

# AGENDA

## MINORITY DEPOSITORY INSTITUTIONS ADVISORY COMMITTEE (MDIAC) VIRTUAL MEETING April 13, 2021

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<b>Call to Order and Welcome</b>	Beverly Cole Northeastern District Deputy Comptroller and Designated Federal Officer
<b>Rules of the Road for Federal Advisory Committees</b>	Charlotte Bahin Senior Advisor for Thrift Supervision
<b>OCC Overview</b>	Blake Paulson Acting Comptroller of the Currency
<b>MCBS Overview</b>	Sydney Menefee Senior Deputy Comptroller for Midsize and Community Bank Supervision
<b>Discussion of Recent Initiatives And Successes</b>	Barry Wides – Affordable Housing Deputy Comptroller for Community Affairs  Grovetta Gardineer – Credit Invisibles Senior Deputy Comptroller Bank Supervision Policy  Bill Haas – Regional REACH Initiatives and MDI Revitalization MDI Partnership and Pledge, other Working Groups  Andrew Moss – Project REACH Update Small and Minority Business
<b>MDIAC Roundtable</b>	MDIAC Members
<b>Announcements</b>	Beverly Cole
<b>Public Comments</b>	Public
<b>Adjourn</b>	

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## ATTENDEES LIST

April 13, 2021

### COMMITTEE MEMBERS

**Abatemarco**, Managing Director, Citi Community Investing and Development, New York, NY  
**Natalie Jamie Bartholomew Aller**, General Counsel, The National Bank of Malvern, Malvern, PA  
**Brian Argrett**, President and Chief Executive Officer, City First Bank of D.C., National Association, Washington, DC  
**John J. Hou**, Chief Executive Officer and President, Asian Pacific National Bank, San Gabriel, CA  
**Dr. Jody Lee**, Chairman of the Board, Southwestern National Bank, Houston, TX  
**Beverly Meek**, First Vice President, CRA Director, Flagstar Bank, FSB, Troy MI  
**Thomas Ogaard**, President and Chief Executive Officer, Native American Bank, National Association, Denver, CO  
**Joe Quiroga**, President, Texas National Bank, Mercedes, TX  
**Kelly Skalicky**, President and Chief Executive Officer, Stearns Bank National Association, St. Cloud, MN  
**Laurie Vignaud**, President and Chief Executive Officer, Unity National Bank of Houston, Houston, TX

### OFFICE OF THE COMPTROLLER OF THE CURRENCY

**Blake Paulson**, Acting Comptroller of the Currency, Washington, DC  
**Jorge Aguilar**, Counsel, Washington, DC  
**Jason Almonte**, Special Counsel, Washington, DC  
**Charlotte Bahin**, Senior Advisor for Thrift Supervision, Washington, DC  
**David Black**, Community Development Expert, Compliance and Community Affairs, Washington, DC  
**Karen Boehler**, Deputy Comptroller, Western District, Denver, CO  
**Emily R. Boyes**, Counsel, Washington, DC  
**Joyce Cofield**, Executive Director for Workforce Diversity and Inclusion, Washington, DC  
**Beverly Cole**, Deputy Comptroller, Northeastern District and Designated Federal Officer, New York, NY  
**Ralph DeLeon**, Director for Banking Relations, Washington, DC  
**Joel Denkert**, Deputy Comptroller, Midsize Bank Supervision, Chicago, IL  
**Vonda J. Eanes**, Director, CRA & Fair Lending Policy, Washington, DC  
**Lisette Flores**, Community Relations and Minority Affairs Specialist, Washington, DC  
**Eugene Floyd**, Senior Financial Economist, Washington, DC  
**Grovetta Gardineer**, Senior Deputy Comptroller for Bank Supervision Policy, Washington, DC  
**William (Bill) Haas**, Senior Advisor to Senior Deputy Comptroller and Chief Operating Officer, Washington, DC  
**Larry Hattix**, Senior Deputy Comptroller for Enterprise Governance and Ombudsman, Washington, DC  
**Brian James**, Deputy Comptroller, Central District, Chicago, IL  
**Sydney Menefee**, Senior Deputy Comptroller for Midsize and Community Bank Supervision, Washington, DC  
**Carrie Moore**, Director for Congressional Liaison, Washington, DC  
**Andrew Moss**, Director for Minority Outreach, Washington, DC  
**Donna Murphy**, Deputy Comptroller for Compliance Risk Policy, Washington, DC  
**Yoolin Na**, Bank Examiner, Director for District Licensing, Washington, DC  
**Linda Nichols**, National Bank Examiner, Washington, DC  
**Val Oliver-Dumont**, Central District Licensing Analyst, Chicago, IL  
**Erica Onsager**, Counsel, New York, NY  
**Ancris Ramdhanie**, Special Counsel, New York, NY

