Luther King, Jr. chose to make Lawndale his home for a time in 1966 during a campaign to highlight the nation's poor housing inventory. Since then, a great deal has changed in the community. This tour showcases some of the most successful efforts over the last four decades. See, first hand, the impact of a sustained commitment to economic empowerment, housing improvements, educational enrichments and community advocacy. Tour sites will include a comprehensive healthcare facility, affordable housing of all kinds, employment services, a fitness center and a hands-on technology center.

*Rev. Dr. Wayne L. Gordon, Lawndale Community Church and Lawndale Christian Development Corporation*

## 2014 Community Reinvestment Awards

### Excellence in Cross-Sector Community Development Collaborations

The Federal Reserve Bank of San Francisco, the OCC, and the CDFI Fund are proud to present the 2014 Community Reinvestment Awards. This year's award focused on cross-sector community development collaborations. The community development field recognizes that no single organization or sector can effectively address the scale of need in low- and moderate income communities. Instead, new and often unlikely partners are starting to work together to combine their expertise and resources to develop comprehensive solutions. The awards are meant to showcase innovative community development collaborations that are taking place across the country, recognizing that financial institutions have an important role to play in their success.

*The 2014 Award winners are:*

 **PNC — *Grow Up Great/Crezca con Exito***  
In 2004, The PNC Financial Services Group launched PNC Grow Up Great (and PNC Crezca con Exito), a \$350 million, multi-year, bilingual initiative to help to prepare children, birth to age five for school and life. PNC provides funding, advocacy, tools and volunteers to help families and communities foster children's early learning. PNC has formed "non-traditional" local partnerships with arts, cultural and science organizations such as Sesame Workshop. Partners work with early childhood education centers to enhance early science and arts programming. Approximately 39,000 PNC employees have logged more than 410,000 volunteer hours. Two million children have been served and 138,000 teachers have received professional development.

 **Citi — *Child Support for College (CS4C)***  
The CS4C initiative, funded by Citi, combined the efforts of RAISE Texas, local nonprofit financial coaching entities and the Texas Attorney General – Child Support Division (CSD) to help families in the child support system save for their children's college education. RAISE Texas provided the coaching entities with a grant to increase their capacity for services and provide a financial incentive for parents to save for their children's future educational expenses. The CS4C program provides matched contributions and financial coaching services to encourage college savings among eligible parents in the child support system. From February 2012 through August 2013, 63 custodial parents opened up 116 college savings accounts totaling almost \$51,000 in deposits.

 **Goldman Sachs Bank USA — *10,000 Small Businesses***  
10,000 Small Businesses is a \$500 million commitment by Goldman Sachs and The Goldman Sachs Foundation to unlock the job-creation potential of small businesses across the United States. 10,000 Small Businesses is an alliance of more than 90 government, education, capital and non-profit partners. Babson College and Initiative for a Competitive Inner City are key program partners with local and national business development organizations. Goldman Sachs partners with CDFIs and other mission-driven lenders to target areas underserved by traditional lenders. Opportunity Finance Network helped create the CDFI Growth Collaborative to build the capacity of CDFIs focused on small business lending. 75 percent of program-supported capital recipients are located in LMI areas, and more than 50 percent are minority- or women-owned enterprises. The program maintains a 99 percent graduation rate.

*The 2014 Honorable Mentions are:*

**Third Federal Savings and Loan — *Broadway P-16 Initiative and Trailside Slavic Village***  
**Goldman Sachs Bank USA — *Early Childhood Social Impact Loan***

*The 2014 Community Reinvestment Awards Judging Panel*

Joselyn Cousins	<i>Federal Reserve Bank of San Francisco</i>
Brian Knudsen	<i>City of Las Vegas</i>
Suzanne Hague	<i>Environmental Protection Agency</i>
Norma Polanco-Boyd	<i>Office of the Comptroller of the Currency</i>
Dory Rand	<i>Woodstock Institute</i>
David Scherler	<i>CDFI Fund, U.S. Department of the Treasury</i>

## The Honorable Thomas J. Curry

*Comptroller of the Currency*



Thomas J. Curry was sworn in as the 30th Comptroller of the Currency on April 9, 2012. The Comptroller of the Currency is the administrator of the federal banking system and chief officer of the Office of the Comptroller of the Currency (OCC). The OCC supervises more than 2,000

national banks and federal savings associations and about 50 federal branches and agencies of foreign banks in the United States. These institutions comprise nearly two-thirds of the assets of the commercial banking system. The Comptroller also is a director of the Federal Deposit Insurance Corporation (FDIC) and NeighborWorks® America.

On April 1, 2013, Mr. Curry was named Chairman of the Federal Financial Institutions Examination Council (FFIEC) for a two-year term. Comptroller Curry is the 21st FFIEC Chairman, marking the fifth time the OCC has led the Council.

Prior to becoming Comptroller of the Currency, Mr. Curry served as a Director of the FDIC since January 2004, and as the Chairman of the NeighborWorks® America Board of Directors. Prior to joining the FDIC's Board of Directors, Mr. Curry served five Massachusetts Governors as the Commonwealth's Commissioner of Banks from 1990 to 1991 and from 1995 to 2003. He served as Acting Commissioner from February 1994 to June 1995. He previously served as First Deputy Commissioner and Assistant General Counsel within the Massachusetts Division of Banks. He entered state government in 1982 as an attorney with the Massachusetts' Secretary of State's Office. He served as the Chairman of the Conference of State Bank Supervisors from 2000 to 2001, and served two terms on the State Liaison Committee of the FFIEC, including a term as Committee chairman.

He is a graduate of Manhattan College (*summa cum laude*), where he was elected to Phi Beta Kappa. He received his law degree from the New England School of Law.

## Charles L. Evans

*President and Chief Executive Officer  
Federal Reserve Bank of Chicago*



Charles L. Evans is the ninth president and chief executive officer of the Federal Reserve Bank of Chicago. In that capacity, he serves on the Federal Open Market Committee (FOMC), the Federal Reserve System's monetary policymaking body.

The Federal Reserve Bank of Chicago is one of 12 regional Reserve Banks across the country. These 12 banks — along with the Board of Governors in Washington, DC — make up our nation's central bank. As head of the Chicago Fed, Evans oversees the work of roughly 1,400 employees in Chicago and Detroit who conduct economic research, supervise financial institutions and provide payment services to commercial banks and the U.S. government.

Before becoming president in September of 2007, Evans served as director of research and senior vice president, supervising the Bank's research on monetary policy, banking, financial markets and regional economic conditions. Prior to that, Evans was a vice president and senior economist with responsibility for the macroeconomics research group.

His personal research has focused on measuring the effects of monetary policy on U.S. economic activity, inflation and financial market prices. It has been published in the *Journal of Political Economy*, *American Economic Review*, *Journal of Monetary Economics*, *Quarterly Journal of Economics* and the *Handbook of Macroeconomics*.

Evans is active in the civic community. He is a board member at Chicago-based Metropolis Strategies, a trustee at Rush University Medical Center, a director of the Chicago Council on Global Affairs and a member of The Economic Club of Chicago as well as the Civic Committee of the Commercial Club of Chicago.

Evans has taught at the University of Chicago, the University of Michigan and the University of South Carolina. He received a bachelor's degree in economics from the University of Virginia and a doctorate in economics from Carnegie-Mellon University in Pittsburgh.

## The Honorable Martin J. Gruenberg

*Chairman, Federal Deposit Insurance Corporation*



Martin J. Gruenberg is the 20th Chairman of the FDIC, receiving Senate confirmation on November 15, 2012 for a five-year term. Mr. Gruenberg served as Vice Chairman and Member of the FDIC Board of Directors from August 22, 2005 until his confirmation as Chairman. He served as Acting

Chairman from July 9, 2011 to November 15, 2012, and also from November 16, 2005 to June 26, 2006.

Mr. Gruenberg joined the FDIC Board after broad congressional experience in the financial services and regulatory areas. He served as Senior Counsel to Senator Paul S. Sarbanes (D-MD) on the staff of the Senate Committee on Banking, Housing, and Urban Affairs from 1993 to 2005. Mr. Gruenberg advised the Senator on issues of domestic and international financial regulation, monetary policy and trade. He also served as Staff Director of the Banking Committee's Subcommittee on International Finance and Monetary Policy from 1987 to 1992. Major legislation in which Mr. Gruenberg played an active role during his service on the Committee includes the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA); the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA); the Gramm-Leach-Bliley Act; and the Sarbanes-Oxley Act of 2002.

Mr. Gruenberg served as Chairman of the Executive Council and President of the International Association of Deposit Insurers (IADI) from November 2007 to November 2012.

Mr. Gruenberg holds a J.D. from Case Western Reserve Law School and an A.B. from Princeton University, Woodrow Wilson School of Public and International Affairs.

## Dennis Nolan

*Deputy Director*

*U.S. Department of the Treasury*

*Community Development Financial Institutions Fund*



Dennis Nolan is the Deputy Director for the Community Development Financial Institutions Fund (CDFI Fund). In this capacity, he is responsible for developing policies, operating procedures, internal controls, and short- and long-range strategic plans, as well as providing direction for the CDFI

Fund's award programs.

Mr. Nolan has over 25 years of experience in federal financial management. Prior to joining the CDFI Fund, he was the Deputy Chief Financial Officer in the Department of Administration and Finance at the Millennium Challenge Corporation (MCC). Mr. Nolan also served as Deputy Vice President in the Department of Administration and Finance at MCC.

Prior to the MCC, he was the Deputy Director in the Office of Financial Management at the Environmental Protection Agency (EPA) where he was responsible for financial management, including policy development, systems, reporting, and cost management. He also served as Director of Resolution Analysis, Special Assistant to the Chief Financial Officer, and Special Assistant to the Director of the Division of Finance for over 10 years at the Federal Deposit Insurance Corporation (FDIC), where he was instrumental in the development of FDIC's loan securitization program, financial analysis of failed financial institutions, and financial systems implementation.

Mr. Nolan holds a Bachelor's of Science Degree in Accounting from the University of South Florida.

## The Honorable Janet L. Yellen

*Chair, Board of Governors of the Federal Reserve System*



Janet L. Yellen took office as Chair of the Board of Governors of the Federal Reserve System on February 3, 2014, for a four-year term ending February 3, 2018. Dr. Yellen also serves as Chairman of the Federal Open Market Committee, the System's principal monetary policymaking body. Prior to her appointment as Chair, Dr. Yellen served

as Vice Chair of the Board of Governors, taking office in October 2010, when she simultaneously began a 14-year term as a member of the Board that will expire January 31, 2024.

Dr. Yellen 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. Dr. Yellen took leave from Berkeley for five years starting August 1994. She served as a member of the Board of Governors of the Federal Reserve System through February 1997, and then left the Federal Reserve 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. She also served as President and Chief Executive Officer of the Federal Reserve Bank of San Francisco from 2004 to 2010.

Dr. Yellen is a member of both the Council on Foreign Relations and the American Academy of Arts and Sciences. She has served as President of the Western Economic Association, Vice President of the American Economic Association and a Fellow of the Yale Corporation. Dr. Yellen 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.

An Assistant Professor at Harvard University from 1971 to 1976, Dr. Yellen served as an Economist with the Federal Reserve's Board of Governors in 1977 and 1978, and on the faculty of the London School of Economics and Political Science from 1978 to 1980. Dr. Yellen has written on a wide variety of macroeconomic issues, while specializing in the causes, mechanisms, and implications of unemployment.

## SPEAKERS

## Nancy Andrews

*President and Chief Executive Officer, Low Income Investment Fund*

Nancy O. Andrews is the President and Chief Executive Officer of the Low Income Investment Fund (LIIF). LIIF is an approximately \$800 million Community Development Financial Institution (CDFI) that has invested \$1.4 billion in community projects. LIIF's investments have leveraged \$7.3 billion in private capital for poor communities in 31 states across the U.S. and generated more than \$32 billion in benefits for families and society. Established 30 years ago, LIIF has served 1.6 million low income people by providing capital for 60,000 affordable homes for families and children, 241,000 spaces of child care and 70,000 spaces in school facilities. In addition to her work at LIIF, Ms. Andrews serves on numerous boards and committees, including Housing Partnership Network, Bank of America's National Community Advisory Council, Morgan Stanley's Community Development Advisory Committee, Capital One's Community Advisory Council and the National Housing Law Project. She is a nationally recognized expert on the challenges facing America's neighborhoods and is frequently asked to testify before Congress and speak at conferences and events. She is also co-editor of the book *What Works for America's Communities: Essays on People, Place, and Purpose*, published jointly with the Federal Reserve Bank of San Francisco. Ms. Andrews received an M.S. in Urban Planning with a concentration in Real Estate Finance from Columbia University.

## Ammar Askari

*Community Development Expert, Office of the Comptroller of the Currency*

Askari joined the Office of the Comptroller of the Currency (OCC) in 2010. He is currently a researcher in the Community Affairs department. In this role, Askari conducts community development research with a focus on the underbanked market, retail banking products, payment systems/services, and Native American banking. Prior to the OCC, Askari spent nine years in banking in various roles, ending with vice president of retail banking administration. As a banker, Askari was a member of the bank's community development team and was instrumental in formulating and executing the bank's underbanked market strategy. Before joining the banking industry, Askari served as a faculty member in the economics department and a director of the Center for Economic Education at Indiana University-Columbus. Askari earned a Ph.D. in economics from Indiana University in 1995. He also has a Bachelor's degree in business and two Master's degrees in economics.

## Kate Bachtell

*Senior Survey Director, NORC at the University of Chicago*

Kate Bachtell, Ph.D. is a Senior Survey Director in the Economics, Labor, and Population Studies Department at NORC at the University of Chicago. She is a trained sociologist with experience in quantitative and qualitative data collection and analysis, survey management, and methodological research. Bachtell currently serves as Associate Project Director for the Making Connections Survey (MC), a longitudinal study of ten low-income communities funded by the Annie E. Casey Foundation. In 2011 Bachtell designed and led a qualitative study with a subset of MC participants in San Antonio, TX. The data are featured in her Ph.D. dissertation on neighborhood attachment among Hispanics in low-income communities. Bachtell also directed the Housing and Neighborhood Study, a pilot telephone survey with New York City residents who entered a housing lottery for a mixed-income public housing development. Her current research focuses on family structure and financial wellbeing in disadvantaged neighborhoods.

## Jared Bahnsen

*Senior Examiner, Supervision and Regulation Department, Federal Reserve Bank of Chicago*

Jared Bahnsen is a Senior Examiner in the Supervision and Regulation Department of the Federal Reserve Bank of Chicago. Jared is responsible for executing risk-focused consumer compliance and CRA examinations and consolidated consumer compliance supervision of applicable community, regional, and large banking organizations. Jared has been with the bank for 8 years and currently serves on the large bank team as a consumer liaison for 2 large bank holding companies. Prior to joining the Bank, Jared served as a mortgage loan originator and consumer lending officer for 4 years.

## Gerard Barousse, Jr.

*Chairman, Bayou District Foundation*

As a founding member of the Bayou District Foundation, Gerry Barousse serves as Chairman of the Board of the Foundation. The Bayou District Foundation is the non-profit organization leading the holistic redevelopment of the former St. Bernard Public Housing Complex into the mixed income Columbia Parc community. Overall development within the Bayou District includes workforce housing, education, recreation and community support assets. Mr. Barousse also serves as Chairman of the Board of Educare New Orleans, the new early education school within Columbia Parc.

A native of New Orleans, Mr. Barousse is President of Monarch Real Estate Advisors and is a well known innovator in both civic and business arenas, with 30 years of commercial real estate and property development experience. Since beginning the work of the Bayou District Foundation in 2005, Mr. Barousse has become a key spokesman in the fields of early education for low income children, place based redevelopment of public housing and has served as a connector between national education and housing leaders and the business community in southeastern Louisiana. Mr. Barousse serves on the board of several local philanthropic and business development groups and is an alumnus of Washington & Lee University, with an MBA from Tulane University.

## **Janie Barrera**

*President and Chief Executive Officer,  
ACCION Texas, Inc.*

Janie Barrera is founding president and chief executive officer of ACCION Texas Inc. Created in 1994, ACCION Texas Inc. has grown to hold the nation's largest micro-lending portfolio. The nonprofit agency provides small loans and management training to microenterprises of all kinds; from startups to long established businesses and operates in the states of Alabama, Kentucky, Louisiana, Mississippi, Missouri, Tennessee and Texas. As president and CEO, Ms. Barrera is responsible for the organization's financial management, oversight of its annual budget and the development of methodology and loan delivery procedures. She has received recognition for her accomplishments, including the Small Business Administration Financial Service Advocate of the Year and the Minority Enterprise Development Consortium's Corporate Advocate of the Year. Ms. Barrera has served on many national, state and local boards, including the Federal Reserve Board's National Consumer Advisory Council. President Barack Obama appointed Ms. Barrera to the President's Advisory Council on Financial Capability, and she also was named to the board of directors for the Federal Reserve Bank of Dallas San Antonio Branch. Ms. Barrera began her career as director of telecommunications in 1977. After completing her MBA from the University of the Incarnate Word in 1989 she became the marketing director for the U.S. Air force Morale, Welfare and Recreation Division.

## **David Bennett**

*Executive Vice President, Community Investment  
Corporation of the Carolinas*

David Bennett is Executive Vice President of the Community Investment Corporation of the Carolinas. A banking industry professional, Mr. Bennett blends a background in traditional commercial credit underwriting and risk management with a personal interest in

affordable housing and community development activities. He works with financial institutions, developers and other public and private stakeholders to finance the creation and preservation of safe, decent and affordable multifamily housing communities in six southeastern states. David received his bachelors from Duke University, Masters of Arts from Wake Forest University, and a MPA from Georgia State University.

## **Aisha Benson**

*Vice President/Managing Director, TruFund  
Financial Services*

Aisha Benson, Managing Director for TruFund Financial Services, a national non-profit Community Development Financial Institution, manages the organization's lending and economic development activities in the New York market. She is responsible for directing, managing and integrating multi-disciplined team functions related to the delivery of lending services and TA programs in New York City, Westchester, Long Island and Northern New Jersey. She is a seasoned banker and manager with substantial background in business lending, strategic operations and compliance. Previously, Ms. Benson served as Vice President of Business Lending at Carver Federal Savings Bank and as the Vice President of Commercial Lending at JP Morgan Chase Community Development Group. She has 19 years of experience in lending, including loan sourcing underwriting, and relationship management for small businesses, middle-market companies, and not-for-profit organizations. Ms. Benson is on the Board of the New Vision Community Economic Development Corporation. She is also an active volunteer with the Make A Wish Foundation and Habitat for Humanity. Ms. Benson received her BA, *Cum Laude* from Columbia University.

## **Michael Bielawa**

*Senior Vice President and Manager of Multifamily  
Lending, Community Investment Corporation*

Michael Bielawa is Senior Vice President and Manager of Multifamily Lending for Community Investment Corporation, a mortgage banking firm specializing in rehabilitation financing for multifamily properties in the city of Chicago and the six county suburban area, since 1985. Prior to joining CIC he was the Executive Director of the Oak Park Housing Authority and Residence Corporation from 1981 to 1985. In this capacity he acquired, rehabilitated, and managed multi-unit properties in Oak Park, Illinois. He has also served in a number of positions with Neighborhood Housing Services of Chicago. Michael has been a panelist and guest speaker on rehab, finance, and affordable housing issues for the National Alliance to End Homelessness, the National Trust for Historic Preservation, the National, Illinois, and Chicago Boards of Realtors, and the Society of Loan Underwriters. He has served as a

member of the Chicago Forum on Housing Solutions and has been a member of the Advisory Council to Chicago Partnership Office of Fannie Mae and the Governing Board of the Chicago Property Stabilization Fund. Michael is currently a Keystone Partner of the Preservation Compact and a member of the Multi-Family Task Force of the National Association of Affordable Housing Lenders. Michael has an M.A. in Urban Studies and a B.A. in Sociology from Loyola University in Chicago.

