



FEDERAL RESERVE BANK
OF SAN FRANCISCO

Twelfth District Community Depository Institutions Advisory Council 2015

The Twelfth District Community Depository Institutions Advisory Council (CDIAC) serves as an important source of information on the ability of community depository institutions to support local markets in the Twelfth District by providing observations, opinions and advice to management of the Federal Reserve Bank of San Francisco and Members of the Board of Governors of the Federal Reserve System from the perspective of community depository institutions. The Twelfth District Community Depository Institutions Advisory Council members reside within the nine-state District of this Reserve Bank.

Chair



JANET A. GARUFIS
President and
Chief Executive Officer
Montecito Bank & Trust
Santa Barbara, California



ADRIANA M. BOEKA
President and
Chief Executive Officer
Americas United Bank
Glendale, California



ELIZABETH J. DOOLEY
President and
Chief Executive Officer
Educational Employees
Credit Union
Fresno, California



DAVID E. DOSS
President and
Chief Executive Officer
Arizona State Credit Union
Phoenix, Arizona



MELANIE J. DRESSEL
President and
Chief Executive Officer
Columbia Bank
Tacoma, Washington



GREGORY GARRABRANTS
President and
Chief Executive Officer
Bofl Federal Bank
San Diego, California

Janet A. Garufis, Chair of the District CDIAC, represents the District at the Board of Governors' CDIAC meetings.



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C. ALAN HORNER
Chairman, President and
Chief Executive Officer
First Federal Savings Bank of
Twin Falls
Twin Falls, Idaho



MALCOLM F. HOTCHKISS
Chief Executive Officer
United Business Bank
Oakland, California



MATTHEW C. PACKARD
President and
Chief Executive Officer
Central Bank
Provo, Utah



KENT A. STEINWERT
Chairman, President and
Chief Executive Officer
Farmers and Merchants
Bank of Central California
Lodi, California



ROBERT A. STUART
President and
Chief Executive Officer
OnPoint Community
Credit Union
Portland, Oregon



STANLEY C. WILMOTH
President and
Chief Executive Officer
Heritage Bank of Nevada
Reno, Nevada