**Douglas Robertson**, Director for Policy Analysis, Washington, DC  
**Brittany Shaw**, Program Analyst, External Outreach and Minority Affairs, Washington, DC  
**Troy Thornton**, Deputy Comptroller, Southern District, Dallas, TX  
**Barry Wides**, Deputy Comptroller for Community Affairs, Washington, DC  
**Nida Zaman**, Congressional Affairs Specialist, Washington, DC

## **PUBLIC OBSERVERS**

**Diana Banks**, American Bankers Association, Washington, DC  
**Donald Bowers**, Federal Reserve Bank of Dallas, Houston Branch, Houston, TX  
**Michael Brennan**, The Democracy Collaborative, Washington, DC  
**C. Jerome Brown**, Executive Vice President, The First Bank, A National Bank Association, Hattiesburg, MS  
**Keith S. Burgess**, Senior Vice President/Group Head, Community Development Lending and Investments, Fifth Third Bank, Cleveland, OH  
**Damian J. Carson**, Regional Vice President, Operation HOPE, Inc., Birmingham, AL  
**Ya-Ling (Ambrosia) Chuang**, Vice President/Accounting and Controller, Unity National Bank, Houston, TX  
**Seth J. Dunbar**, Federal Reserve Bank of Dallas, Houston Branch, Houston, TX  
**Julieta Ezeiza**, Federal Reserve Bank of Dallas, Houston Branch, Houston, TX  
**Douglas Faucette**, Counsel, America's Mutual Banks, Washington, DC  
**Summer Faussette**, National African American Business Development Manager, Comerica Bank, Phoenix, AZ  
**Darlene Goins**, Senior Vice President, Head of Financial Health Philanthropy, Wells Fargo, San Francisco, CA  
**Ryan D. Israel**, Meeks, Butera & Israel PLLC, Washington, DC  
**Tafara Jhamba**, Chief Operating Officer, Founders' Impact, New York, NY  
**Kelcy Johnson**, Vice President, ABT / CRA, Amegy Bank of Texas, Houston, TX  
**Patrick J. Kennedy, Jr.**, TransPecos Banks, SSB, San Antonio, TX  
**William (Bill) Kopka**, Vice President, Community Accountability Officer, Associated Bank, Green Bay, WI  
**Russell Lau**, Chairman, President, Chief Executive Officer, Finance Factors, Ltd., Honolulu, HI  
**Dr. Kase L. Lawal**, Chairman, Unity National Bank Texas, Houston, TX  
**Mary MacNamara**, Senior Vice President-CRA Officer, BankUnited, N.A., Miami Lakes, FL  
**Mark Magee**, Zions Bancorporation, Salt Lake City, UT  
**Miles McClure**, Rocky Mountain Bank & Trust, Colorado Springs, CO  
**Greg Morishige**, Social Impact, Wells Fargo, San Francisco, CA  
**Dawn Ofodile**, Assistant Vice President, Community & Economic Development, Fifth Third Bank, Orlando, FL  
**Vina Patel**, Wells Fargo, San Francisco, CA  
**C. Earl Peek**, CPA, Diamond Ventures, Washington, DC  
**Cindy Randolph**, FAVP Community Reinvestment, MidFirst Bank, Oklahoma City, OK  
**Larry S. Reed**, Senior Vice President-Community Impact and Compliance, Comerica Bank, Los Angeles, CA  
**John Rhodes**, J.P. Morgan Chase, Chicago, IL  
**Chandra Rodgers**, Senior Vice President, Community Affairs/Community Reinvestment Act Officer, Associated Bank, Milwaukee, WI  
**Betty J. Rudolph**, FDIC, National Director for Minority and Community Development Banking, Washington, DC  
**Brook A. Silvestri**, Senior Vice President, Texas Capital Bank, Dallas, TX  
**Mark E. Washington**, Senior Vice President/Community Reinvestment Act (CRA) Manager, Cadence Bank, Houston, TX  
**Sharon B. Zimmerman**, Assistant Vice President/Community Development Relationship Manager, MDI Engagement, Woodforest National Bank, Washington, DC