### Barry Bluestone

*Director, Dukakis Center for Urban and Regional Policy at Northeastern University*

Barry Bluestone is the Stearns Trustee Professor of Political Economy, the founding director of the Dukakis Center for Urban and Regional Policy (CURP), and the Founding Dean of the School of Public Policy and Urban Affairs at Northeastern University. The Center is a “think and do tank” devoted to research and policy in the areas of housing, workforce development, local economic development, manufacturing, and transportation. Bluestone is author of hundreds of articles and monographs and co-author of eleven books. These include, among others, *The Deindustrialization of America* (1982), *The Great U-Turn: Corporate Restructuring and the Polarizing of America* (1988), and *Growing Prosperity: The Battle for Growth with Equity in the 21st Century* (2000). In 2008, he co-authored *The Urban Experience: Economics, Society, and Public Policy*, a multidisciplinary textbook for undergraduate and graduate courses in the social sciences. Before coming to Northeastern in 1999, Bluestone taught political economy for more than twenty-five years at Boston College and the University of Massachusetts Boston. Currently on sabbatical leave from Northeastern, he is a Senior Visiting Scholar at the Boston Federal Reserve Bank.

### Raphael Bostic

*Professor, Sol Price School of Public Policy, University of Southern California*

Dr. Raphael Bostic is the Judith and John Bedrosian Chair in Governance and the Public Enterprise at the Sol Price School of Public Policy at the University of Southern California. Dr. Bostic arrived at USC in 2001. His work spans many fields including home ownership, housing finance, neighborhood change, and the role of institutions in shaping policy effectiveness. His work has appeared in the leading economic, public policy, and planning journals. Prior to his work at USC, he worked at the Federal Reserve Board of Governors, where his work on the Community Reinvestment Act earned him a Special Achievement Award. He was recently elected a Fellow of the National Academy of Public Administration, and he serves on the board of a number

of leading national and local housing and community development organizations. Dr. Bostic served 3 years in the Obama Administration as the Assistant Secretary for Policy Development and Research at the U.S. Department of Housing and Urban Development. Dr. Bostic was a principal advisor to the Secretary on policy and research. Dr. Bostic led an interdisciplinary team which had expertise in all key departmental policy areas, including housing, housing finance, rental assistance, community development, economic development, sustainability, and homelessness, among others. He earned his Ph.D. in Economics from Stanford University and his BA from Harvard University.

### Jeremiah Boyle

*Managing Director of Economic Development, Federal Reserve Bank of Chicago*

Jeremiah Boyle is Managing Director of Economic Development for the Federal Reserve Bank of Chicago’s Community Development and Policy Studies Division. Mr. Boyle has served as an advisor to the Milwaukee Urban Entrepreneur Partnership, as a member of the Leadership Council for Chicago United, and is a Contributing Editor of the Federal Reserve Bank of Chicago’s Profitwise News & Views publication. Before joining the Fed, Mr. Boyle served in Chicago Mayor Richard M. Daley’s administration as an Assistant Commissioner of Planning and Development. Prior to his work in the Daley administration, he served as Economic Development Coordinator for the Village of Arlington Heights, Illinois; and he held several positions with the North River Commission, a non-profit housing and economic development group in Chicago. Mr. Boyle holds a Bachelor of Arts Degree in Political Science and a Masters Degree in Urban and Regional Planning from the University of Illinois at Urbana-Champaign, and a Master of Business Administration Degree from North Park University in Chicago.

### Robin Boyle

*Professor and Chair, Dept. of Urban Studies and Planning, Wayne State University*

Robin Boyle’s research interests focus on public policies and planning for large cities, with an emphasis on local economic development. He recently completed a study of surface transportation options between Detroit Metro airport and downtown. His scholarly research has included cross-national policy responses to urban decline, with a detailed study of how mid-west cities are responding to “shrinkage”. He is a member of the Urban Land Institute (Michigan) and served as co-chair 2008-2011. He serves as Chair of the Planning Board in the City of Birmingham, MI and is a board member for the Michigan Suburbs Alliance and the Greening of Detroit. He was educated at the Glasgow School of Art and the University of Reading, UK.

## **Courtney Branker**

*Assistant Treasurer, Local Initiatives Support Corporation*

Mr. Branker has over 20 years of broad finance experience and since 2005 has held leadership positions at nonprofit organizations, where his duties have ranged from overseeing treasury and financial planning and analysis functions to delivering high-level financial assessments and other technical assistance to nonprofit clients. For the past four years, Mr. Branker has been the Assistant Treasurer at Local Initiatives Support Corporation (LISC), where his responsibilities have included cash management, investment management and risk management. He also led the team that was responsible for preparing LISC's \$50 million application to the CDFI Bond Guarantee Program, and he continues to manage the organization's efforts toward closing on the program's inaugural round. Prior to joining LISC, Mr. Branker worked at The Morgan Library & Museum as the Manager of Financial Planning and Analysis, where in addition to overseeing all aspects of the operating and exhibition budgeting processes, he was also responsible for managing the Morgan's \$150 million endowment. Mr. Branker has also worked at Nonprofit Finance Fund, both in an internal capacity, overseeing financial planning & analysis and treasury operations, and in a client-facing role, providing financial advisory services to senior management and board members of nonprofit clients. Mr. Branker is a graduate of Binghamton University and has an MBA in Finance from Columbia University.

## **Xavier de Souza Briggs**

*Vice President for Economic Opportunity and Assets, Ford Foundation*

Xavier de Souza Briggs is an award-winning author, commentator, educator, and researcher, as well as an experienced manager and policy adviser. He is Vice President for Economic Opportunity and Assets at the Ford Foundation and a faculty member (on leave) at the Department of Urban Studies + Planning (DUSP) at the Massachusetts Institute of Technology. He is former head of DUSP's Housing, Community, and Economic Development Group and associated head of department. His current research focuses on inclusive economic growth and how rapidly changing societies, particularly in North America and Europe, can thrive, not just cope, with increased ethnic diversity. Xav spent 2009 to 2011 on public service leave from the MIT faculty, appointed by President Obama, to serve as Associate Director of the Office of Management and Budget in the White House. His books include *The Geography of Opportunity* (Brookings, 2005), which won the best book award in planning, *Democracy as Problem Solving: Civic Capacity in Communities across the Globe* (MIT Press, 2008), a finalist for the C. Wright Mills Prize, and *Moving to Opportunity: The Story of an*

*American Experiment to Fight Ghetto Poverty* (Oxford, 2010), which won best book of the year from the National Academy of Public Administration.

## **Tina Brison**

*Review Examiner, Federal Deposit Insurance Corporation*

Tina M. Brison joined the FDIC in 1986 as a bank examiner (trainee) in the Division of Supervision's (Memphis Region), Elizabethtown, Kentucky, Field Office, and in January 1990 earned her Commissioned Bank Examiner status. She served as the field office training coordinator, instructed the Assistant Examiner School I at the training center, served as assistant regional training coordinator, specialized in the compliance area, and participated on several detail examination assignments. In December 1992, Brison transferred to the Division of Supervision's Hurricane, West Virginia Field Office. In May 1993, she was promoted to field office supervisor, and in October 2002, was named review examiner for the Atlanta Region. Brison currently serves as the review examiner for West Virginia, Virginia, and North Carolina. She received her BBA in accounting from Marshall University in Huntington, West Virginia.

## **Kirby Burkholder**

*Executive Director - Missouri, IFF*

Mr. Burkholder relocated to St. Louis in December 2007 after seven years with IFF's Chicago office. Mr. Burkholder is responsible for IFF operations in Missouri and has overseen the growth of IFF's loan portfolio in Missouri to more than \$75-million in closed loans. He joined IFF in February 2001 as a Real Estate Project Manager and has been responsible for the planning and management of numerous real estate consulting and development projects; ranging from discrete consulting reports to \$38 million development projects for more than forty individual clients. From 2005 to 2007 Mr. Burkholder served as the Director of Real Estate Consulting at IFF. As Director, he led multiple real estate consulting projects and provided planning, supervisory, and management support for the department. Prior to joining IFF Mr. Burkholder spent four years at a Chicago CDC where he developed an asset management system for the organization's affordable housing portfolio and managed pre-development activities for commercial real estate development projects. Mr. Burkholder has a Masters in Urban Planning from the University of Illinois at Chicago and an undergraduate degree in Sociology from Goshen College. Kirby is a graduate of the 2008-09 Leadership St. Louis program and is actively involved in the St. Louis community through the United Way, the Mayor's office, Washington University, Saint Louis Mental Health Board, Missouri Charter Public School Association, and the Gateway Center for Giving.

## Maryann Campbell

*Examining Officer, Federal Reserve Bank of New York*

Maryann Campbell is an Examining Officer in the Financial Institutions Supervision Group at the Federal Reserve Bank of New York. She heads the Consumer Compliance Risk Department and is responsible for the oversight of consumer compliance, fair lending and CRA examinations and other related consumer compliance supervisory events in the Second Federal Reserve District. Maryann joined the Reserve Bank in 1996. She is a commissioned Federal Reserve Bank Examiner and holds a J.D. from Seton Hall University School of Law. She is a member of the New Jersey Bar Association.

## Sharon Canavan

*Community Relations Expert, Office of the Comptroller of the Currency*

Sharon Canavan is the Community Relations Expert in the Community Affairs Division of the Office of the Comptroller of the Currency (OCC), which charters, regulates, and supervises all national banks. She joined the OCC in November 2007. Prior to that, she was Director of Government and Industry Relations at Fannie Mae, where she served as a liaison with industry and consumer groups on legislative, regulatory, and industry issues. Ms. Canavan also represented the Mortgage Bankers Association for many years as a Vice President and Deputy Legislative Counsel. Ms. Canavan holds a J.D. from Columbus School of Law at the Catholic University of America and a B.A. in English from the University of Maryland. She also serves on the Board of Rebuilding Together of DC.

## James Capraro

*Principal, Capraro Consulting*

Jim Capraro brings over 40 years of community organizing and development experience to his work. In the early 1970's he worked as a community organizer pursuing the passage of the Home Mortgage Disclosure Act (HMDA,) and the Community Reinvestment Act (CRA.) In his current role, neighborhoods, governments, and philanthropies have engaged Mr. Capraro in a range of assignments, including "comprehensive" community development, strategic planning, community organizing, collaboration/partnership, & non-profit management. During his 35 year tenure at the Greater Southwest Development Corporation, the company was designated by the National Neighborhood Reinvestment Corporation as a national "model" for commercial revitalization, selected by the ChicagoLISC as the recipient of the "Outstanding Community Development Organization" award & also selected by Bank of America as a winner of the prestigious Neighborhood Excellence - Community Builder Award.

He is the recipient of the Chicago LISC "Friend of the Neighborhoods" lifetime achievement award and the LISC 25th anniversary "Mike Sviridoff Leadership Award." He was a Fannie Mae Foundation "James A. Johnson Fellow" and was once named Chicago Magazine's "Chicagoan of the Year."

## Basil Carroll

*Senior Compliance Examiner, Federal Deposit Insurance Corporation, Baton Rouge Office*

Basil Carroll is a Senior Compliance Examiner for the Federal Deposit Insurance Corporation in the Baton Rouge Field Office of the Division of Depositor and Consumer Protection, Dallas Region. He has worked for the FDIC for five years in the Compliance Management discipline. Prior to joining the FDIC, Mr. Carroll worked as the Vice President for the Compliance Audit Division at First National Banker's Bank, a Compliance Adviser for Capital One, N.A., and a Compliance Examiner for the Louisiana Office of Financial Institutions. Mr. Carroll is an ABA Certified Regulatory Compliance Manager and has a BS degree in Finance from Louisiana State University and a MBA from Southeastern Louisiana University. Mr. Carroll's job responsibilities include conducting compliance and CRA examinations throughout Louisiana and Mississippi. In addition, Mr. Carroll serves as a CRA instructor for FDIC's Corporate University.

## Jonathan Clarke

*Director of Lending, Enterprise Community Loan Fund*

Jonathan Clarke is the Director of Lending for the Enterprise Community Loan Fund, which provides financing for affordable housing and community facilities. Jon previously served as a Senior Program Officer with Impact Capital and as a housing developer for Beacon Development Group, where he managed the development of multiple affordable housing projects for nonprofit and Housing Authority clients throughout Washington State. He also worked as an analyst for the Tax Credit Division of the Washington State Housing Finance Commission. Jon has a BA in Economics from Holy Cross and an MS in Urban Planning from the University of Wisconsin.

## Kimberlee Cornett

*Director, Social Investment Practice, Kresge Foundation*

Kimberlee Cornett is Director of the Social Investment Practice at the Kresge Foundation, a national foundation based in Troy, Michigan. At the Foundation, she is responsible for Kresge's social investment strategy which includes program related and market rate investments in the areas of health, human services and community development. She has led the development of the Healthy Futures Fund that provides financing to

community health centers and the Woodward Corridor Investment Fund that is investing in market rate housing in Detroit. Before joining the Foundation in 2010, she spent more than a decade in both nonprofit and private-sector organizations to improve housing and economic conditions in low-income communities. Kimberlee was Vice President of National Equity Initiatives at Enterprise Community Investment where she led business development efforts for the company's debt and equity products. In addition, she led Enterprise's Investment Management division, structured and closed over \$1 billion in investor equity for investment in affordable housing projects. Earlier in her career, Kimberlee was the founding executive director of Habitat for Humanity's work in Virginia and worked at a shelter for homeless women and children in Washington, D.C. She was appointed a White House Fellow by President Clinton and served at the executive level of the Small Business Administration. Kimberlee is a graduate of Hood College.

## Naomi Cytron

*Senior Research Associate, Federal Reserve Bank of San Francisco*

Naomi Cytron is a Senior Research Associate in the Community Development department at the Federal Reserve Bank of San Francisco. Her primary research interests are neighborhood revitalization and regional equity, and she has authored numerous articles and reports on topics ranging from concentrated poverty to transit-oriented development. Previously, she worked at an affordable housing consulting firm in Oakland and a fair housing agency in Baltimore. She has a master's degree in city and regional planning from the University of North Carolina at Chapel Hill and a bachelor's degree in biology from Macalester College.

## Mike Davis

*Program Officer, Boston LISC*

Mike Davis is a Program Officer at Boston LISC for the Massachusetts Green Retrofit Initiative. Through the Initiative, Mike helps owners of affordable housing get the financial and building science resources they need to implement energy and water savings retrofits in their buildings. Mike also manages LISC's partnership with the Codman Square Neighborhood Development Corporation on their Eco Innovation District project, which is using LEED for Neighborhood Development as a framework to drive quality of life improvements. Previously, he worked for five years at New York City's Department of Housing Preservation & Development as a Director of Operations for the Division of Architecture + Engineering and as a Senior Planner for the Bronx Planning Unit. Mike has a Master of Urban Planning from NYU's Wagner Graduate School of Public Service and a BA in English and a BS in Earth Science from

Pennsylvania State University. He is a member of the American Institute of Certified Planners and a LEED Accredited Professional.

## Fred Dedrick

*Executive Director, National Fund for Workforce Solutions*

Fred Dedrick is the Executive Director of the National Fund for Workforce Solutions (the National Fund), a public/private initiative investing in the career advancement of low-wage workers by addressing the skill needs of employers. The National Fund supports regional workforce funder collaboratives throughout the United States that organize and develop sectoral industry partnerships. These partnerships develop a deep understanding of industry's human resource requirements and provide low-wage workers with the appropriate skills to advance into family-sustaining careers. The National Fund also promotes improvements to employment, education and public workforce systems. Previously Dedrick served as Pennsylvania's Deputy Secretary for Workforce Development where he was responsible for overseeing the Commonwealth's workforce development programs. He was a key leader in developing Pennsylvania's nationally recognized Industry Partnership initiative aimed at creating employer/worker consortia in state's targeted industry clusters. Prior to becoming Deputy Secretary, Mr. Dedrick was Executive Director of the Pennsylvania Workforce Investment Board, where he organized the Pennsylvania Center for Health Careers, designed Pennsylvania's first Performance Management Plan for workforce programs, and developed the High Performance Standards for local Workforce Investment Boards.

## Dante Desiderio

*Executive Director, Native American Finance Officers Association (NAFOA)*

Desiderio is the Executive Director of the Native American Finance Officers Association (NAFOA). Established 30 years ago as an organization serving the interests of Native finance professionals, NAFOA has grown into a national non-profit organization providing economic leadership and resources needed for tribal leaders to direct economic growth and change. Prior to joining NAFOA, Dante served as the Director of Economic Policy for the National Congress of American Indians (NCAI) and in various roles within the financial community. Dante is a member of the Sappony where he serves in an advisory capacity on issues related to community development. He also serves on the External Advisory Boards for the University of North Carolina's American Indian Center and the National Tribal Telecommunications Association. He has held a Certified Financial Planner designation and a B.A. in political science and economics from the University of Maryland.

## Dianne Dodson

*Senior Compliance Examiner, Federal Deposit Insurance Corporation*

Dianne Dodson is a senior compliance examiner in the FDIC's Division of Depositor and Consumer Protection in the San Francisco Region. She began her career with the FDIC in 1987 as a safety and soundness examiner. She has a dual examiner commission in both safety and soundness and consumer compliance. With over 26 years of regulatory experience, Dodson has examined numerous financial institutions, primarily within the San Francisco Region. She is the designated Southern California Territory subject matter expert for CRA. She previously served as a CRA course instructor at the FDIC's training center in Arlington, Virginia, and has provided CRA training to examiners. Dodson is a *magna cum laude* graduate of Western New Mexico University receiving a bachelor of science degree in Marketing.

## Steven Dow

*Executive Director, CAP Tulsa*

Steven Dow has served since 1992 as Executive Director of CAP Tulsa – a nationally recognized provider of high-quality early education for young children coupled with parent support services as part of a two-generation approach to breaking the cycle of poverty. CAP Tulsa is acclaimed for leading collaborative community development projects through which the agency unites stakeholders across multiple sectors around common goals and shared accountability to build networks of housing, education, medical care, occupational training, and financial asset building services that improve the economic prospects of poor families. To date, CAP Tulsa is the only organization in the country selected to lead both a Choice and Promise Neighborhoods planning effort - two centerpieces of the Neighborhood Revitalization Initiative, a White House-led interagency collaborative. CAP Tulsa was also chosen to partner in the federal Social Innovation Fund (SIF) - a public-private investment vehicle designed to replicate proven anti-poverty programs that have demonstrated compelling evidence of impact.

## William Dowling

*Research Associate, Federal Reserve Bank of San Francisco*

William Dowling joined the Federal Reserve Bank of San Francisco's Community Development team in 2013 as part of a new partnership program with the Banking Supervision and Regulation unit. In this role, he analyzes a variety of national economic indicators and regional trends to inform banks and bank examiners on the credit needs of low- and moderate-income communities throughout the 12th District. He holds a BA in English Language and Literature from the University of Maryland, College Park.

## Vonda Eanes

*NBE, District Community Affairs Officer, Office of the Comptroller of the Currency*

Vonda Eanes joined the Office of the Comptroller of the Currency's Community Affairs Department in September 2008 to assist with neighborhood stabilization initiatives. She serves as the District Community Affairs Officer for North and South Carolina and the subject matter expert on CRA for Community Affairs staff. Prior to joining Community Affairs, Ms. Eanes served as a national bank examiner and compliance specialist since joining the OCC in 2000. Ms. Eanes works from the Charlotte, North Carolina office in the OCC's Northeastern District and serves on the Interagency CRA working group. She also serves as an instructor for the Community Bank Directors' Compliance Workshop, and formerly served as an instructor for the OCC's Consumer Compliance Basic School. Ms. Eanes came to the OCC from SunTrust Bank (formerly Crestar Bank) where she was a regional Community Reinvestment Act & Compliance Manager for nine years. Ms. Eanes spent four years as a commercial banker and five years in retail banking with Colonial American National Bank (CANB) which was acquired by Crestar in 1989. Ms. Eanes was graduated from James Madison University in Virginia and the American Bankers Association Graduate School of Compliance Management and is a Certified Regulatory Compliance Manager.