## MDIAC COMMITTEE MEMBERS

## BIOGRAPHIES

### **Natalie Abatemarco**

Ms. Abatemarco is Managing Director, Citi Community Investment and Development, a division of Citigroup, Inc. Ms. Abatemarco joined Citi in 1996 and has served in a number of roles within Community Affairs. She manages Citi's efforts to strengthen existing and new strategic community initiatives with nonprofits and consumer advocacy organizations.

She has had many national roles at Citi, and currently oversees US Business Partnerships and Citi Inclusive Finance in the U.S, focusing on economic empowerment and growth for underserved communities. Her latest efforts include serving on the Business Task Force which developed Citi's billion-dollar commitment, Action for Racial Equity, to address equity and the racial wealth gap. In 2007, she assumed responsibility for Citi's Office of Homeownership Preservation, which recently changed its name to Inclusive Housing. In 2011, Ms. Abatemarco assumed responsibility for Citi Salutes, an initiative to support military and veteran communities across specific need areas. She also serves as a member of Citi's Global Consumer Bank Reputation Risk Committee which focuses on industry best practices and customer fairness, as well as the Community Reinvestment Act/ Fair Lending Governance Committee. Prior to joining Citi, Ms. Abatemarco was the executive director and co-founder of a management consulting organization that provides assistance and training in all areas of fundraising and organizational development for nonprofits. She serves on the board of directors of the Long Island Community Foundation and Woodstock Institute, and the Bankers and Community Council of the National Community Reinvestment Coalition. She has a bachelor's degree and a master's degree from Elmira College.

### **Jamie Bartholomew Aller**

Ms. Aller is a director and general counsel of The National Bank of Malvern, a \$172 million women-owned national bank in Malvern, Pennsylvania. Ms. Aller has long been involved with women's issues and has been a board member of the bank since 1998 and general counsel since 2010. As a member of the board of directors, Ms. Aller is a member of the board's Loan, ALCO, Compliance, Audit and Trust Audit Committees. As general counsel, Ms. Aller also is Special Projects Manager. Prior to becoming general counsel, Ms. Aller was an associate at a New York law firm from 2006 to 2010 where she specialized in corporate and real estate matters. She has a law degree from Harvard Law School, a master's degree from Oxford University, St. Cross College, and a bachelor's degree in political economics from Princeton University.

### **Brian E. Argrett**

Mr. Argrett is president and chief executive officer of City First Bank of DC, a \$376 million certified Community Development Financial Institution in Washington, DC. Mr. Argrett joined City First in 2011, bringing extensive expertise in financing companies in underserved communities with both debt and, previously with equity, as a private equity investor and fund manager. In addition to serving as the bank's president, chief executive officer and director, Mr. Argrett is the chairman of City First Enterprises and City First Foundation. Mr. Argrett serves as a director on the board of the Federal Home Loan Bank of Atlanta ("FHLBATL") and as the chair of FHLBATL's Enterprise Risk and Operations Committee. Mr. Argrett also serves as a member of the Steering Committee of the Expanding Black Business Credit Initiative, is a member of the Global Alliance for Banking on Values, served as a past chairman of and serves on the board of the Community Development Bankers Association, and was a past presidential appointee, under the Obama administration, to the Community Development Advisory Board. Mr. Argrett holds a Juris Doctorate and a master's in business administration from the University of California, Berkeley, and a bachelor of science degree from the McIntire School of Commerce at the University of Virginia.