## David Erickson

*Director, Center for Community Development Investments, Federal Reserve Bank of San Francisco*

David J. Erickson is director of the Center for Community Development Investments at the Federal Reserve Bank of San Francisco and edits the Federal Reserve journal, *Community Development Investment Review*. His research areas include community development finance, affordable housing, economic development, and institutional changes that benefit low-income communities. Erickson has a Ph.D. in history from the University of California, Berkeley, with a focus on economic history and public policy. He also holds a master's degree in public policy from Berkeley and an undergraduate degree from Dartmouth College. He has also been a leader in the collaboration between the Federal Reserve and the Robert Wood Johnson Foundation in bringing the health sector together with community development. To date, this collaboration has resulted in 15 conferences around the country and numerous publications, including a cluster of articles in *Health Affairs* in November, 2011. His book on the history of community development, *The Housing Policy Revolution: Networks and Neighborhoods*, was published in 2009 by the Urban Institute Press. He also co-edited *Investing in What Works for America's Communities: Essays on People, Place, and Purpose*. It is available at <http://whatworksforamerica.org>.

## Jessica Farr

*Manager of Examinations, Federal Reserve Bank of Atlanta*

Jessica LeVeen Farr is a manager of examinations with the Federal Reserve Bank of Atlanta team responsible for examining bank compliance with the Community Reinvestment Act (CRA). Jessica participates on CRA exams for large and intermediate institutions with a specific focus on reviewing community development activities and opportunities and conducting analysis of market conditions to better inform the CRA examination process. Jessica joined the CRA exam team in June 2011. From 2001 to 2011, Jessica served as the Senior Regional Community Development Manager for Tennessee for the Federal Reserve Bank of Atlanta, Nashville Branch. She worked with banks, nonprofit organizations and government agencies to address different community development initiatives including asset building, affordable housing, small business, job creation and neighborhood stabilization. She also conducted Tennessee-specific research to support the Federal Reserve Bank of Atlanta community development research efforts.

## Matthew R. Feldman

*President and CEO, Federal Home Loan Bank of Chicago*

Matthew R. Feldman became President and CEO in April 2008. Mr. Feldman has been with the Bank since September of 2003 and has served in several executive capacities. Prior to his employment with the Bank, Mr. Feldman was co-founder and Chief Executive Officer of Learning Insights, Inc. from 1995 to 2003. Mr. Feldman conceived, established, financed and directed the operations of this privately held e-learning company. Mr. Feldman was previously President of Continental Trust Company, a wholly owned subsidiary of Continental Bank and served in a number of other roles in capital markets, investments and general management during his 15 years at Continental Bank. Mr. Feldman holds degrees from Case Western Reserve University and the Kellogg School of Management of Northwestern University, where he is Chair of the North American Kellogg Alumni Council. Mr. Feldman serves on the Board of Directors of the Office of Finance of the Federal Home Loan Banks and as Chair of the Human Resources and Compensation Committee. He also serves as Vice Chair of the Bank Presidents Conference of the Federal Home Loan Banks and on the Board of the Pentegra Defined Benefit Plan for Financial Institutions.

## Tanya Fiddler

*Executive Director, Four Bands Community Fund*

Tanya Fiddler is the Executive Director of Four Bands Community Fund, a Native community development financial institution (CDFI) focused on entrepreneurship and financial literacy development on the Cheyenne River Sioux Indian Reservation located in north central South Dakota. Tanya, an enrolled member of the Cheyenne River Sioux Tribe, has served as the Executive Director of Four Bands since 2002 and has built the organization from the start up phase into a successful, innovative, and award-winning organization. She holds a Bachelor of Science Degree in Interdisciplinary Sciences from South Dakota School of Mines & Technology and has 15 years of experience working with Native organizations. Tanya is the recipient of several prestigious awards including the 2008 Bureau of Indian Affairs "Entrepreneur Advocate of the Year," the 2007 Small Business Administration "Minority Small Business Champion for South Dakota and Region VIII," and the 2007 "Visionary Leader Award for Outstanding Achievement" in recognition of her impact in the CDFI field. She received a Fellowship in the Aspen Institute's Ideas Festival in 2008 and has been an active voice in Native community and economic development. In addition to her role at Four Bands, Tanya is also the Co-Chair for the Native CDFI Network, a membership network that was established to create opportunities for Native CDFI peer-to-peer learning and to identify Native CDFI policy priorities.

## Brooke Finn

*Vice President - Leadership, Evaluation, and Peer Learning, NeighborWorks America*

Brooke leads several service entities for NeighborWorks America - including Success Measures, Organizational Assessment, and Leadership/Workforce Development - which offer the broader community development field, and the NeighborWorks network, innovative and effective tools to strengthen organizations, leaders, programs and ultimately communities. Most recently, this has included directing a national initiative for all 240 members of the NeighborWorks network to use shared measures in evaluating impacts of their housing and community development efforts on target communities. At NeighborWorks, Brooke previously served as deputy director of National Initiatives and Applied Research, and as director of program integration and planning responsible for corporate-wide coordination and implementation of the strategic plan, as well as related performance measurement strategies and initiatives. Before joining NeighborWorks in 1996, Brooke worked in community development in the international sector through Peace Corps, as Peace Corps Fellow, Associate Peace Corps Director/Philippines, and National Director of Placement. She holds an M.S. in Foreign Service from Georgetown University with a concentration in International Development, and a B.A. in American Studies from Kirkland College.

## Rachel Firschein

*Managing Director, Taxable Fixed Income Sales and Trading, Oppenheimer & Co. Inc*

Rachel Firschein is a Managing Director of Taxable Fixed Income Sales and Trading at Oppenheimer & Co. Inc. in Washington, DC. In this capacity, she manages Community Reinvestment Act investments, single-family housing loans and securities, Small Business Administration loans and securities, municipal securities, corporate securities, and all areas of taxable fixed income. In addition, she manages the purchase and sale of multi-family loans and investments. Prior to joining Oppenheimer & Co. Inc., she was a Director of Fixed Income Sales and Trading at GMAC-RFC Securities, Vice President of Fixed Income Sales and Trading at the investment bank of Friedman, Billings & Ramsey, and also served for over seven years in a similar role at Freddie Mac in the Security Sales and Trading Group. She has an MBA from George Washington University and a BA from Rutgers University. Rachel is actively involved as a volunteer with a number of charitable and educational organizations in the Washington, D.C. area. She serves on the board of the Friends of Barker, a Washington, DC adoption agency and the Gladney Center for Adoption – National Capital Area Family Association. She is also a volunteer alumni mentor with George Washington University.

## Eileen M. Fitzgerald

*Chief Executive Officer, NeighborWorks America*

Eileen M. Fitzgerald is chief executive officer of NeighborWorks America. She oversees the provision of technical assistance, financial assistance and training to over 3,000 community based organizations. She also oversees the support of a national network of more than 235 affordable housing and community development organizations serving more than 4,000 communities. Previously, at the Fannie Mae Foundation, she was responsible for alliance and relationship management for key foundation partners as a senior director of national initiatives. Fitzgerald also served as acting executive director and vice president of program operations for the McAuley Institute. Earlier, she contributed to the field as chief investment officer for single-family finance at the AFL-CIO Housing Investment Trust, a multi-billion dollar investment company that manages assets from hundreds of pension funds. From 1994 to 2000, Fitzgerald served in the U.S. Department of Agriculture's Rural Housing Service as the associate administrator and acting administrator, where she was responsible for management and oversight of single-family, multi-family housing and community facilities programs. She served in both Virginia and Maryland state governments. She is a graduate of Fordham University in New York and the Woodrow Wilson School of Public and International Affairs at Princeton University.

## Thomas FitzGibbon

*Managing Director, Talmer Bank and Trust*

Thomas FitzGibbon is Managing Director of Corporate and Community Development for Talmer Bank and Trust, a \$4.7 billion privately held community bank with 94 offices in Ohio, Southern Wisconsin, New Mexico, Nevada, Chicago and Eastern Michigan. His role in addition to ensuring the successful acquisition and integration of failed banks into a well-capitalized holding company is the active management of the CRA Program for the bank. He was previously Executive Vice President and Member of the Board of Directors for the \$10 billion Chicago-based MB Financial Bank and the Chief Retail Banking Officer from 1999-2008. This responsibility included oversight of 70 branches and all other retail delivery platforms including residential mortgage, consumer and small business lending programs. He served as the President of MB Financial Community Development Corporation (MBCDC), a \$4 million equity subsidiary of the bank he started in 1995, President of the MB Financial Bank Charitable Foundation and Treasurer of both the federal and state Political Action Committees of the holding company. The bank received the Outstanding CRA rating for 12 consecutive years under his leadership from the OCC. He is adjunct Professor of Real Estate Finance at the Kellstadt Graduate School of Business at DePaul University, School of Commerce. He has taught at the school since 1995. He is the past chairman of the Advisory Board for the Business School of Kendall College in Chicago.

## Tom Fitzpatrick

*Economist, Federal Reserve Bank of Cleveland*

Thomas J. Fitzpatrick IV is an economist in the Community Development department at the Federal Reserve Bank of Cleveland. His primary fields of interest are housing and housing finance. Tom conducts applied research and outreach examining how governments, nonprofits, developers and consumers address low-value real property and how regulations shape the interaction between consumers and financial markets. His work has been published in multiple outlets, including peer-reviewed academic and legal journals. A frequently invited speaker at conferences, Tom has counseled various agencies of the federal government as well as state and local entities on land banking, municipal ordinances, and other housing policy issues. As a member of the Ohio Bar Association, Tom is licensed to practice law in Ohio. He also serves on the Board of Directors for the Cuyahoga County Land Bank and the Board of Trustees of the Cleveland chapter of the National Association of Business Economists.

## **Sheri Flanigan-Vazquez**

*Chief Operating Officer, Justine PETERSEN*

Sheri Flanigan-Vazquez, MSW, is the Chief Operating Officer of Justine PETERSEN where she joined staff in 1998. She was instrumental in the planning and implementation of Justine PETERSEN's Individual Development Account Program and U.S. Small Business Administration Micro-Loan Intermediary Program. She is also a founder of Great Rivers Community Capital, a Treasury-certified Community Development Financial Institution (CDFI) wholly owned by Justine PETERSEN. Sheri has a Master of Social Work from the Brown School at Washington University in St. Louis and a Bachelor of Arts from Knox College in Galesburg, IL. She dedicated a year of service as a Volunteer in Service to America (VISTA) coordinating English as a Second Language classes. Prior to joining Justine PETERSEN staff, Sheri was the Executive Director of La Casa Latina, a grassroots organization that assists non-English speaking Latinos, for three years where she oversaw agency operations. She was a founding board member of Choices Federal Credit Union, a former member of the Community Advisory Board of IFF and a current member the Advisory Board of Midwest Renewable Capital and Twain Financial CDE.

## **Joe Flatley**

*President and Chief Executive Officer, Massachusetts Housing Investment Corporation*

Joe Flatley is President and CEO of the Massachusetts Housing Investment Corporation (MHIC). He has led the organization since it was founded in 1990 as a private non-profit whose mission is to be an innovative financier of affordable housing and community development, with a focus on ensuring that the benefits of that investment flows to the residents and the businesses in the communities in which the projects are located. Over the eighteen year period since its inception, MHIC has invested over \$1.2 billion in 300 projects – for the creation of more than 12,500 units of affordable housing. MHIC finances community development projects and has received five allocations of New Markets Tax Credits totalling \$364 million. Prior to MHIC, Joe served for many years in a number of positions in state government advancing affordable housing and community development, including Director of the Massachusetts Housing Partnership, Assistant Secretary for the Massachusetts Executive Office of Communities and Development (EOCD), and Chief Planner with the Office of State Planning. Joe serves on a number of national and local boards. A few notable examples include the National Association of Affordable Housing Lenders, the New Markets Tax Credit Coalition, the National Housing Conference, and Citizens Housing and Planning Association. He is a native of Chicago, and is a graduate of MIT and Harvard University, where he earned degrees in city planning.

## **Peggy Francis**

*Consumer Affairs Examiner, Federal Reserve Bank of St. Louis*

Peggy Francis is a Consumer Affairs Examiner and has been with the Federal Reserve Bank of St. Louis for three years. Prior to coming to the Federal Reserve, she worked in the mortgage industry for 20 years. Most recently she was with US Bank for 15 years as a CRA Sales Manager. In that role, she managed a group of mortgage loan officers who specialized in CRA lending. She also worked closely with local community groups to reach out to low- and moderate-income individuals and families by assisting with classes in homebuyer education, establishing credit/rebuilding credit, and other homeownership-related issues.

## **Pamela Freeman**

*Senior Examination Specialist, Federal Deposit Insurance Corporation*

Pamela Freeman is a Senior Examination Specialist for the Compliance & CRA Examinations Branch in FDIC's Division of Depositor and Consumer Protection in Washington, DC. Ms. Freeman has been with the FDIC for approximately 24 years, began her career in 1990 as a bank examiner in Louisiana and Arkansas, and also served as a Compliance Examiner in the Raleigh, North Carolina office. Ms. Freeman works on examination and enforcement issues involving various consumer protections laws, specializing in the Community Reinvestment Act (CRA), HMDA, and Fair Lending. In addition, she serves as an instructor for various examiner training courses within the FDIC. Ms. Freeman is commissioned as an examiner in both risk management and compliance and is a Certified Regulatory Compliance Manager (CRCM). She is a graduate of the University of Arkansas and is currently attending the Stonier Graduate School of Banking at University of Pennsylvania.

## **Rick Freer, CRCM**

*Senior Director Examination & Compliance Programs, American Bankers Association*

Rick Freer, CRCM, joined the ABA in December 2011 having recently retired from the Office of the Comptroller of the Currency (OCC) in February 2011. Rick works on a variety of issues including fair lending, CRA, UDAAP, flood, and HMDA, and teaches at schools and conferences. Prior to his retirement he served from July 2000 to February 2011 as a national bank examiner and senior compliance specialist in the Compliance Policy Division at the OCC. He handled compliance regulations, including fair and responsible lending, UDAP, and HMDA, and compliance risk management initiatives and training activities. He also represented the OCC on the ABA's Compliance Schools Advisory Board and the ABA's Editorial Advisory Board. He is a teacher

at the ABA compliance schools, has spoken at numerous national and state banking conferences, has authored or co-authored seven articles for the ABA's Bank Compliance Magazine, and provided expert advice in the development of the ABA Fair Lending Toolbox. He joined the OCC in 1969 as an assistant national bank examiner. He was commissioned a national bank examiner in 1976.

### **Ian Galloway**

*Senior Research Associate, Federal Reserve Bank of San Francisco*

Ian Galloway is a senior research associate at the Federal Reserve Bank of San Francisco. Ian presents regularly on a variety of community development topics including crowdfunding, investment tax credits, the social determinants of health, impact investing, and Pay for Success financing (Social Impact Bonds). He also recently co-edited *Investing in What Works for America's Communities: Essays on People, Place, and Purpose* (2012), a collection of essays jointly published with the Low Income Investment Fund on the future of anti-poverty policy. Previously, Ian developed a social enterprise ([virginiawoof.com](http://virginiawoof.com)) for the Portland, Oregon homeless youth agency Outside In. He holds a master's degree in public policy from the University of Chicago and a bachelor's degree in political science and philosophy from Colgate University.

### **Cathy Gates**

*Senior Project Manager, Board of Governors of the Federal Reserve System*

Cathy Gates is a Senior Project Manager in the Oversight and Policy Section of the Division of Consumer and Community Affairs at the Federal Reserve Board of Governors. She develops policies, procedures, and directives that provide guidance regarding consumer compliance supervision and Community Reinvestment Act (CRA) issues. During her tenure in the Division of Consumer and Community Affairs, her responsibilities have also included reviewing and evaluating the Reserve Banks' implementation of compliance policies. Cathy has worked at the Federal Reserve Board for over twenty-five years and previously worked at a commercial bank. Cathy received an MBA from The George Washington University and an undergraduate degree in Economics from the University of Florida.

### **Lars Gilberts**

*Director of Financial Stability, United Way Center for Financial Stability, Branches*

Lars Gilberts is Branches' Director of Financial Stability and has served with the organization since 2003. Lars has operated, started and led a variety of programs

and initiatives that have focused on economic and organizational development. He currently oversees a continuum of services that promote financial self-sufficiency through emergency services, VITA free tax preparation, financial education, personal financial coaching, the automotive microloan Ways to Work program and small business services. Lars completed a BBA in Marketing at the University of Texas Pan American as well as an MBA in Management from Barry University.

### **Paul Ginger**

*District Community Affairs Officer, Office of the Comptroller of the Currency*

Paul Ginger joined the Office of the Comptroller of the Currency (OCC) as a District Community Affairs Officer in 1996. He works with national banks, bank examiners and community development organizations to encourage banks to participate in sound, profitable community development and reinvestment activities. Prior to joining the OCC he worked in the community development field in Chicago for 13 years. He worked with the Greater North Pulaski Development Corporation and the Chicago Association of Neighborhood Development Organizations underwriting small business and real estate loans, designing and implementing community development loan programs, negotiating CRA agreements with banks, and managing public policy organizing campaigns on community development matters. Paul also has served in many other leadership positions in community development. He was a founding board member, corporate secretary and loan committee chairman of the Chicago Community Loan Fund from 1991-1996. He served on the loan committee of the Chicago Department of Economic Development and on Review Committees of several large Chicago banks for their Neighborhood Lending Programs. He holds a Masters Degree in Urban Planning from the University of Illinois at Chicago.

### **Mechel Glass**

*Vice President of Education, Clearpoint Credit Counseling Solutions*

Mechel Glass is a certified financial educator through the National Foundation for Credit Counseling (NFCC). She is also a certified project management professional (PMP) through the Project Management Institute. Since joining ClearPoint CCS, Ms. Glass has developed and implemented the company's education web site, making preventive financial education classes and materials available to people in all 50 states via the Internet. She is responsible for developing curriculum and educational materials for online classes including webinars, podcasts, videos and listen-on-demand classes. She is responsible for managing the agency's

education programs in 15 states across the United States. She also manages the development and reporting of education relationships online for the agency. In addition to her education duties, Ms. Glass is frequently called upon to conduct media interviews and speaking engagements to increase awareness of ClearPoint programs and services. Ms. Glass has a BA degree in International Affairs with a minor in International Business from Kennesaw State University. She also started and sponsors a scholarship program called The Harima Scholarship which is a program that provides support for single working parents of children in certain Head Start programs. Mechel is a board member for Reach Service Inc., a Georgia Head Start organization in Fayette County.

## **Andrew Gordon**

*President, Arizona MultiBank Community Development Corporation*

Andrew Gordon is the founding President of Arizona MultiBank Community Development Corporation, an Arizona nonprofit corporation and an initiative of Arizona Bankers Association capitalized with over \$10 million from 19 commercial banks in Arizona. The company is a CDFI and a CDE and has directly financed over \$50 million to more than 460 small businesses, nonprofit organizations and affordable housing projects with total project cost in excess of \$184 million. Prior to joining the company in May 1991, Mr. Gordon was Senior Vice President of the Financial Services Corporation of New York City, now called the Economic Development Corporation. He helped grow the corporation to over 100 employees. Over \$2 billion in financings were provided, assisting over 1,000 small businesses and community projects in New York City. Mr. Gordon was raised in Arizona and during his school years worked at his family's grocery store, Gordon's Food Market. Mr. Gordon was to later assist in full-scale community development as a VISTA volunteer in rural Nevada. He currently serves on the investing committee of the Arizona Community Foundation and the advisory board of Arizona State University headquartered in Arizona. The Arizona District Office of the SBA has recognized Mr. Gordon with the "Small Business Financial Services Champion of the Year" award. Mr. Gordon received his Bachelor's degree from Yale College, Master's degree from Harvard University and served on the Board of Governors of Yale.

## **Janet Gordon**

*Chief, Community Affairs Section, Federal Deposit Insurance Corporation*

Janet Gordon is Chief of the Community Affairs Section at the Federal Deposit Insurance Corporation (FDIC) in the Division of Depositor and Consumer Protection (DCP). The Section includes the regional Community

Affairs Officers and works with other regulators, federal partners, state, local and national organizations to encourage economic inclusion and community development partnerships between banks and government, nonprofit and other private organizations. The FDIC sponsored or co-sponsored more than 130 partnership events in 2013 and promotes local collaborations through its support of 15 Alliances for Economic Inclusion operating in large metro areas and multi-county rural areas. Janet also has served as a Senior Policy Analyst in DCP's Supervisory Policy Section at the FDIC with responsibilities that included interagency initiatives on the Community Reinvestment Act. Janet previously worked as the compliance manager for two large mortgage lenders, as a manager in a consulting firm advising many banking companies on community reinvestment and fair lending strategies, and was also Associate Director of the Community Development Corporation and Investment Program at the Office of the Comptroller of the Currency. She graduated from The University of Michigan and holds an MBA from George Washington University.

## **Rev. Dr. Wayne L. Gordon**

*Minister, Lawndale Christian Health Center*

In over 37 years of ministry "Coach," as he is affectionately known, has played a key role in numerous community development initiatives. He is one of the founders of the Lawndale Christian Health Center, a healthcare ministry that sees over 150,000 patients per year. Wayne was the founding president of the Lawndale Christian Development Corporation (LCDC). The Development Corporation is the arm of Lawndale Community Church that facilitates economic development, education and housing. LCDC has seven different housing ministries and under Wayne's leadership, over 400 units of abandoned housing have been rehabbed. LCDC places special emphasis on home ownership for residents of the community. Wayne Gordon helped to formulate the Christian Community Development Association (CCDA). CCDA is a network of individuals and ministries nationwide who engage in Christian community development efforts. At various times, CCDA has had 1000 organizational members and 10,000 individual members. CCDA meets annually to share skills and network together. Over 3000 people attend the national CCDA conferences and the CCDA movement continues to expand. Coach is an adjunct professor at several seminaries and graduate schools. He heads up a Lawndale campus of Northern Baptist Theological Seminary and along with Dr. John Perkins directs a Doctoral program in Christian Community Development.

## Bruce Gottschall

*Retired Executive Director, Neighborhood Housing Services of Chicago*

Bruce Gottschall received a B.A. in Sociology and Economics from Dartmouth College in 1965 and an M.A. in Social Service Administration from the University of Chicago in 1970. He served as a United States Peace Corps Volunteer from 1965 – 1967 in Lima, Peru. Mr. Gottschall was one of the original founders of Neighborhood Housing Services of Chicago (NHS) in 1975, and its Executive Director from its inception in 1975 until December 2009. During his tenure, NHS of Chicago financed 29,000 units of housing, loaned \$500 million in 18,000 loans and leveraged more than \$1.1 billion in neighborhood investment while serving 181,000 clients. In 2003, NHS of Chicago and Mr. Gottschall in partnership with the City of Chicago established NHS' Home Ownership Preservation Initiative (HOPI) which became a national partnership model in preventing foreclosures. Prior to his work at NHS, Mr. Gottschall worked at Erie Neighborhood House and the Northwest Community Organization and as Executive Director of Bickerdike Redevelopment Corporation in Chicago from 1970 - 1975. Upon his retirement in December 2009, he continues involvement in community development as a Board Volunteer with National Peoples Action, the Homeownership Preservation Foundation, and as Chairman of the Board of the Chicago Community Land Trust.

## Emerson Hall

*Community Affairs Officer, Federal Deposit Insurance Corporation*

Emerson Hall, possessing twenty-six years of banking credentials, is the Community Affairs Officer for the FDIC San Francisco Region. He has been a Senior Vice President and Regional Division Manager for several prominent large multistate financial institutions promoting community and economic development. Mr. Hall has conducted outreach, provided technical assistance and financial education to the unbanked and LMI communities throughout the United States for JP Morgan Chase Bank, GE Capital and US Bank. He is well versed in all lending disciplines, having completed formal credit training with special emphasis in commercial lending. Mr. Hall is an accomplished facilitator and coalition builder. He currently works within the Division of Depositor and Consumer Protection managing a staff that assist financial institutions develop responsive strategies to meet the credit, service and investment needs of communities' throughout eleven western states and one territory. Mr. Hall holds a BBA in Finance from Texas Southern University and is a graduate of the Sam Houston State University Banking and Financial Institutions MBA program. He served 6 years in the US Coast Guard and holds a distinguished honorable discharge.

## Warren Hanson

*President and Chief Executive Officer, Greater Minnesota Housing Fund*

Warren Hanson has been the president and chief executive officer of the Greater Minnesota Housing Fund since its start up in 1996 and worked closely with The McKnight Foundation, Blandin Foundation and the organization's first Board of Directors to found the organization. As president and CEO, Hanson works with GMHF's key partners - including many Greater Minnesota affordable housing organizations, Minnesota Housing, Minnesota Housing Partnership, Family Housing Fund, as well as the Board of Directors and funders to develop and implement GMHF's programs and initiatives. Hanson has over 30 years of experience in housing and economic development, city planning, public policy, and administration. Prior to GMHF, Hanson was president of Regional Strategies, Inc, which assisted foundations and local government with planning and development. He was Director of Riverfront Development and Neighborhood Development for the City of Saint Paul for eight years, and is also co-founder of the Community Reinvestment Fund (CRF), a national secondary market that re-capitalizes nonprofit and government loan funds throughout the United States. From 1978 to 1987, Hanson was Director of Economic Development for West Bank Community Development Corporation (CDC) which redeveloped the Cedar-Riverside Urban Renewal area of Minneapolis. Hanson holds a Master of Science degree in City and Regional Planning from the Pratt Institute in New York.

## Alaina Harkness

*Program Officer, John D. and Catherine T. MacArthur Foundation*

Alaina Harkness is a Program Officer for Community and Economic Development at the John D. and Catherine T. MacArthur Foundation. In this role, she oversees investments in research, policy, and practice that aim to improve conditions in urban neighborhoods and increase opportunities for low-income residents, including LISC/Chicago's New Communities Program, one of the largest comprehensive community development initiatives in the country. She has a special interest in information technologies and their application to urban planning, development, and governance. Prior to joining MacArthur, Alaina staffed two donor advised funds housed at the Chicago Community Trust: The Partnership for New Communities, a civic collaborative that supported the Chicago Housing Authority's Plan for Transformation; and the 2016 Fund for Chicago Neighborhoods, which formed during the city's Olympic bid. She currently serves as co-chair of the board of Chicago Women in Philanthropy and is a member of the board of

The Funders' Network for Smart Growth and Livable Communities and the University of Chicago's Harris School of Public Policy Studies Alumni Advisory Council. Alaina holds dual master's degrees in public policy and Latin American studies from the University of Chicago and a bachelor's degree in political science and art history from the University of Rochester.

## **Susan Harper**

*Senior Vice President, CDFI Lending & Investing, Bank of America*

Susan Harper is a Senior Vice President, CDFI Lending and Investing, for Bank of America in San Francisco, CA. In this capacity, she manages the bank's activities with Community Development Financial Institutions (CDFIs) in California, the Mountain West and other areas that finance housing, small businesses, and community facilities, providing health care, education, childcare and other needed social services. Prior to joining Bank of America, Ms. Harper was Vice President of the Merrill Lynch Community Development Company in its San Francisco, CA office. Previously, Ms. Harper spent over nine years at the Low Income Investment Fund (LIIF) and NCB Capital Impact (NCBCI). As a Director at LIIF, Ms. Harper designed LIIF's lending program for charter schools in low-income areas and helped LIIF grow its charter school program from \$4 million in 2003 to more than \$175 million in 2008. She also led LIIF's capitalization, research, and policy activities for education, including the first-ever New Markets Tax Credit Fund for charter schools. Before joining NCBCI, Ms. Harper was a consultant with Price Waterhouse LLP, focusing on urban economic development programs and community development finance. Ms. Harper received a Masters in Public Policy from the John F. Kennedy School of Government and is on the Board of Directors of Opportunity Fund, as well as the Loan Committees for The Reinvestment Fund; Enterprise Community Loan Fund, Inc.; and Nonprofit Finance Fund.

## **Desiree Hatcher**

*Director - Community Development, Federal Reserve Bank of Chicago*

Desiree Hatcher is a director - community development in the Federal Reserve Bank of Chicago's Community Development and Policy Studies division. Her current responsibilities include conducting outreach, providing technical assistance, writing articles and coordinating events which promote community development and fair access to financial services. Ms. Hatcher earned a bachelor's degree in finance from the University of Detroit Mercy and a master's degree in administration from Central Michigan University. She also holds certifications as a commissioned examiner, and a Certified Regulatory Compliance Manager (CRCM).

## **Timothy Herwig**

*District Community Affairs Officer, Office of the Comptroller of the Currency*

Timothy Herwig is a District Community Affairs Officer in the Central District of the Office of the Comptroller of the Currency, located in Chicago, Illinois. In this capacity he provides community development outreach, training, and partnership development to national banks and federal thrifts, training and technical support to examiners, and other outreach services to organizations representing the interests of low- and moderate-income individuals and communities. Tim has focused his work to the extent possible on rural community and economic development in the states of Minnesota, Wisconsin, Illinois, and Indiana. Prior to joining the OCC, Tim was the Central Region Community Affairs Liaison with the Office of Thrift Supervision. He also served ten years as a Vice President of Community Affairs and CRA Officer for TCF National Bank in Chicago. He has served on a variety of boards in Chicago including Neighborhood Housing Services of Chicago, the Greater Southwest Development Corporation, and the Donors Forum. Tim holds a B.A. from St. John's University in Collegeville, Minnesota and an M.A. from the University of Virginia, both in English Literature.

## **Susan Howard**

*District Community Affairs Officer, Office of the Comptroller of the Currency*

Susan Howard is a District Community Affairs Officer with the Office of the Comptroller of the Currency. Her duties include working with banks, community groups, and government agencies to identify lending, investment, and service opportunities in eight western states. Prior to joining the OCC, Ms. Howard was employed in the banking industry for over 20 years, and held various line and community development lending and compliance positions. She also served on several boards and committees that have ties to the community development field, including the East Bay Asian Local Development Corporation, and the National Trust for Historic Preservation. She currently serves as an advisor to the California Community Economic Development Association (CCEDA). Ms. Howard is a graduate of California State University at Los Angeles.

## **Chris Howton**

*SBA & Guaranteed Commercial Loan Coordinator, Peoples National Bank, N.A.*

Chris Howton is the SBA & Guaranteed Commercial Loan Coordinator for Peoples National Bank, N.A., a locally owned community bank headquartered in Mt. Vernon, Illinois with 18 banking locations throughout southern Illinois and the St. Louis, Mo., metropolitan

area. PNB's branches are generally in small towns, ranging in population from 5,000 to 50,000. PNB has total assets of \$881 million, with total loans greater than \$660 million. Chris oversees a \$23 million dollar loan portfolio and coordinates the utilization of various credit enhancement programs for the entire bank. A southern Illinois native, Chris graduated from Southern Illinois University, Carbondale, IL with degrees in finance and marketing degree and a minor in economics. He currently serves as Chairman of the Hamilton County Economic Development Commission he is a past Chairman of the Workforce Investment Board #26 and Mcleansboro Chamber of Commerce.

### **Megan Hunter**

*Chief Planning Officer, City of Flint, Michigan*

Megan Hunter currently serves as the Chief Planning Officer for the city of Flint, Michigan. Ms. Hunter has been instrumental in the development of city's newly created Master Plan. This is Flint's first master plan in more than 50 years, and serves as a comprehensive, community vision that is intended to guide the city for the next 20 years.

### **Bonita Irving**

*District Community Affairs Officer, Office of the Comptroller of the Currency*

Bonita M. Irving joined the Office of the Comptroller of the Currency (OCC) in November 2006 as a District Community Affairs Officer in the OCC's northeastern district. As part of the OCC Community Affairs team, Ms. Irving serves as a consultative resource to national banks and federal savings associations on community development financing strategies and Community Reinvestment Act (CRA) issues and as a liaison to community groups on community development matters. She also helps to identify community development lending and investment opportunities available to national banks serving low- and moderate-income areas throughout the Northeast. Prior to joining the OCC, Ms. Irving served as a Senior Deputy Commissioner with the Massachusetts Division of Banks where she oversaw the Division's CRA, compliance, and fair lending activities for Massachusetts state-chartered banks and credit unions as well as the examination and licensing functions for non-bank licensees. During her tenure with the Massachusetts Division of Banks Ms. Irving also served as the Deputy Commissioner for CRA and as Community Development Director, where she was responsible for the Division's outreach activities. Ms. Irving began her financial services career as a retail banker working in customer service, mortgage lending and branch management. Ms. Irving received her B.A. in Public Administration and Politics from Ohio Wesleyan University.

### **Carl Jenkins**

*Managing Director, Community Investments, BMO Harris Bank*

Carl A. Jenkins is Managing Director of Community Investments for BMO Harris Bank N.A., the U.S. banking subsidiary of BMO Financial Group. He oversees Community Reinvestment Act investments targeting lower middle market companies and community-based real estate development in all BMO Harris markets. Presently, Carl manages a team and investment portfolio with commitments exceeding \$500 million and covering the states of Arizona, Florida, Illinois, Indiana, Minnesota, Missouri, Washington and Wisconsin. Prior to his current position, he served as a commercial real estate lender for BMO Capital Markets and the BMO Harris Community Development Lending team. Prior to joining the bank, Carl worked for the Local Initiatives Support Corporation (LISC), a national community development financial institution. He earned his bachelor's degree in architecture from Washington University in St. Louis and holds an MBA from the Kenan-Flagler School of Business at the University of North Carolina. He serves on the board of directors for several organizations, including; the National Association of Affordable Housing Lenders, the Cook County Land Bank Authority, the Disability Opportunity Fund, the Small Business Investor Alliance and the Chicago Sinfonietta. Carl also serves on the advisory committee of several lower middle market private equity funds.

### **David Johnson**

*Senior Vice President and Director of Community Development, BankPlus*

David E. Johnson, Sr., a native of Jackson, MS and a 35-year financial services executive, currently serves as Senior Vice President and Director of Community Development for BankPlus. He reports to the CEO of the bank and has served as a member of the bank's Senior Management Committee since 2005. David is a *magna cum laude* graduate of Jackson State University, Louisiana State University Graduate School of Banking, and Hinds Community College. He earned several diplomas from the American Institute of Banking. David attended the Cannon Financial Institute Trust School at Pepperdine University and the University of North Carolina at Charlotte. He is also a graduate of Leadership Jackson and Leadership Mississippi. David serves as Assistant Pastor, Chairman of the Board of Trustees, and Sunday School Superintendent at Zion Chapel Church of God in Christ in Bolton, MS.

## **Lisa M. Jones**

*Manager, CDFI Bond Guarantee Program, CDFI Fund, U.S. Department of the Treasury*

Lisa M. Jones is the Manager of the Bond Guarantee Program at the Community Development Financial Institutions (CDFI) Fund. In this capacity, she is responsible for the oversight, management and implementation of guarantees for bonds issued by Qualified Issuers. Prior to joining the CDFI Fund, Ms. Jones's professional experiences comprised pension fund management, small business and venture capital initiatives, community and economic development, global economic policy and investment research, corporate and real estate finance, and commercial lending. Her prior experiences also included serving as a principal for Quest Capital Strategies; senior financial analyst for United Technologies Corporation global pension funds; international analyst for the Joseph E. Seagram & Sons Treasury Unit; associate for American International Group; and Loan Associate for Mitsui Manufacturers Bank. Ms. Jones received a Master of Business Administration in Entrepreneurial Management and Finance from the Wharton School of the University of Pennsylvania and a Bachelor of Arts in Finance and Marketing from the University of California at Berkeley. She is a Chartered Financial Analyst and a member of the CFA Society Washington, DC. She was a member of the Women Angels.net, the first structured women's "angel" venture capital investment club in the U.S. designed to invest in emerging growth companies in the Mid-Atlantic region.

## **Bomee Jung**

*Deputy Director, New York Office, Enterprise Community Partners*

Bomee Jung provides management and strategic planning leadership in Enterprise's New York market, where Enterprise has created or preserved more than 44,000 affordable homes for 114,000 residents since 1987. Deputy Director since 2012, Bomee leads the development of new initiatives and oversees programs in sustainability, Sandy response and resiliency, housing for extremely low-income individuals and families, and state and local policy. From 2008 to 2012, Bomee led Enterprise's Green Communities Initiative in New York. She facilitated New York City's adoption of the Enterprise Green Communities Criteria and led a successful \$20 million Weatherization Assistance Program that provided energy efficiency upgrades to more than 2,200 apartments in 18 months using federal stimulus funding. Before joining Enterprise in 2008, Bomee founded and directed GreenHomeNYC, a volunteer-driven nonprofit that is now in its 11th year of promoting sustainability through green building education and peer-learning. Bomee holds a Master in City Planning degree from the Massachusetts Institute of Technology and a bachelor's

degree in comparative literature and Japanese from the University of Georgia. She serves on the board of Asian Americans for Equality (AAFE).

## **Mary Kaiser**

*President, California Community Reinvestment Corporation*

Mary Kaiser is a 30-year financial services executive, specializing in marketing, lending and integrating the delivery of financial products and services. She began her career at First Interstate Bank, having served in a variety of capacities from statewide lending trainer, branch manager, district finance officer and district manager. In 1987, she joined the Bank of A. Levy, a 100 year-old local bank in Ventura County, as its EVP and COO, overseeing Trust, Marketing, Retail Banking, Customer Service, Trade Finance, Community Reinvestment and Corporate Facilities. Mary joined the California Community Reinvestment Corporation in 1995 as President and CEO, since increasing net worth of the company by \$14 million while evolving the product lines to meet the increasing needs of membership as well as the low-income communities served. CCRC has extended in excess of \$736 million in new loan commitments, funded over \$390 million in loans, and raised \$380 million in lines of credit from member bank institutions. Active loan sales in the secondary market are approaching \$250 million in multi-family affordable housing mortgages. Mary serves on the Executive Committee of the National Association of Affordable Housing Lenders, multiple boards including the Community Reinvestment Fund, California Environmental Redevelopment Fund, and the Ventura County Community Foundation. She received a bachelors degree in Psychology from San Diego State and an MBA from California Lutheran University

## **Deborah Kasemeyer**

*Senior Vice President and CRA Officer, The Northern Trust Company*

Deborah Kasemeyer is Senior Vice President and CRA Officer of The Northern Trust Company, a \$95 billion dollar financial institution headquartered in Chicago, IL which provides trust, custody, investment management and banking services to individuals and institutional clients throughout the world. Deborah has managed Northern's CRA and Community Investment programs for the last 18 years where Northern has earned "Outstanding" CRA ratings under Large Retail, Wholesale and Strategic Plan designations and from three different regulatory agencies. She is a graduate of DePauw University in Greencastle, IN with a BA in Economics.

## Jason Keller

*Economic Development Director, Federal Reserve Bank of Chicago*

Jason Keller is the economic development director for the State of Illinois in the Community Development and Policy Studies (CDPS) Division of the Federal Reserve Bank of Chicago. He oversees and evaluates economic capacities and sustainable growth opportunities within the Federal Reserve's Seventh District by conducting seminars, workshops, and preparing written materials dealing with the Equal Credit Opportunity Act, the Community Reinvestment Act, and other consumer protection laws and regulations. Prior to assuming this role in May 2011, Keller spent 13 years as an examiner-in-charge and in a managing role assessing compliance with various regulations in community, regional, and large state member banks and bank holding companies throughout the Federal Reserve's Seventh District. Keller holds a sociology degree from Illinois State University and a master's degree in public policy and administration from Northwestern University.

## Jim Keller

*Review Examiner, Federal Deposit Insurance Corporation*

Jim is currently a Review Examiner in the New York Regional Office. Prior to becoming a Review Examiner, Jim worked as a Sr. Compliance Examiner in the FDIC's Jamesburg, New Jersey Field Office for approximately 10 years. While in the Jamesburg Field Office, Jim conducted compliance and CRA examinations in New Jersey, Maryland, and Puerto Rico. Jim has been designated as a CRA subject matter expert for the FDIC's New York Region and is regularly involved in the Region's most complex CRA examinations. In addition to his Review Examiner duties, Jim serves as an Instructor at the FDIC's CRA School in Washington, D.C. Jim holds a degree in Political Science from Florida State University.

## Jonathan Kivell

*Vice President, Risk Management, Citi Community Capital*

Jonathan Kivell is a Vice President in the Risk Management department of Citi's Institutional Clients Group where he focuses on community development finance transactions. Prior to joining Citi, Jonathan worked for United Bank in Washington, DC where he originated real estate and working capital loans to affordable housing developers, small businesses, and non-profit organizations. Jonathan is a Director of Praxis Housing Initiatives, a non-profit developer of supportive housing in New York City. He has served as an Adjunct Professor in Virginia Tech University's Urban Affairs and Planning program and Georgetown University's Master's in Real Estate program. Originally from Great

Neck, NY, Jonathan received a B.S. *cum laude* from Cornell University and a Master's in Public Policy from Georgetown University.

## Dave Kleiber

*Project Consultant, Capital Link*

David Kleiber joined Capital Link as a Project Consultant in May 2004. Capital Link works exclusively with Federally Qualified Health Centers to assist them in planning and accessing financing for capital projects. Dave has performed numerous feasibility analyses, market assessments, financial projections and business plans for FQHCs across the country. He also plays a key role in Capital Link's New Markets Tax Credit program which includes consulting with health centers seeking to use this type of financing and assisting in managing Capital Link's own tax credit allocation. Prior to Capital Link, Dave held various positions at Cascadia Revolving Fund, a Community Development Financial Institution based in the Pacific Northwest. There he was a Portfolio Manager, Senior Lender and then Associate Director before designing and implementing Cascadia's Rural Development Investment Fund (RDIF). The RDIF is a quasi-equity source of high risk capital for manufacturing businesses located in the rural areas of Washington and Oregon. Previously, Dave spent three years in Nepal serving in the Peace Corps. Mr. Kleiber earned his BS degree from Michigan State University and later went on to obtain his MBA from the University of Washington. Currently he is Board President of Whatcom Counseling and Psychiatric Clinic in Bellingham, WA, the county's primary community mental health provider. Mr. Kleiber is located in Capital Link's Washington State office.

## Scott Kleiman

*Innovation Fellow and Staff Lead, Social Impact Bonds Initiative, Illinois Governor's Office of Management and Budget*

Scott Kleiman is the Innovation Fellow for Illinois with the Social Impact Bond Technical Assistance Lab (SIB Lab) at Harvard University's Kennedy School of Government. Scott leads Governor Quinn's new Pay for Success/Social Impact Bonds initiative, which is part of the Governor's agenda to accelerate innovation, drive performance management, and achieve better social outcomes. In 2013, Illinois became the third state in the nation to request proposals for Pay for Success projects. Prior to joining the SIB Lab, Scott helped found Duke University's CASE i3 Initiative on Impact Investing, the world's first comprehensive MBA program on impact investing, and served as its student co-chair. Scott has consulted for Investors' Circle, the oldest and largest early-stage impact investing network and was a summer associate with Bain & Company, where he analyzed infrastructure investment needs for the City of Atlanta.

Before graduate school, Scott led strategic planning and managed the CEO's office at Ceres, a national nonprofit organization partnering with institutional investors to advance corporate sustainability practices. Scott earned an MBA from the Fuqua School of Business at Duke University, where he was a Fuqua Scholar, and a BA in Political Science from Middlebury College.

## **Steven W. Kuehl**

*Economic Development and Wisconsin State Director, Community Development and Policy Studies, Federal Reserve Bank of Chicago*

Steven W. Kuehl is the Economic Development and Wisconsin State Director for the Community Development and Policy Studies division of the Federal Reserve Bank of Chicago. Mr. Kuehl conducts seminars and workshops, and prepares articles and other written materials dealing with economic development, the Community Reinvestment Act (CRA), and fair lending laws and banking regulations. Since joining the Reserve Bank in 1995, he has been a commissioned senior examiner on consumer compliance and CRA examinations, as well as manager for Consumer Complaints, HMDA Processing, and the Advisory Service Program. Prior to joining the Chicago Fed, he was an examiner for the United States Treasury Department's Office of Thrift Supervision. Mr. Kuehl also served during Operation Enduring Freedom in the U.S. Army Reserve Judge Advocate General's Corps as a legal assistance staff officer in the 91st Legal Support Organization at Fort Sheridan, Illinois. He earned the Army Achievement Medal and was honorably discharged in 2007. Mr. Kuehl holds a B.S. in finance and economics from Carroll University and a Juris Doctor from Chicago-Kent College of Law. He is admitted to practice in Illinois and the United States District Court for the Northern District of Illinois. He is a member of the Chicago and Illinois State Bar Associations and is past Chairman of the Chicago Bar Association's Consumer Credit Practice Committee.

## **Rogger LaCruz**

*Vice President, Senior Product Manager, Union Bank*

Rogger LaCruz is Vice President, Senior Product Manager for Retail Deposits at Union Bank. He is responsible for developing and executing the bank's emerging segment (LMI) product strategy. Rogger currently manages retail products and alternative financial services focused on the unbanked and underbanked consumer segments. In addition, Rogger is the lead designer of the Union Bank Access Account and responsible for the product launch. Rogger has over 15 years of product management experience in debit, ATM and retail deposit products and has been at Union Bank for the last 4 years leading various

product initiatives including the development of the LMI segment product road map. Prior to Union Bank, Rogger was a Vice President, Senior Product Manager for JPMorgan Chase and Washington Mutual. Among key accomplishments were the launch of Wamu's surcharge free ATM program and the Wamoola for schools reward program. Rogger holds a Master of Business Administration in Marketing from the University of La Verne and a Bachelor of Science in Business Administration – Finance from California State University – Northridge.

## **Laura Lewis**

*Bank Examiner, Office of the Comptroller of the Currency*

Laura M. Lewis is a bank examiner with the Office of the Comptroller of the Currency (OCC). Prior to joining the OCC in 1998 as a compliance specialist, Lewis was a community banker responsible for the retail lending administration, mortgage banking operations, and regulatory compliance in consumer lending, leasing, and credit card operations at a large regional national bank. She was named the compliance lead expert for the Northeastern District of the OCC in 2006. Lewis serves as the chair of the Northeastern District Compliance Committee. She also teaches the OCC Fair Lending and Community Reinvestment Act schools. Lewis holds a BA in economics and French from Wilson College, Chambersburg, Pennsylvania, and an MBA in finance and managerial science from Wilkes University, Wilkes-Barre, Pennsylvania. Lewis is a graduate of the ABA's Stonier Graduate School of Banking, University of Delaware, and is certified as an anti-money laundering professional by the BAI.

## **Claudia Lima**

*Executive Director, Local Initiatives Support Corporation, Los Angeles*

Claudia Lima is the Executive Director of the Los Angeles LISC office where she is responsible for overseeing all activities including capital deployment (loans, grants and equity), identifying and creating capacity building and programmatic initiatives needed for the local market, creation of new loan programs and fundraising for operations and programs. Claudia also oversees and coordinates LISC's Building Sustainable Communities Initiative, a holistic community development approach that ensures transactions are evaluated within the context of surrounding neighborhoods to catalyze revitalization. LA LISC's programmatic initiatives include affordable housing, education, working capital, commercial/retail, small business and other capacity building investments. As director, Claudia has created a working capital fund for charter schools, launched various economic development initiatives and completed several capacity

building trainings. She has extensive background in community and economic development finance, including LIHTC, NMTC, bond financing and municipal soft subsidies. Her past experience includes underwriting various types of projects including affordable housing, charter schools and child care centers, grocery centers and small businesses. She has a B.S. degree in Business Administration from the USC Marshall School, an M.S. degree in CED from So. New Hampshire University, and she is a board member of SCANPH, CD Tech, California CDC.

### **Robert Manuel**

*Director of CRA, Wells Fargo*

Robert Manuel is the Director of CRA for Wells Fargo. He manages a team that is responsible for assessing Wells Fargo's CRA performance companywide in the bank's 39-state retail footprint and working very closely with the various lines of business to provide CRA guidance, develop effective strategies and identify best practices to achieve the best possible CRA ratings in each of the bank's markets. During his nineteen-year career at Wells Fargo, his team has coordinated over 35 CRA examinations, including those designated as Large Bank, Limited Purpose Bank and Wholesale Bank. Robert is a member of the Consumer Bankers Association's Community Reinvestment Committee as well as on the Board of the National Association of Affordable Housing Lenders. He has studied economics at the undergraduate and graduate levels at Cornell University and the University of Chicago.

### **John G. "Jack" Markowski**

*President and Chief Executive Officer, Community Investment Corporation*

As president of CIC, Jack Markowski oversees the most important source of loans for the rehabilitation of multifamily residential buildings in the Chicago region. Markowski joined CIC after serving as President of Park Bank Initiatives, the non-profit community development affiliate of Park National Bank (now US Bank). He served as Commissioner of the Chicago Department of Housing from 1999 through June, 2007. During Markowski's tenure, the Department of Housing spent more than \$3 billion to assist more than 100,000 housing units in Chicago, including more than 5,200 SRO units, 5,700 units of senior housing, and 2,000 new single family homes. Prior to joining the Department in 1992, Markowski served as the first executive director of the North West Housing Partnership, an organization that promotes and develops affordable housing in Chicago's North and Northwest suburbs.

### **James S. Marks, MD, MPH**

*Senior Vice President, Robert Wood Johnson Foundation Health Group*

James S. Marks, MD, MPH, senior vice president, directs all program and administrative activities of the Robert Wood Johnson Foundation (RWJF) Health Group. This includes the Foundation's work in childhood obesity, public health and vulnerable populations. Prior to joining RWJF in 2004, Marks retired as assistant surgeon general after serving as director of the Centers for Disease Control's National Center for Chronic Disease Prevention and Health Promotion for almost a decade. Throughout his tenure at CDC, Marks developed and advanced systematic ways to prevent and detect diseases such as cancer, heart disease and diabetes, reduce tobacco use and address the nation's growing epidemic of obesity. Marks received an MD from the State University of New York at Buffalo. He trained as a pediatrician at the University of California at San Francisco, and was an Robert Wood Johnson Clinical Scholar at Yale University, where he received his MPH.

### **Bruce McCrindle**

*Vice President of Compliance, ABC Bank*

Bruce D McCrindle, CRCM, has over 20 years of financial industry experience. Bruce has taught evening classes in Banking and Finance at a local community college and for the American Institute of Bankers in Chicago. He worked previously with a community bank as Vice President of Training and Compliance Officer before being hired by BMO Harris bank where he specialized in marketing compliance and deposit product compliance for almost 13 years. Bruce is currently the Vice President of Compliance for ABC Bank, a \$340M community bank with 5 branches headquartered in the Austin neighborhood of Chicago. Bruce holds a BA in Communications and a MA in Instructional Training and Technology from Governors State University.

### **Alden J. McDonald, Jr.**

*President and Chief Executive Officer, Liberty Bank and Trust Company*

Alden J. McDonald, Jr. is President and CEO of Liberty Bank and Trust Company, one of the top three African-American owned financial institutions in the United States. Headquartered in New Orleans, LA, Liberty Bank has financial operations in Louisiana, Mississippi, Texas, Kansas, Missouri, Michigan and Chicago and also qualified as a Community Development Financial Institution (CDFI). Under Mr. McDonald's stewardship, Liberty has grown from an initial asset base of \$2 million to more than \$560 million in assets. Liberty has been awarded more than \$140 million in New Market Tax Credits which provided key financial resources

in the redevelopment of New Orleans and Southeast Louisiana since Hurricane Katrina. In the aftermath of Hurricane Katrina, with his customers scattered throughout the country, Mr. McDonald devised a plan that has resulted in Liberty Bank enjoying some of its most successful and profitable years after the storm. His extraordinary efforts were chronicled in the *New York Times* in 2006. That same year he was named one of *Fortune Magazine's* Portraits of Power. Alden McDonald's civic and business awards and his service on local, regional and national boards are too numerous to mention, but highlights include tenure with Fannie Mae, the FDIC Advisory Committee on Economic Inclusion, the American, Louisiana and National Bankers Associations. He is a graduate of the LSU School of Banking and of Columbia University's Commercial Banking Management Program.

## **Molly McKnight**

*Southern District Compliance Lead Expert, Office of the Comptroller of the Currency*

Molly McKnight serves as the Southern District Compliance Lead Expert, providing technical expertise and support for community bank supervision programs in the areas of the Community Reinvestment Act, fair lending, consumer compliance regulations, and the Bank Secrecy Act. McKnight is a frequent speaker for industry events and has specialized in compliance supervision since 1997. McKnight joined the OCC in 1999 after serving as an examiner with the FDIC for ten years. McKnight holds a Certified Regulatory Compliance Manager certification, a Certified Anti-Money Laundering Specialist certification, and completed the ABA Graduate School of Compliance Management. She went to college in Kansas and has a Master of Science degree in Industrial/Organizational Psychology from Emporia State University and a Bachelor of Arts degree with majors in Business Administration and Psychology from Benedictine College.

## **Heather McLeod-Grant**

*Founder, McLeod-Grant Advisors*

Heather McLeod Grant is the founder and principal of McLeod-Grant Advisors and a published author, speaker/trainer, and consultant with more than twenty years experience in the social sector. Her current work focuses on creating transformative leadership and networks for social change. She's helping launch several new leadership programs: the Irvine New Leadership Network and Catalyst Corps, a network of high-impact board leaders. She is also currently helping facilitate several issue-based networks in California: the iZone Silicon Valley, Housing California, and writing case studies of the Pioneers in Justice leadership network (Levi Strauss Foundation). She has prior expertise focused on scaling social impact, social innovation

and entrepreneurship, nonprofit management, and organizational development. She is the co-author of the best-selling *Forces for Good: The Six Practices of High-Impact Nonprofits*, named a Top Ten Book by the *Economist*. Most recently she worked at Monitor Institute for nearly five years, where she helped lead their nonprofit and 'networks' practice areas. Heather is a former McKinsey & Company consultant and a co-founder of *Who Cares*, a national magazine for young social entrepreneurs published from 1993-1999. Heather currently serves on the boards of FuseCorp and Jacaranda Health; and Chairs the Woodside Elementary School Bond Campaign. She is a member of SV2, the Women's Information Network at Stanford GSB.

## **Jonathan Miller**

*Deputy Director, Federal Deposit Insurance Corporation*

Deputy Director Jonathan Miller leads the FDIC's Division of Depositor and Consumer Protection Policy and Research Branch. This branch does original consumer research; provides analytic support for compliance examinations; develops guidance on consumer laws and regulations; develops supervisory policy; and keeps abreast of industry trends affecting consumers and depositors. Prior to joining the FDIC in February 2011, Deputy Director Miller worked for the U. S. Congress for more than 23 years including for the Senate Banking Committee, where he helped draft the consumer protections and mortgage provisions of the Dodd-Frank Act; the House Financial Services Committee, working primarily on issues related to housing; and a number of individual Members of Congress. Mr. Miller is a graduate of Georgetown University and has a Master's degree in Public Policy from the Harvard University's John F. Kennedy School of Government.

## **Jonathan Mintz**

*Founding President and Chief Executive Officer, Cities for Financial Empowerment*

Jonathan Mintz is Founding President and Chief Executive Officer of the Cities for Financial Empowerment (CFE) Fund, a national non-profit organization that supports municipal efforts to help low-income families and individuals achieve long-term financial stability. He also founded and co-chaired the Cities for Financial Empowerment Coalition (CFE Coalition), which brings together pioneering municipal governments from across the country to advance innovative financial empowerment initiatives on the municipal, state, and national level. At the CFE Fund, Mintz provides resources to local government leaders and their partners across the world looking to expand financial empowerment programs, policies, and research. Mintz worked in the

Bloomberg Administration for its full 12 years, and was the longest serving Commissioner in the history of the Department. Building on these experiences in New York City government, Mintz has pioneered the “Supervitamin Effect,” a growing body of programs, policies, and research that measures the positive impacts of integrating financial empowerment services into mainstream local government antipoverty programs such as workforce development, public housing, domestic violence, prisoner reentry, and more. Mintz has also worked as an attorney, professor of law, and Second Grade teacher, with graduate degrees from Cornell School of Law and Bank Street College of Education.

### John Moon

*District Manager Community Development, Federal Reserve Bank of San Francisco*

John Moon joined the Federal Reserve Bank of San Francisco in 2012 and directs the strategic activities of the field team. He has extensive community development experience in the public and private sectors including work at Living Cities, the Federal Reserve Board of Governors, the CDFI Fund, the City of Seattle, Federal Home Loan Bank of Seattle, and Fleetbank. As an investor he has facilitated and invested in community development transactions ranging from affordable housing projects, small business loans, commercial-real estate, transit development, and others using a wide range of public and private capital sources. John has also advanced national community development programs and policies, including those involving community/social investments, small business credit, and affordable housing. He has also published articles and papers and spoken nationally on these topics. John earned his Bachelor’s degree from UCLA and a Master’s in Public Policy from the Kennedy School of Government at Harvard University.

### Gretchen Murphy

*Senior Vice President of Marketing and the Community Reinvestment Act Officer, Soy Capital Bank*

Gretchen Murphy is a Senior Vice President of Marketing and the Community Reinvestment Act Officer of Soy Capital Bank and has held numerous positions in her 23 years at the Bank. Other positions she has held include, head of Retail, CFO/Cashier and Internal Auditor. Murphy received an Accounting degree from Millikin University and her MBA from U of I in Springfield. Murphy sits on the Boards of the Greater Decatur Chamber of Commerce and the Forsyth Sunrise Rotary Club. Murphy is also a former Board member of the Illinois Bankers Association.

### Angela Mysak

*Senior Compliance Examiner, Federal Deposit Insurance Corporation*

Angela Mysak serves as a Senior Compliance Examiner for the FDIC, employed by the Corporation for 10 years. In this role, she is responsible for conducting, supervising, and directing bank examinations (including highly complex, sensitive, and problem-characteristic institutions), investigations, and other activities relating to consumer protection, fair lending and civil rights laws and regulations, consumer complaints, and related enforcement actions. Further, she conducts Community Reinvestment Act (CRA) performance evaluations for small, intermediate, and large institutions. She currently serves as a regional resource for developing and implementing examination procedures and is actively involved in the FDIC’s on-the-job training program by coaching subordinate employees. During her tenure, Ms. Mysak has also performed examination report review functions, assisted the Kansas City Region in carrying out recruiting initiatives through job applicant assessments, and has provided Home Mortgage Disclosure (HMDA) training at the request of bank personnel.

### Joe Neri

*Chief Executive Officer, IFF*

As CEO, Joe Neri, is charged with leading all of IFF’s business units and programs including: lending, real estate services, research, public policy, school services and affordable housing, and is responsible for meeting all financial and program goals. Mr. Neri has worked in comprehensive community development for over 25 years and has broad, direct experience in community facility planning and development; affordable housing; community small business lending; child care facilities design and finance; and charter school authorizing, finance and development. Mr. Neri provides national commentary on community development finance and the nonprofit sector. Mr. Neri joined IFF in 1997 to create IFF’s Real Estate Services division which actively provides real estate consulting and project management to nonprofits. Prior to joining IFF, Mr. Neri helped create and was the Associate Director of The Resurrection Project, a nationally recognized Chicago community development corporation, and served as the Director of Economic Development for a municipality, where he managed two job-creation loan funds. Mr. Neri holds a Masters in City Planning from UC Berkeley, and a BA in Urban Affairs from Grinnell College.

## **Cathy Niederberger**

*Managing Director of Community Development Banking, PNC Bank*

Cathy Niederberger is Managing Director of Community Development Banking for PNC Bank. In this role, she oversees PNC's community development teams in 14 states and the District of Columbia, directing the community development lending, investment and services results for the PNC footprint. This is accomplished by assessing community and customer needs in low and moderate income communities and delivering resources, both financial and intellectual, to meet those needs through company-wide goals and strategies. Throughout her Community Development career, Cathy has provided expertise to several community organizations and has been the recipient of distinguished Community Development awards. Cathy has been a faculty member of the National Community Development Lending School since 2000, is a member of the Rural LISC National Advisory Council, the Consumer Bankers Association's Community Reinvestment Committee, the National Community Reinvestment Coalition's Bankers Community Collaborative Council and serves as a Board member of the National Association of Affordable Housing Lenders.

## **Matt Nordmann**

*Director of Lending, Southern Region, IFF*

Matt Nordmann is the IFF Director of Lending for the Southern Region, which includes Missouri, Central and Southern Illinois and Kansas. As Director of Lending, Mr. Nordmann is responsible for sourcing and directing IFF's Loan activities across the Southern Region in all facets of IFF's lending platform including Charter Schools, Healthy Food Access, Affordable Housing and Human Services. Mr. Nordmann has almost two decades of experience in real estate development and finance. He earned a J.D., MA in Urban Affairs and a BA in Political Science, all from Saint Louis University. Prior to joining IFF, Mr. Nordmann was a Vice President of Enterprise Bank and Trust in its Tax Credit Specialty Group. IFF is one of America's leading nonprofit community development financial institutions. IFF strengthens non profits and their communities through lending and real estate consulting that helps these organizations plan, finance and build facilities that are critical to their mission. Founded in 1988, IFF has total assets of more than \$235MM and serves nonprofits working with low-income communities and special needs populations in Illinois, Indiana, Iowa, Missouri, Wisconsin, Kansas, Michigan and Ohio.

## **Karin Norington-Reaves**

*Chief Executive Officer, Chicago Cook Workforce Partnership*

Karin M. Norington-Reaves serves as Chief Executive Officer of the Chicago Cook Workforce Partnership (The

Partnership), appointed by Mayor Rahm Emanuel and Cook County Board President Toni Preckwinkle. Karin oversaw the creation and launch of The Partnership, a non-profit agency, in July 2012 and is currently working to reform and revitalize the public workforce system in the greater Chicagoland area. She served as the Director of Cook County Works, the federally-funded workforce development agency for south and west suburban Cook County, spearheading a comprehensive reorganization of Cook County's workforce development agency. Among her responsibilities, Karin was instrumental in creating and implementing innovative initiatives for job-seekers and businesses. Prior to her role in workforce development, Ms. Norington-Reaves served as Deputy Director of the Office of Urban Assistance for the Illinois Department of Commerce and Economic Opportunity (DCEO), where she created and oversaw programs and implemented policies to address economic issues facing urban populations statewide. Ms. Norington-Reaves received her law degree from Southern Methodist University School of Law and her undergraduate degree in Spanish Language and Literature from Northwestern University.

## **Jeff Nugent**

*President and Chief Executive Officer, The Center for Leadership Innovation*

Jeff Nugent is the President and CEO of The Center for Leadership Innovation (TCLI), an organization that develops leaders from the community, private and public sectors who envision, initiate and share breakthrough approaches to addressing society's most challenging social issues. Mr. Nugent has created innovative leadership programs and funding vehicles that have helped thousands of organizations to realize their goals. These programs are internationally regarded as highly effective methods to enhance the ability of key leaders to maximize the impact - and increase the sustainability - of their organizations. Over 12,000 bankers have participated in TCLI community development lending programs, including alumni of the National Community Development Lending School.

## **Amy Olson**

*National Bank Examiner, Zions First National Bank*

Amy Olson started with the OCC in August 1998 as an experienced hire in the Iron Mountain, Michigan, field office. Olson was commissioned as a generalist examiner in 2003 while working in the Milwaukee, Wisconsin, field office responsible for completing many CRA evaluations of small banks. In 2005, Olson moved to New York to join the Large Bank East Team as part of the resident compliance staff at JPMorgan Chase Bank, N.A. She also helped to develop the OCC's Small Bank/Intermediate Small Bank CRA School and was a facilitator for four years. In 2008, Olson joined the Zions First National Bank core examination staff as the compliance functional examiner-in-charge. Last year

Olson was selected to develop and implement the CRA performance evaluation quality control review process within the midsize line of business. She is responsible for reviewing performance evaluations for consistency, completeness, and to ensure ratings and conclusions are adequately supported.

### John Olson

*CRA Officer and Vice President, Urban Investment Group, Goldman Sachs Bank USA*

John Olson is the Community Reinvestment Act (CRA) Officer of Goldman Sachs Bank USA and Vice President in the Bank's Urban Investment Group. He was most recently part of the management team of the Federal Reserve Bank of San Francisco's Community Development department, where he led the department's field team, served as a Senior Advisor to the Center for Community Development Investments and advised the department on bank regulatory matters that impact community development finance. Prior to the Fed, John worked in Wells Fargo's CRA compliance group. He recently completed the Berkeley-Columbia Executive MBA program.

### George Overholser

*CEO and Co-Founder, Third Sector Capital Partners*

For the past ten years, George Overholser has committed himself to the social sector. Since 2010 he has been an Entrepreneur in Residence at New Profit Inc., and in that capacity, co-founded Third Sector Capital Partners. Previously, he founded NFF Capital Partners, a division housed within Nonprofit Finance Fund that has so far helped 16 highperforming nonprofits to secure over \$300 million of philanthropic growth capital. The NFF Capital Partners portfolio has grown its programmatic output five-fold since the investments were made, while also markedly improving metrics of financial sustainability. In 1999, George formed North Hill Ventures, a Bostonbased venture capital firm that focuses on earlystage financial and marketing technology firms. He was a member of Capital One's founding management team, where he headed up strategy and oversaw the launch of 20 new businesses. George commenced his career as a strategy consultant at Strategic Planning Associates, serving a wide range of Fortune 500 clients. George is a frequent speaker and writer on the topic of innovation in nonprofit sector finance, having been covered in *The Wall Street Journal*, *The Economist*, *Business Week* and *New York Times*. He graduated from Harvard College with a degree in Physics and a MBA from Stanford's Graduate School of Business. He serves on the boards of Vistaprint, Ltd. (NASDAQ) and Tickets for Charity.

### Teresa Perez

*Community Affairs Officer, Federal Deposit Insurance Corporation*

Teresa Perez is the Community Affairs Officer of the Federal Deposit Insurance Corporation's Kansas City Region Community Affairs Branch. Her area includes the states of Kansas, Missouri, Nebraska, Iowa, South Dakota, North Dakota, and Minnesota. Ms. Perez serves as a liaison for financial institutions, examiners, community organizations, and other stakeholders in the areas of the Community Reinvestment Act and fair lending laws. Ms. Perez began her work with the FDIC's Community Affairs Branch in Dallas, Texas as the Community Affairs Assistant in 1991 and was promoted to the position of Fair Lending Specialist from 1993-1999. Ms. Perez subsequently served as a Community Affairs Specialist for the Dallas Region till 2009 when she relocated to the Midwest. In 2007, Ms. Perez was awarded a fellowship under the Brookings Institution Executive Education Program and worked with the 110th Congress on Capitol Hill. Since 2009, Ms. Perez provides oversight for the Alliance for Economic Inclusion (AEI) and other initiatives of the Community Affairs Branch in the seven-state Kansas City Region. Ms. Perez previously worked for the FDIC's former Division of Liquidations Asset Marketing Section in Dallas, where selling the assets of failed institutions was the primary function. Before working for the FDIC, she spent 10 years in banking in central Texas. Ms. Perez holds a BA degree from the University of Texas in Austin and an MBA degree from Texas State University.

### Lee Peterson

*Senior Tax Manager, National Renewable Energy Practice, CohnReznick*

Lee Peterson is a licensed attorney and Senior Tax Manager for CohnReznick's National Renewable Energy Practice. To date, Lee has been a critical tax advisor in over 10 billion dollars of renewable energy projects within the U.S. and its' territories. He is responsible for governmental affairs and his clients include the U.S. Department of Energy, Fortune 100 companies, state and local governments, tax exempt organizations and renewable energy project developers and manufacturers (both domestic and international). Lee also advises the nation's top financial institutions, their regulators, and Congress regarding tax equity investment structures. Lee volunteers hundreds of hours, pro bono, assisting non-profit renewable energy organizations, federal and state regulators, legislators and Congress as they seek to improve and implement new energy policies. For 10 years, Lee was an adjunct professor at Clayton State University and is a guest lecturer for the Georgia Tech School of Public Policy on energy and the J.M Tull School of Accounting at the University of Georgia Terry College of Business. Lee also serves as instructor for the State Bar of Georgia continuing legal education seminars. He earned a J.D. from William Mitchell College of Law and a Bachelors in Business Administration from the University of Minnesota.

## Mark Pinsky

*President and Chief Executive Officer, Opportunity Finance Network*

Mark Pinsky is President & CEO of Opportunity Finance Network (OFN), the national network of high-performing community development financial institutions (CDFIs). Since 1995, Mark has led OFN and the CDFI industry through a series of transformations that have resulted in the growth of industry assets and financing, as well as the dramatically increased ability of Member CDFIs to expand product and geographic coverage to more disadvantaged people and communities. Under his leadership, OFN continues to reaffirm its core purpose—aligning capital with social, economic, and political justice. A former Chair of the Consumer Advisory Council of the Federal Reserve Board of Governors, Marks serves on an array of national and local boards and is the Founding President of Congregation Tzedek v'Shalom in Newtown, Pennsylvania.

## Ray Pruszkowski

*National Bank Examiner, Office of the Comptroller of the Currency*

Ray Pruszkowski is a National Bank Examiner for the Office of the Comptroller of the Currency (OCC), which supervises nationally chartered banks and thrifts. For the past seven years, he has been a compliance examiner in the OCC's Large Bank Supervision division. Prior to that, he was a safety and soundness examiner in the Mid-size and Community Banks division. He joined the OCC in 2000 and was commissioned as a National Bank Examiner in 2005. Prior to his service with the OCC, he worked in the private sector for a global financial services company. He is also a Certified Anti-Money Laundering Specialist. Ray is a graduate of Rutgers University.

## José Quinonez

*Chief Executive Officer, Mission Asset Fund*

José Quinonez is a passionate advocate for social justice. He became Mission Asset Fund's founding CEO in 2007. Mission Asset Fund (MAF) is an award-winning nonprofit organization that integrates financially excluded low-income and immigrant communities into the financial mainstream by offering innovative and culturally relevant financial programs, products, and services. Most recently, José was selected to Chair the Consumer Financial Protection Bureau's Consumer Advisory Board; elected as an Ashoka Fellow; received the 2013 James Irvine Leadership Award; selected to the Aspen Institute Fellowship for Emerging Nonprofit Leaders; received the 2012 Bank of America's Neighborhood Excellence Award; and received the 2012 Latino Leader Magazine SF Maestro Award. He serves as Vice Chair of the Board for Credit Builder's Alliance and is a member to Experian's Consumer Advisory Council and California

Controller's Financial Literacy Advisory Council. José is a graduate from Princeton University's Woodrow Wilson School and the University of California at Davis.

## Rip Rapson

*President and Chief Executive Officer, The Kresge Foundation*

Rip Rapson, attorney and expert in urban policy, is president and CEO of The Kresge Foundation, a \$3 billion national, private foundation based in metropolitan Detroit. Rapson came to Kresge in 2006 and led the philanthropy in a multiyear transition to expand and recalibrate its grantmaking. Strategically focused programs emerged: arts and culture, education, environment, health, human services, and community development in Detroit, Kresge's hometown. Each seeks to expand opportunities in America's cities so that vulnerable people can lead self-determined lives and join the economic mainstream. Rapson put into practice the use of multiple funding methods, including operating support, project support and program-related investments. Program-related investments, such as loans and loan guarantees, allow Kresge to use its capital in ways that extend beyond traditional grantmaking.

## Larry Refsland

*President, Western National Bank Cass Lake*

Larry is the President of Western National Bank Cass Lake. Cass Lake, MN is in the heart of the Leech Lake Reservation, home of the Leech Lake Band of Ojibwe. Prior to moving to Cass Lake, Larry served as a consultant to a bank in Washington State that ultimately hired him as Vice President in the Troubled Asset Division. He developed a strong reputation in the construction lending field while at Bremer Bank in Perham, MN. Real Estate lending was a natural fit for Larry after working for several years in the Twin Cities market as a real estate agent and broker. He was the General Manager for a 60 agent real estate office in Burnsville, MN and was a popular teacher for Continuing Education classes before making the move "up North" to his lake property not too far from Cass Lake.

## Nancy Register

*Associate Director, Consumer Federation of America*

Nancy Register is the Associate Director of the Consumer Federation of America. Ms. Register is also the national director for CFA's social marketing wealth building campaign, America Saves, which encourages low-income households to save, reduce debt, build wealth through homeownership and at work, save during tax time, create emergency savings and elect automatic saving. She is a recognized national expert on issues that impact the ability of low-income households to build wealth including access to products,

institutional support, and technology. Ms. Register also directs the State and Local Development Program to strengthen consumer activism and managing the Ann K. Lower State and Local Grants Fund. She is the primary contact for CFA with over 100 state and local members of CFA. Ms. Register directs the organization's financial management and operations. She also oversees donor relations. She was named a member of the Housing Impact Advisory Board for Fannie Mae. She is a current member of the Financial Services Roundtable Retirement Saving Advisory Committee. Ms. Register is the recipient of several community service awards. In addition to serving on the Bright Beginnings Board as its current president, she is the immediate past-president and current treasurer of Capital Area Asset Builders, Inc., is a member of the national JumpStart Board of Directors, and past-President of the District of Columbia Library Foundation Board.

### **Carolina Reid**

*Assistant Professor, City and Regional Planning, University of California, Berkeley*

Carolina Reid is an Assistant Professor in the Department of City and Regional Planning at the University of California at Berkeley. Carolina specializes in housing and community development, with a specific focus on access to credit, homeownership and wealth inequality. She has most recently published research on the impact of the foreclosure crisis on low-income and minority communities, the role of the Community Reinvestment Act during the subprime crisis, and the importance of anti-predatory lending laws for consumer protection. Before joining the faculty at UC Berkeley, Carolina worked for a year at the Center for Responsible Lending, where she undertook policy analyses on how provisions in Dodd-Frank could affect future access to credit for lower-income and minority households. Before that, Carolina served as the Research Manager for the Community Development department at the Federal Reserve Bank of San Francisco for six years. At the Federal Reserve, Carolina published numerous journal and policy articles on topics related to housing and community development, and helped to build the capacity of local stakeholders — including banks, nonprofits, and local governments — to undertake community development activities, especially in the areas of affordable housing, early childhood education, asset building, and neighborhood revitalization.

### **Matt Reilein**

*Senior Vice President, New Markets Tax Credit and Intermediary Lending Group, Chase*

Matt Reilein is the head of the New Markets Tax Credit (NMTC) and Intermediary Lending Group for Chase Community Development Banking. As part of a global financial services firm with assets of

\$2.2 trillion, Community Development Banking is a leader in providing financing solutions that benefit low-income communities across the nation. Matt oversees both Chase's proprietary NMTC allocations and the firm's investment in other NMTC funds and transactions. Additionally, Matt is responsible for the firm's relationships with Community Development Financial Institutions (CDFIs). Matt is responsible for the firm's \$600 million loan portfolio with CDFIs and their affiliates. In this capacity, he also oversees structured funds that provide capital specifically to charter schools, grocery stores and federally-qualified health care centers operating in low-income communities. Matt joined Chase in 2000 as part of a management-training program and has since worked in a range of departments at the bank including, Commercial Real Estate Lending, Private Banking, Asset-backed Securitization, Government Relations and the Office of the Chairman. Matt holds an International Politics degree from Georgetown University and an MBA from the Kellogg School of Management at Northwestern University with concentrations in Finance and Marketing.

### **Brian Reilly**

*Director of The Integration Initiative, Living Cities*

Brian Reilly joined Living Cities In August 2013, as Director of The Integration Initiative, Brian is an innovative leader with over 15 years of public and nonprofit sector program and policy experience in land use and economic planning, construction and real estate, public process design, community engagement and sustainable development. He has served as the Economic Development director for the cities of Cleveland and Buffalo, and spearheaded Milwaukee's award winning redevelopment of its Menomonee River Valley under then Mayor John Norquist. Before city government, Brian created the Johnson Foundation's national program on Sustainable Development at its Frank Lloyd Wright-designed Wingspread conference center in Racine, Wisconsin and co-designed Sustainable Racine, a community improvement process. He is a Senior Fellow with the national Environmental Leadership Program and served as a US naval officer on a guided missile cruiser and NATO flagship. He holds a BA in American Studies and an MA in International Peace Studies from the University of Notre Dame.

### **Julius Robinson**

*Executive Vice President, Union Bank*

Julius Robinson has thirty-three years of comprehensive banking experience and a thorough knowledge of sales management, marketing, residential lending, commercial and consumer lending, retail, private banking, community development and CRA, and diversity. Julius began his banking career in 1976

with San Diego Trust & Savings Bank starting as a teller and throughout the next 20 years has built his career with principal financial institutions such as Crocker Bank, Union Bank, 1st Nationwide Bank, Chase Manhattan, and Home Savings of America. After founding Greenview Consulting, a management-consulting firm dedicated to providing consultative services to financial institutions, he returned to Union Bank of California consulting with UBOC's Retail Banking Group. He joined the bank as Vice President and Region Manager leading 18 Bay Area branches and was promoted to Senior Vice President, overseeing 37 branches. Seven years later, Julius was promoted to the position of Market President with oversight of the bank's entire retail branch banking, small business lending, cash management services and branch operations in Northern and Central California. In 2009, Julius received a new assignment as Deputy Group Head for Union Bank's Corporate Social Responsibility Group which oversees CRA Requirements, Community Outreach, Philanthropy, Environmental Policies and Diversity issues. Effective January 2010, Julius assumed full management and oversight of the CSR Group.

## **Lena Robinson**

*Regional Manager, Community Development, Federal Reserve Bank of San Francisco*

Lena Robinson is a regional manager in community development at the Federal Reserve Bank of San Francisco covering the area of northern California. In this capacity she works to increase access to capital, credit and banking services for low-income communities and households in compliance with the Community Reinvestment Act. This objective is achieved in part by providing technical assistance and training on successful initiatives and programs, convening key stakeholders to identify community development needs, and facilitating partnerships between financial institutions and community-based organizations. Outcomes from such partnerships may result in increased affordable housing and neighborhood revitalization; loans and training for emerging small businesses; and expanded services and facilities that benefit low-income individuals. Lena serves as a board member for Neighborhood Housing Service East Bay and is on the steering committee of the Alameda County Community Asset Network (ACCAN). Prior to joining the Federal Reserve Bank of San Francisco, Lena managed the housing program for international students at UC Davis Extension. She holds a master's degree in international affairs from Ohio University.

## **Taryn Roch**

*Program Officer, Local Initiatives Support Corporation, Chicago*

Taryn Roch is LISC's Chicago Program Officer for Evaluation and Impact. In this role, she provides high-level analytical skills, grounded in community development practice, to LISC staff and community partners. Prior to joining LISC Chicago in 2013, she managed research-based community development projects for Metro Chicago Information Center. Taryn has a Masters in Urban Planning from the University of Wisconsin – Milwaukee and a MA from Georgetown University. @Taryn\_Roch

## **Jeff Rosen**

*Chief Financial Officer, Solidago Foundation*

Jeff Rosen is the Chief Financial Officer for the Solidago Foundation in Northampton, Massachusetts and its affiliated Foundations, where he oversees all of the financial systems as well as managing the MRI and PRI portfolios. He has worked in the private sector as a serial entrepreneur, developing and selling food sector businesses, and as a chief financial officer for several restaurant chains and food manufacturers. He is an active, founding member of PVGROWS, a local food system collaboration located in Western Massachusetts, where he is part of a group focused on financing the regional food economy. Jeff is an Adjunct Faculty Member in the Antioch University Sustainable MBA program, where he has taught Ecological Economics for Social Entrepreneurs since 2007. Jeff is a graduate of Cornell University's School of Industrial and Labor Relations and holds a Masters in Resource Economics and Policy from the University of Maine, where he worked to pioneer sustainability focused impact assessment techniques.

## **Bobbie Salgado**

*VP/Deputy, CRA Strategy & Operations, Union Bank*

Bobbie Salgado is VP/Deputy of CRA Strategy & Operations at Union Bank. In this capacity she manages and oversees the collection, analysis, and reporting of data required for the Community Reinvestment Act, as well as support commitments made by the Bank to community groups. Bobbie also supervises staff that is responsible for day-to-day CRA, CRA Sunshine and HMDA data collection and reporting. Bobbie's prior experience includes having worked as a Commissioned Compliance Examiner at the Federal Reserve Banks of Dallas and Chicago and at the FDIC. In the past, Bobbie has taught CRA Advanced Techniques, the Compliance and Fair Lending Schools at the Federal Reserve Board. Additionally, she has worked within the private banking industry at Chase and State Farm Bank.

### Esther Schlorholtz

*Director of Community Investment and SVP, Boston Private Bank & Trust Co.*

Ms. Schlorholtz is Director of Community Investment and SVP of Boston Private Bank & Trust Co., located in Greater Boston, San Francisco Bay and Greater Los Angeles. She is on the Policy Group and responsible for managing Community Reinvestment Act (CRA) programs overseeing community development, residential and small business lending, investments, volunteerism and donations. Under her stewardship the Bank achieved “Outstanding” CRA ratings. She is board vice chair and chairs the credit committee of the MA Growth Capital Corp. She is on the boards of Metropolitan Boston Housing Partnership and Citizens’ Housing And Planning Assoc.; on the MA Housing Investment Corporation’s Loan and New Markets Tax Credit committees; on the Newton Fair Housing Committee and co-chairs Uniting Citizens for Housing Affordability in Newton (U-CHAN). She served on the board of MA Community & Banking Council, as chair and co-chaired the Economic Development and Affordable Housing committees, and on the MA Small Business Assistance Advisory Council and the MA Asset Development Commission. In Boston, she served on the Mayor’s “Leading the Way” committees, Blue Ribbon Housing Finance Panel, Homelessness Prevention Clearinghouse and Mortgage Foreclosure Prevention Task Force. She worked at the City of Boston in neighborhood development and as a Real Estate lender at Shawmut Bank. She has an MA from Tufts University and a BA from Harvard University.

### Amy Schmitz

*Director of Marketing and Communications, ProLiteracy*

Amy Schmitz is the director of communications at ProLiteracy, a nonprofit organization dedicated to advancing adult literacy and basic education. She joined ProLiteracy in 2010 to focus on rebranding and strategic communications, developing advocacy and public policy messaging and developing and disseminating unified messages and priorities, including the organization’s social media strategy. Before joining ProLiteracy, Schmitz was the director of communications for the Whitman School of Management at Syracuse University from 2005-2010. Her previous experience includes working as a communications manager in Syracuse University’s Office of News Services and as the deputy director of communications and media relations in CARE’s Office of Public Policy. A Returned Peace Corps Volunteer, Schmitz served as a teacher-trainer in the higher education institute of Cape Verde, West Africa, from 1998-2000. She holds a master’s degree in communications management from the S.I. Newhouse

School of Public Communications at Syracuse University, a master’s degree in writing from George Mason University, and a bachelor’s degree in visual arts from the Corcoran College of Art and Design.

### Anthony Schoenleber

*Compliance and CRA Officer, Community Savings Bank*

Anthony Schoenleber began his CRA roots in Chicago at Mid-City National Bank (currently known as MB Financial Bank). Anthony spent a little under four years assisting in CRA functions and creating a compliance training program for MB Financial Bank. He continued his professional growth, serving as a Senior Compliance Consultant for three years at Crowe Chizek and Company, LLC (currently Crowe Horwath LLP). In the last seven years, Anthony has worked at Community Savings Bank as the Compliance, CRA, Information Security, Privacy, and OFAC Officer. Additionally, Anthony has presented at the 2009 Annual Interagency Minority Depository Institutions National Conference and continues to perform outreach in the community.

### Ellen Seidman

*Senior Fellow, Urban Institute*

Ellen Seidman is a Senior Fellow at the Urban Institute, focusing on housing finance and community development. She is also a Visiting Scholar with the Community Development department of the Federal Reserve Bank of San Francisco and a Research Fellow of the Filene Research Institute. In 2012, she was appointed to the Consumer Advisory Board of the Consumer Financial Protection Bureau. She is the 2013-2014 NYU Stern-Citi Leadership & Ethics Distinguished Fellow. From 1997 through 2001, she was the Director of the Office of Thrift Supervision and concurrently served on the Board of Directors of the Federal Deposit Insurance Corporation and as Chair of the Board for the Neighborhood Reinvestment Corporation. From 2002 through 2010, Ms. Seidman held various positions at ShoreBank Corporation and its affiliates. From 2007 to 2010, she was a Scholar at the New America Foundation. Ms. Seidman has also been Senior Counsel to the Democratic Staff, House Financial Services Committee (2001-02), and Special Assistant to the President for Economic Policy (1993-1997). She was a founder of and serves on the board of the Center for Financial Services Innovation and is a member of several other boards, including Coastal Enterprises Inc. (CEI), City First Bank of DC, the Low Income Investment Fund (LIIF) and the CDFI Assessment and Ratings System (CARS). She received an MBA from George Washington University, a JD from Georgetown University Law Center, and an AB from Radcliffe College.

## Lisa Shepard

*Senior Associate Examiner, Federal Reserve Bank of Boston*

Lisa Shepard is a Senior Associate Examiner with the Federal Reserve Bank of Boston. Prior to joining the Federal Reserve, Ms. Shepard worked as a Supervisory Examiner with the Massachusetts Division of Banks, where she exclusively conducted CRA and Fair Lending Examinations. As a consumer affairs examiner in the Reserve Bank's Regional and Community Unit, Ms. Shepard has conducted all aspects of consumer compliance examinations, but continues to specialize in the area CRA. During her time at the Boston Fed, Ms. Shepard has also had the opportunity to work with the Regional and Community Outreach Department and support their efforts in promoting community and economic development.

## Tyler Sines

*Examiner, Federal Reserve Bank of Atlanta*

Tyler Sines is an examiner at the Federal Reserve Bank of Atlanta, currently working on the dedicated Community Reinvestment Act (CRA) and Fair Lending team in the Supervision and Regulation Department. FRB Atlanta's CRA/Fair Lending team primarily focuses on the supervision of large, complex institutions (with assets over \$10 billion) in the Sixth District. As a part of this team, Sines has led and assisted on CRA examinations of some of the largest statement banks in the Federal Reserve System. Tyler began at FRB Atlanta in an associate examiner role on the consumer compliance team before transitioning into the CRA specialist role. He holds a BA degree in economics from Furman University.

## Patience Singleton

*Senior Policy Analyst, Federal Deposit Insurance Corporation, Division of Depositor and Consumer Protection*

Patience Singleton joined the FDIC in March 2013 as a Senior Policy Analyst in the Division of Depositor and Consumer Protection. Ms. Singleton has 16 years of experience and expertise in consumer financial services policy development. Prior to joining the FDIC, Ms. Singleton served as an Advisor in the Office of U.S. Housing and Urban Development Secretary Shaun Donovan where she worked on initiatives to preserve homeownership and stabilize housing markets. From 2007-2009, she was a Counsel to the US House of Representative Committee on Financial Services where she advised Chairman Barney Frank on consumer banking, economic inclusion, and community reinvestment issues. From 1998 to 2007, she served as Counsel to Senator Paul Sarbanes on the Senate Banking, Housing and Urban Affairs Committee. She was the responsible for a host of financial services

issues, including credit cards, the unbanked, the Community Reinvestment Act, and regulatory reform measures. She began her career as an Associate Attorney in the financial institutions practice of a major Washington, DC law firm. She holds a bachelor's degree from Wellesley College (*magna cum laude*), a Juris Doctorate degree from Harvard Law School, and Masters of Public Policy from the Kennedy School of Government, Harvard University.

## Thurman Smith

*Senior Vice President and Market Manager - Community Development Banking, PNC Bank*

Tony Smith joined PNC in May, 2010 to lead community development efforts in the Wisconsin-Illinois-St. Louis region. PNC Community Development Banking is devoted to the delivery of community development banking programs and investments that support sustainable economic development for low and moderate income (LMI) communities and consumers. This is achieved through strategic investments, lending, public service and technical assistance, including financial education. In this capacity he also serves on the bank's foundation and grant committee for the region and represents the bank on numerous community boards and advisory groups. He has more than 30 years of banking experience. He has also served as an Adjunct Professor in the Business School at California State University-Northridge. A veteran and former Marine, Tony served as a member of the HMX-1, the Presidential Helicopter Squadron during the Ford and Carter administrations. He has a long history of community and civic board commitments, including serving on the City of Chicago 5 Year Housing Plan Advisory Committee, on the Executive Committee for Community Investment Corporation and Community Initiatives Corporation, and on the boards of Neighborhood Housing Services, Quad Community Development, Executive Committee for The Preservation Compact, SomerCorp (SBA/Small Business Lending), the Capital Project Finance Committees for DuSable Museum, and Trinity 95th and Cottage Grove Community Development.

## Charles Spies, III

*Chief Executive Officer, CEI Capital Management LLC*

Charles Spies III is CEO of CEI Capital Management LLC (CCML), one of the nation's leading allocators of New Markets Tax Credits and a wholly-owned subsidiary of CEI (f.k.a. Coastal Enterprises, Inc.). In this position, he oversees CCML's capital sourcing, project sourcing, investment recommendations, organizational management and program compliance. Under his guidance, CCML has placed more than \$800 million of federal New Markets Tax Credits in more than 80 projects nationally that have helped create and

preserve jobs and improve quality of life in low-income communities. Over 80% of these projects are located in rural communities. Charlie received a B.S. in Forest Utilization and an M.S. in Forest Entomology from the University of Maine as well as an M.B.A. from Southern New Hampshire University. He was the 2004 recipient of the SBA's Financial Services Advocate Award for Maine and currently serves on the Executive Committee of the National New Markets Tax Credit Coalition.

### Dan Sprehe

*Managing Director, Corporate Responsibility, Midwest Region, JPMorgan Chase*

Dan Sprehe leads a nine-state Corporate Responsibility region in the Midwest. The team includes six Global Philanthropy Relationship Managers who work with a broad range of community partners to be catalysts for meaningful, positive and sustainable change in high-need neighborhoods and communities across the Midwest. The team manages over \$18 million of regional investments in four major areas of focus – Affordable Housing, Economic Development, Financial Empowerment and Workforce Readiness. In addition, the region includes four Government and Community Relations Managers who serve as important partners with and liaisons to a wide range of public policy organizations and elected officials. Joining the firm in 2005, Dan has held prior positions as a Government Relations Manager in the Midwest and as the Director of Civic Engagement. From 2010 through 2012, he worked closely with Market Leadership Teams and the Government Relations group to roll out the Ambassador program in 23 retail footprint states and across all lines of business. Dan Sprehe earned a Bachelor of Arts degree in politics began as a student in the Illinois General Assembly Graduate Internship Program at the University of Illinois in Springfield.

### Sheila Steck

*Compliance Lead Expert, Office of the Comptroller of the Currency*

Sheila Steck is the Compliance Lead Expert for the Office of the Comptroller of the Currency's Central District. Her responsibilities include being the subject matter expert for BSA/AML, CRA and all other consumer compliance regulations. She is available to assist examiners in the 9-state area making up the Central District that supervise nearly 550 national banks and thrifts. She has been in this role since December 2009. She joined the OCC in 2001 as a compliance examiner in Eau Claire, Wisconsin and since that time has been actively involved in examiner training and course development for compliance, CRA and BSA. Prior to joining the OCC, she worked as a compliance and CRA officer for a multi-charter bank holding company in Minnesota. She became a Certified Regulatory Compliance Manager in 2000.

### Sherrill Stockton

*Senior Vice President, Exchange Bank*

Sherrill Stockton is the Senior Vice President of SBA Lending at Exchange Bank, headquartered in Santa Rosa, CA. She has over 20 years experience in SBA lending and currently chairs the Technical Issues Committee for the National Association of Government Guaranteed Lenders (NAGGL) and is also an instructor for NAGGL.

### Thomas Stokes

*Community Affairs Officer, Federal Deposit Insurance Corporation*

Thomas E. Stokes III was named Community Affairs Officer of the Atlanta Region in November 2004. As Community Affairs Officer, Mr. Stokes directs the community development outreach that helps insured depository institutions in the southeast meet community credit needs. Mr. Stokes was a Community Affairs Specialist in the Atlanta region for three years prior to becoming Community Affairs Officer. Mr. Stokes has also been a Program Manager, an Ethics Officer and a Supervisory Financial Institutions Specialist. Mr. Stokes has also served headquarter assignments in Washington, DC.

### Maggie Super Church

*Independent Consultant,*

Maggie Super Church is an independent consultant based in Lawrence, Massachusetts. Her consulting practice provides strategic support to mission-driven clients working to create healthy, sustainable, and equitable communities. Her expertise spans multiple disciplines, including urban design and planning, real estate development, community engagement, and public health. She brings more than fifteen years of experience working with diverse stakeholders at the local, state and national level to build new tools and strategies for community change. Currently, she is supporting the Working Cities Challenge, an initiative led by the Federal Reserve Bank of Boston. For the Conservation Law Foundation, she is creating metrics and investment screening criteria for a new private equity fund aimed at supporting healthy neighborhood development. For Lawrence CommunityWorks, a non-profit Community Development Corporation, she managed the master planning and Phase One development of Union Crossing, a nationally award-winning \$75 million mixed-use mill redevelopment project. Maggie holds a Master of City Planning from MIT, where she was the recipient of the Wallace Floyd Award for City Design and Development and the MIT/DUSP Excellence in Public Service Award. Maggie was a Truman Scholar and earned her Master of Science in Urban Design from the Edinburgh College of Art in Scotland and her BA in Architecture with Honors from Yale University.

## **Timothy S. Thorland**

*Executive Director, Southwest Housing Solutions*

Timothy S. Thorland is the Executive Director for Southwest Housing Solutions, a non-profit housing corporation, in Detroit, Michigan. Serving as Executive Director since 2004, Tim has over 25 years experience in urban planning, architecture, and real estate development, including 20 years' experience producing affordable housing in the non-profit industry. Since joining Southwest Housing Solutions in 1999 he has been responsible for completing more than \$120 million of residential and commercial development; as well as, designing and implementing programs which have helped thousands of households secure and preserve homeownership. Tim has extensive experience in real estate financing and orchestrating the development process, foreclosure prevention and lending programs and has been employed in architecture and municipal planning. Tim earned Bachelor of Science in Architecture and Bachelor of Architecture degrees from Lawrence Technological University in Southfield, Michigan. He previously served four years as the Chairperson of the Community Development Advocates of Detroit, the local community development trade association, as well as, serves on several other local, state and national boards and committees. Tim was named one of Crain's Detroit Business '40 under Forty' business leaders in 2006.

## **Elizabeth Trotter**

*Senior Vice President and CRA Director, IBERIABANK*

Elizabeth "Beth" Patterson Trotter is Senior Vice President and the CRA Director for IBERIABANK based in Lafayette, Louisiana. In this role, Trotter manages the bank's community reinvestment strategy which includes opening branches as well as investing and lending in low- and moderate-income areas throughout the bank's six state footprint. Prior to accepting this position, Trotter oversaw the Data Integrity team at the bank and also previously served as Associate General Counsel in the in-house Legal Department. Trotter joined IBERIABANK in 2009 as a Staff Attorney. Trotter graduated cum laude and Phi Beta Kappa from Tulane University in 1990 and graduated *cum laude* in 1994 from Tulane Law School. She began her law career in private practice at Montgomery, Barnett in New Orleans, Louisiana. Before joining IBERIABANK, she clerked for Magistrate Judge C. Michael Hill in the United States District Court for the Western District of Louisiana. She is a member of the Louisiana State and Lafayette Bar Associations and currently sits on the Community Reinvestment Committee of the Consumer Bankers Association, the Community Development Advisory Council of the Federal Reserve Bank of St. Louis, and the Board of Directors of the Urban League of Greater New Orleans.

## **Scott Turner**

*Vice President, Community Engagement, Federal Reserve Bank of San Francisco*

Scott Turner is Vice President and oversees the Community Engagement Group in the Federal Reserve Bank of San Francisco, which includes the Community Development, Economic Education and Community Perspectives Departments. Scott joined the Bank in 2002 with diverse experience in areas such as municipal and international finance, housing policy and research, and sovereign risk assessment. A Seattle native, Scott spent most of his professional life in New York City, divided equally between the public and private sectors. His public sector experience includes positions as Director of Research in New York City's Finance Department and Deputy Commissioner for Policy in the City's Department of Housing Preservation and Development. His private sector positions were Senior Analyst in the International Finance Department at Standard & Poor's and Executive Director of the Sovereign Risk Group at Morgan Stanley. Scott has a Master of Public Policy degree from UC Berkeley.

## **Clinton Vaughn, Jr.**

*Community Affairs Officer, Federal Deposit Insurance Corporation*

Clinton Vaughn, Jr. is the Federal Deposit Insurance Corporation's (FDIC) Memphis Area Office Community Affairs Officer (CAO). His territory consists of the states of TN, AR, LA, and MS. Mr. Vaughn began his career with FDIC in June of 1990 and received his Commissioned Financial Institution Examiner status in 1995. He has over 23 years experience in banking that includes Compliance, Risk Management Examinations, CRA Evaluations, Community Development, Economic Development, financial education and Fair Lending. He has served as the CAO Memphis Area Office since December 2000, promoting collaboration among bankers, community organizations, small businesses, churches, and local government leaders. Mr. Vaughn's community involvement includes service as an Ordained Deacon, numerous non-profit boards, Boys and Girls Club Board, scouting, Civil Rights Museum Founder, life member of Omega Psi Phi Fraternity, Inc., and other voluntarism. As CAO, he and his staff provide technical assistance to banks, non-profits, examiners, and other stakeholders in identifying community and economic development initiatives, including projects that promote affordable housing, small and micro-enterprise business development, fair lending, job creation and financial services. Prior to joining the FDIC, Mr. Vaughn has 5 years management experience in retail lending with one of the top 50 in size multi-state banks. Mr. Vaughn received a Bachelors Degree from Mississippi State University.

## Maria Villanueva

*Senior Compliance Examiner, Federal Reserve Bank of San Francisco*

Maria Villanueva is a senior compliance examiner at the Federal Reserve Bank of San Francisco. She has been with the Federal Reserve System for 25 years and began her career as an assistant examiner in 1988. She has since worked in various capacities, including managing an analytical unit that conducted fair lending regression analysis, CRA and fair lending protested applications, consumer complaints, and examination report review. Villanueva also managed the San Francisco Reserve Bank's Economic Education Unit in the Public Affairs Department. In 2007, Villanueva earned the designation of certified regulatory compliance manager from the Institute of Certified Bankers. She is currently the dedicated compliance examiner for four regional holding companies, periodically conducts compliance and CRA examinations, and has taught a number of compliance and CRA schools for the Federal Reserve Board of Governors.

## Paul Weech

*Executive Vice President for Policy and External Affairs, Housing Partnership Network*

Paul Weech is the executive vice president for policy and external affairs at the Housing Partnership Network. He is a federal housing policy expert with more than 25 years of eclectic experience in the housing and financial services fields. Immediately prior to joining HPN full time, Mr. Weech worked for both HPN and Stewards of Affordable Housing for the Future. Paul has served at Fannie Mae in various affordable housing and public policy leadership positions, culminating in a role as the vice president for Mission Strategy and Execution in the Business Strategy Group. He has also served as the chief of staff at the United States Small Business Administration, as the staff director for the Subcommittee on Housing and Community Development for the U.S. Senate Committee on Banking, Housing, and Urban Affairs, and as a senior analyst for Housing and Credit for the U.S. Senate Committee on Budget. Paul received a master of public policy degree from the Ford School for Public Policy Studies at the University of Michigan in 1981 and a bachelor of arts in political science from Duke University in 1978. He serves on the boards of the National Low Income Housing Coalition, the National Housing Conference, the Bollinger Foundation, and the Housing Association of Nonprofit Developers. He also serves as the Chair of the Ford School Alumni Board.

## Dennis West

*President, Northern Initiatives*

Since 1997, Dennis West has served as President of Northern Initiatives, a private not for profit community development financial institution based in Marquette, Michigan. Northern Initiatives was founded by Northern Michigan University. Northern Initiatives serves 46 counties of rural Michigan and five Wisconsin Counties, providing financial and business advancement services to underserved rural markets. Northern Initiatives helps people start and grow businesses, strategizes with communities to develop public private partnerships, and promotes entrepreneurship, tourism and regional collaboration. Northern Initiatives has made over 700 loans totaling more than \$41 million with forty percent of its loans to women owned businesses, and around one third to start ups. Its business advancement services provide technical assistance, training and consulting to over 100 businesses annually. Dennis earned his undergraduate degree from Hanover College and did graduate work at the University of Wisconsin-Milwaukee in Urban Affairs.

## Barry Wides

*Deputy Comptroller Community Affairs, Office of the Comptroller of the Currency*

Barry Wides is the Office of the Comptroller of the Currency's (OCC) Deputy Comptroller for Community Affairs, where he leads a department of community development professionals located in Washington, D.C., and the OCC districts. The Community Affairs staff is responsible for outreach to banks and their community partners, the administration of the "Part 24" public welfare investment authority, the development of policy, and the creation and distribution of educational materials on community development issues. Prior to joining the OCC in 1999, Mr. Wides was Director of Affordable Housing Sales at Freddie Mac, where he led a nationwide sales team responsible for developing products and strategies to achieve the company's congressionally mandated affordable housing goals. He previously served as Deputy Director of the Resolution Trust Corporation's Affordable Housing Program. Mr. Wides began his career in Washington, D.C. as a Presidential Management Intern and Budget Examiner at the Office of Management and Budget. Mr. Wides is a Certified Public Accountant and holds a bachelor of science in accounting and an MBA from Indiana University.

## Mildred Wiley

*Senior Director of Community Relations, Bethel New Life, Inc.*

Mildred Wiley is Senior Director of Community Relations at Bethel New Life, Inc. She is a 40 year community resident with 25 years of experience in organizing, coordinating youth activities and community based-services on the West Side of Chicago. In her current position, Mildred coordinates governmental and community relationships, assesses policy issues and advocates on behalf of Bethel New Life and the community. She represents Bethel on a local, state, regional and nation-wide capacity. Mildred was a member of Cross City Campaign for School Reform. She served as the Vice President of the Hefferan Local School Council, is a member of the CPS – Local School Council Community Advisory Committees, and served as the Vice President of the Al Raby Parent Advisory Committee. She is a member of Congressman Danny Davis' Education Task Force. Mildred is active in re-entry discussions, serving as a speaker on a variety of panels. She is a member of Congressman Danny Davis' Ex-Offenders Task Force and was the Program Coordinator of the Americorps VISTA re-entry volunteers. She has served as Board Chair of the Neighborhood Capital Budget Group, a member of the Community Support Advisory Councils under former Governor Blagojevich, is active in the 11th District Advisory Council, a consultant for the Garfield Revitalizing of the Westside and is Board Chair of Austin Coming Together. She received her degree in Social Work from Lewis University.

## Alicia Williams

*Vice President, Federal Reserve Bank of Chicago*

Alicia Williams is vice president in charge of the Community Development and Policy Studies division of the Federal Reserve Bank of Chicago. She is also the Bank's Community Affairs Officer. She has oversight responsibility for the Bank's community development/affairs program, emerging community and economic development issues, and policy research. She and her staff conduct policy research on access to credit by underserved individuals and small business owners, hold policy community development conferences, and provide technical assistance on consumer laws and regulations for financial institutions. Williams has many years of experience in the bank regulatory and examination field. After receiving her degree in finance, she began her professional career at the Fed as a safety and soundness bank examiner. She earned her examiner's commission and went on to conduct Bank Holding Company inspections. During her tenure at the Fed, she has led and written many bank examinations

and bank holding company inspections. She also served as the officer in charge of the compliance examination division for 12 years and was responsible for supervision of banks for compliance with fair lending laws, compliance matters, and CRA. She holds a BB in finance from Western Illinois University and is a 1997 graduate of Northwestern University's Kellogg Executive MBA Program.

## Edward Williams

*Executive Vice President (retired), Harris Bank*

Edward J. Williams retired as Executive Vice President, Community Affairs for Harris Bank in 2004. In this role, he was responsible for overseeing the company's community development activities in the Chicago area. He was a member of the Bank's Management Committee, President of the Harris Bank Foundation and served as CRA Officer from 1977 to retirement. Mr Williams joined the bank in 1964 as a teller and held a succession of posts in the Retail and Commercial Banking Departments. In 1980, he was elected Senior Vice President and Group Executive of Retail Banking and Department Executive of Community Affairs in 1991. Mr Williams has served on numerous boards and task forces throughout his career. Of note were appointments to the Chicago Board of Education Desegregation Task Force in 1977, to the Federal Reserve Boards Consumer Advisory Council (Washington, DC), ending his three-year term in 1988 as vice chairman. He also served as chairman of the Board of Directors of Provident Hospital; was a founding director of NHS of Chicago (1975) and served several terms as president. A native of Chicago, Mr Williams attended Clark College in Atlanta and Roosevelt University in Chicago. Since his retirement in 2004, he continues to serve on both non-profit and for profit boards and most recently was leading a group seeking to charter a bank in Chicago's Bronzeville community.

## Janna Wilson

*Senior External Relations Officer, Public Health - Seattle & King County*

Janna Wilson is the Senior External Relations Officer in the Director's Office of Public Health-Seattle & King County (PHSKC), where since 2010 she has provided leadership for PHSKC's health reform policy and planning initiatives, including development of a King County Health and Human Services Transformation Plan. She focuses on the development of partnerships that span the care delivery system, human services, and community development fields to improve population health and well-being. Prior to this role, she served for 10 years as the director of King County's Health Care for the Homeless program in PHSKC, and cultivated

cross-sector partnerships that resulted in better outcomes at lower costs. Before joining Public Health, Janna worked for several years as the lead housing and community development planner for King County's Department of Community and Human Services. She holds a BA from Willamette University and a Master's degree from the University of Virginia.

### Lee E. Winslett

*Senior Vice President, New Markets Tax Credit Group  
Wells Fargo*

Lee Winslett is the Senior Vice President and Division Manager for Wells Fargo's New Markets Tax Credit Group where he leads a team of specialized lenders that provides debt and tax credit equity to high-impact redevelopment projects and community facilities in underserved and emerging markets. Prior to assuming this role, Mr. Winslett held a variety of positions at Wells Fargo in its commercial and real estate lending areas representing a span of 20+ years in banking. Mr. Winslett is actively involved in civic affairs, having served as a board member on several housing and economic development related non-profits. Currently, he serves on the board of directors for Wakeland Housing and Development Corporation, a non-profit affordable housing developer, and Craft 3, a well-regarded Community Development Financial Institution operating principally in the Pacific Northwest. Recently, Mr. Winslett has been nominated as a board member of the Wells Fargo Foundation, which has a donations budget of \$300+ million annually. Mr. Winslett received his Bachelor of Arts degree in business and economics from the University of California Los Angeles.

### Ted Wysocki

*Chief Executive Officer, U2CANDO*

Ted Wysocki served 12 years as CEO of the Local Economic & Employment Development [LEED] Council, now North Branch Works, which integrates economic and employment development to connect industry and community in Chicago's North River and Addison Industrial Corridors. During his previous 17-year tenure as CEO of the Chicago Association of Neighborhood Development Organizations (CANDO), Ted built CANDO into the largest city-wide economic development coalition in the U.S. focusing on neighborhood retail, industrial corridors, small business lending and micro-finance. Ted began his 40-year community development career working over 11 years for Gale Cincotta, the "Mother of the Community Reinvestment Act." He served on the Harris Bank Neighborhood Lending Review Board from 1984 until 2010, providing counsel on community development, affordable housing and small business lending. Ted served a three-year term on the Federal Reserve Board's Consumer Advisory Council starting in

1996, serving as Vice-Chair of the Bank Regulation Committee in 1998. In 2011, he was appointed by IL Governor Pat Quinn to the IL Small Business Environmental Assistance Program's advisory panel. Ted served 22 years as a board director of the National Community Reinvestment Coalition, including serving as board chair in 2009 & 2010. Ted's consulting expertise advances sustainable community development and innovations in job training, small business financing, and social ventures.

### Scott Young

*Senior Vice President and Chief Financial Officer,  
Community Reinvestment Fund USA*

As Senior Vice President and Chief Financial Officer, Scott Young provides strategic planning expertise and manages the treasury, capital markets, and accounting functions to further the CRF mission. Prior to joining the CRF staff in 2005, Mr. Young served as Chief Financial Officer at GE Home Finance, a national retail mortgage originator and subsidiary of General Electric Capital, which he co-developed from a start-up business to a 450-person firm. In addition, Mr. Young has 30 years of experience in mortgage banking, loan servicing, and asset securitization related to a wide range of financial assets. He has held various executive positions in large multi-billion dollar financial firms, including CFO and Senior Vice President at Conseco in the mortgage and servicing divisions. Earlier in his career, he served as CFO of GreenTree Financial Mortgage, Controller of GreenTree Financial Inc., Managing Director and Controller at GMAC Residential Funding Corporation, and Senior Manager at Deloitte & Touche. Mr. Young is a Certified Public Accountant.



# EXHIBITOR GUIDE



## COMMUNITY CAPITAL MANAGEMENT

*Revitalizing America*

Community Capital Management, Inc.

Community Capital Management, Inc. is the registered investment advisor to the CRA Qualified Investment Fund CRA Shares (Ticker: CRAIX). The Fund was launched in August 1999 and seeks to provide current income consistent with the preservation of capital through investments in high-credit quality fixed income securities that support community development activities. The CRA Shares is designed specifically for banks looking to receive positive consideration on the investment test portion of their CRA Exam.

*Contact Information*

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### Enterprise Community Investments

Since 1982, Enterprise has created 300,000 homes, invested nearly \$14 billion and touched millions of lives. Enterprise works with partners nationwide to build opportunity. We create and advocate for affordable homes in thriving communities linked to jobs, good schools, health care and transportation. We lend funds, finance development and manage and build affordable housing, while shaping new strategies, solutions and policy.

Join us at [www.EnterpriseCommunity.com](http://www.EnterpriseCommunity.com) or [www.EnterpriseCommunity.org](http://www.EnterpriseCommunity.org).



## Housing Opportunities Collaborative (HOC)

Virtual Counseling is a unique and innovative technology in the nonprofit sector that delivers tailored solutions linking nonprofit service providers to service and response to client needs. Housing Opportunities Collaborative (HOC) has created a system called the Virtual Counselor Network© (VCN) to allow clients at partner agencies to connect via the internet to a Virtual Counselor (VC) at participating agencies who serve as subject experts.

A VC is a counselor employed and located at a participating nonprofit agency with a work station connected to the VCN to provide real-time face-to-face audiovisual counseling services with the ability to share documents and computer screens in a secure communication environment. The technology is agnostic and can be synced with existing client management systems and portals.

VCN is useful for cross referral when counseling requests by clients are outside an agency's scope of service. For example, a housing counseling agency may not have credit counseling services, so a housing client will be able to connect with a VC who is a credit counselor through VCN without having to travel to the other agency. The model allows for counseling services to be leveraged among the network of agencies, offering a virtual "one-stop" cadre of services.

### *Contact Information*

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### Operation HOPE

The mission of Operation HOPE (HOPE) is making free enterprise work for everyone. We accomplish this through our work as the nonprofit private banker for the working poor and the underserved. We achieve our mission by being the best-in-class provider of financial literacy empowerment for youth, financial capability for communities and financial dignity for all.

***Banking on Our Future*** focuses on keeping at risk youth from repeating the cycles of poverty and despair that has trapped so many in their communities by teaching them basic financial literacy.

***HOPE Business In A Box / Gallup HOPE Index*** focuses on inspiring a generation of young people to become future American assets of economic energy, small business and entrepreneurship.

***HOPE Financial Dignity Centers*** give clients the resources to improve their financial situations. Through our 700 Credit Scores Initiative we commit to the resolution of primary credit denial factors and work to raise credit scores on average 120 points over 18 months of active counseling.

***HOPE Coalition America*** is a national partner of FEMA addressing financial disaster preparedness, response, and recovery. HCA responded to and served more than 200,000 Hurricane Katrina survivors and is currently responding to assist survivors of Hurricane Sandy.

#### *Contact Information*

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## capNEXUS

### Partners for the Common Good / CapNexus

CapNexus is a loan matching platform that connects community development lenders and investors who can provide capital and partnership opportunities to help organizations finance deals and accomplish their community development goals. CapNexus provides a database of mission-aligned loans and lenders, helping those lenders and investors buy, sell, or participate in community development financing. The platform is comprised of local and national CDFIs, big banks, regional banks, credit unions, foundations, and institutional investors such as pension funds and insurance companies with a community development mission.

#### *Contact Information*

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Pennant Management, Inc.

Pennant Management, Inc. is a Milwaukee, Wisconsin based institutional investment manager registered with and regulated by the United States Securities & Exchange Commission. Pennant develops and maintains tactical investment portfolios for community banks, insurance companies, healthcare organizations, governmental units, employee benefit trusts and other organizations.

Pennant most recently launched the Pennant 504 Fund, a Community Reinvestment Act (lending test) focused fund registered under the Investment Company Act of 1940. The fund invests in first lien loans issued pursuant to the SBA's 504 program.

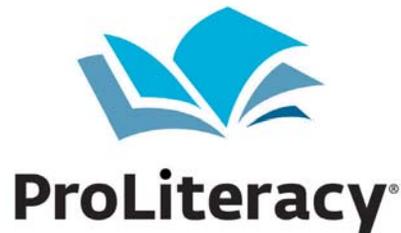
Pennant employs a disciplined, yet flexible, global tactical asset allocation approach to portfolio management. This research-driven process, predicated on fundamental and technical analysis, is implemented to achieve each client's personal investment objectives regarding total return, risk tolerance, liquidity, time horizon and tax considerations.

Mark A. Elste, CFA, founded Pennant Management in 1992 as an employee-owned, entrepreneurial enterprise. In 2004, Pennant Management became a subsidiary of U.S. Fiduciary Services, Inc., also an employee-owned company.

Together with its affiliates, GreatBanc Trust Company and Salem Trust Company, Pennant Management supervises more than \$20 billion in client assets.

*Contact Information*

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## ProLiteracy

ProLiteracy believes every adult has the right to literacy. ProLiteracy, the largest adult literacy and basic education membership organization in the nation, is committed to creating a world in which all adults are literate. It works with adult new readers and learners and with local and national organizations to help adults gain the reading, writing, math, computer, and English skills they need to be successful. ProLiteracy advocates on behalf of adult learners and the programs that serve them, provides training and professional development, and publishes materials used in adult literacy and basic education instruction.

ProLiteracy has 1,000 member programs in all 50 states and the District of Columbia and works with 52 nongovernmental organizations in 34 developing countries. Its publishing division, New Readers Press (NRP), has for more than 40 years provided educators with the instructional tools they need to teach adult students and older teens literacy skills for functioning in the world today. New Readers Press solicits feedback from educators during the development process. Materials are available in a variety of media, including the flagship publication, the weekly news source *News for You*, which delivers articles online with audio. Proceeds from sales of NRP materials support literacy programs in the U.S. and worldwide.

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### QuestSoft Corporation

QuestSoft is a leading provider of comprehensive compliance software and services to more than 1,800 banks, credit unions and mortgage companies. QuestSoft's automated compliance solutions simplify the collection, analysis, compilation and reporting of key regulatory data for all federal, state and local lending laws, as well as the Qualified Mortgage (QM) and Ability-to-Repay (ATR) Rules, HMDA, mortgage call reports, CRA, Fair Lending, and LEF data for multi-state exams.

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## RBC Global Asset Management

### RBC Global Asset Management

RBC Global Asset Management (RBC GAM) offers a comprehensive range of solutions to investors. Our capabilities include specialized expertise in impact investing, capacity-constrained equities, and global and emerging market fixed income. RBC GAM operates as a global firm and leverages the talent and investment capabilities across the organization to create relevant solutions for clients.

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### Rebuilding Together

Rebuilding Together is a Safe and Healthy Housing organization that believes Community Starts at Home. Our focus provides critical repairs, accessibility modifications and energy efficient upgrades to low-income homes and community centers at no cost to service recipients.

Our impact extends beyond the individuals served to revitalize and stabilize vulnerable neighborhoods and communities across the country. Our 187 local affiliates complete more than 10,000 rebuild projects a year thanks to the efforts of 100,000 volunteers from corporate partners, skilled trades professionals and everyday good citizens. Join us- visit [www.RebuildingTogether.org](http://www.RebuildingTogether.org)

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Robert Wood Johnson Foundation

**RWJF Commission  
to Build a Healthier America**

Robert Wood Johnson Foundation  
Commission to Build a Healthier America

The Robert Wood Johnson Foundation (RWJF) Commission to Build a Healthier America is a national, independent group of leaders created in 2008. In 2009, Commissioners issued recommendations for improving the health of all America beyond health care, focused largely in two areas: making communities healthier and improving health for children. The Foundation reconvened the Commission in 2013 and charged it with exploring ways to build on progress. In January 2014, Commissioners recommended strategies for improving America's health to fundamentally change how we revitalize neighborhoods, fully integrating health into community development. More information about the recommendations can be found at [www.rwjf.org/commission](http://www.rwjf.org/commission).

Additionally, RWJF has supported several "Healthy Communities" conferences hosted by Federal Reserve Banks to deepen collaboration across the community development, finance, population health and public health sectors. The Foundation is also funding the National Partnership for Community Development and Health to serve as a resource for the health and community development sectors, their partners and funders to help spur collaborative, cross-sector approaches to building healthy communities.

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**SBA Illinois District Office**

The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace. Although SBA has grown and evolved in the years since it was established in 1953, the bottom line mission remains the same.

The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U. S. Virgin Islands and Guam. We provided services to Small Business in the 3 prime area, Contracting, Credit (Access to Capital) and Counseling and Training.

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## Wolters Kluwer Financial Services

Wolters Kluwer Financial Services is a global provider of risk and regulatory compliance solutions. Through our unique blend of consulting, regulatory intelligence and technology, we help customers manage operational, compliance, and financial risk as well as complex regulatory reporting requirements—empowering intelligent and clear sighted decision-making in a turbulent environment.

Our compliance solutions helps thousands of organizations, large and small, remain compliant, while reducing the cost and impractical task administration associated with operational compliance processes.

Some of our compliance solutions include:

- CRA Wiz® applies automation to the CRA and HMDA reporting process. It speeds up data preparation for regulatory exams, cleans and corrects data, maps assessment areas, and reports on the results.
- HMDA Wiz® automates collection, verification and certification of HMDA data without increasing loan processing time or the need to retrain staff.
- Fair Lending Wiz® automates analysis that allows customers to easily identify potential risk and immediately take corrective action to remedy unfair lending practices.
- Wiz Sentinel® analyzes loans to determine potential violations of prohibited lending practices. It helps customers manage portfolios for predatory lending and ratings agencies, flag loans for profit and protection, and validate loan policies, fees and APR calculation.

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