### **John J. Hou**

John Hou is chairman and chief executive officer of Asian Pacific National Bank, a \$57 million minority-owned bank in San Gabriel, California. Mr. Hou was an original organizer of the bank's predecessor, Asian Pacific Thrift and Loan Company, in 1989-1990 and later converted the company to a national bank in 1995. From 1982 to 1988, he served as manager in the Los Angeles and San Gabriel Valley offices of Los Angeles National Bank, American Asian Bank and Cathay Bank. Additionally, Mr. Hou previously served as chairman of the U.S. Chinese Bankers Alliance, chairman and president of the National Association of Chinese American Bankers, and member of the board of directors of the California Bankers Association. In August 2001, Mr. Hou was the convener of the 17<sup>th</sup> World Chinese Banking Amity Conference in Los Angeles. Mr. Hou currently is on the Advisory Committee of the P.L.U.S. Charitable Trust. He is a long-standing sponsor of the San Gabriel Chamber of Commerce, the San Gabriel Educational Foundation, and the La Casa de San Gabriel Community Center. He also has served as Planning Commissioner for the City of San Gabriel. Mr. Hou received a bachelor's degree in physics from Fu Jen University in Taipei, Taiwan, a master's degree in Operations Research from Stanford University, and a master's degree in Public Policy from Harvard University, Kennedy School of Government.

### **Jody S. Lee**

Dr. Jody S. Lee is the Chairwoman of Southwestern National Bank, a \$750 million minority-owned community bank headquartered in Houston, Texas. Since joining the board of directors in 2016, Dr. Lee has served on the Audit, ALCO, Governance, Compensation, and Executive Committees. In addition to the practice of radiology, Dr. Lee leads a commercial real estate development and management company that specializes in healthcare tenants. Her projects range from doctors' offices in a medical plaza to large opportunity zone developments. Dr. Lee also is a member of the board of organizations of various sizes and disciplines, ranging from a local community hospital, to the Texas Radiological Society, to a global association such as Entrepreneurs' Organization.

Dr. Lee's volunteer work also includes mentoring pre-med students at Rice University, entrepreneurship students at University of Houston, and entrepreneurs in start-up companies. Dr. Lee earned her bachelor of arts degree from Rice University, her medical degree from the University of Texas Houston Health Science Center, and her master's in business administration from the George Washington University.

### **Beverly Meek**

Ms. Meek is First Vice-President, CRA Director of Flagstar Bank, a \$27.4 billion federal savings association in Troy, Michigan. Ms. Meek joined Flagstar Bank in November 2015.

As First Vice President, Community Reinvestment Act Director, Ms. Meek is responsible for developing, implementing and administering all aspects of Flagstar's Community Reinvestment Act Compliance Program, including the bank's strategy for meeting the lending, investment and service needs of the communities in which the bank operates, including low- to moderate-income neighborhoods. Ms. Meek began her career in banking in 1980 with Security Federal Savings & Loan in Springfield, Illinois. In 1992, she moved to Bank One, in Springfield, Illinois, as Vice-President of Community Reinvestment Act. In 2004, she transferred to Chicago, Illinois where she held various positions within JPMorgan Chase, including: Illinois State CRA Manager, National Manager of the JPMorgan Chase Federal Home Loan Bank Affordable Housing Program, and Vice-President of Corporate Responsibility and Global Philanthropy. Ms. Meek has served on many community boards as an active community volunteer and leader currently serving as board member of Rende Progress CDFI and Pontiac Michigan Chamber of Commerce. She is the former president of the Illinois Federation Community Schools and served on the Evanston Community Development Board, Associated Colleges of Illinois Board, the Chicago Pre-College Science & Engineering Board, the Springfield Project, HOPE, the Dominican Sisters Charitable Trust Fund, the Franciscan Sisters San Domino Fund, the Capital Community Health Care Center Board, and Leadership Springfield alumni.

### **Thomas Ogaard**

Mr. Ogaard is president and chief executive officer of Native American Bank, NA, a \$203 million minority-owned bank in Denver, Colorado and is chairman, president and chief executive officer of its holding company, the Native American Bancorporation Co. He has more than 40 years of banking experience encompassing a broad array of operating areas. He has held senior management positions for the past 27 years in both multi-billion-dollar regional banks and local community banks. His experience working with Indian Tribes and Tribal leaders on development projects has helped create jobs and provided economic diversity in and around reservation communities throughout the country, including Alaska. He currently serves on the boards of the Independent Bankers of Colorado and the Community Development Bankers Association based in Washington, D.C. He is an advisory board member for the Tesoro Cultural Center in Morrison, Colorado. He has been an active participant and served in leadership roles in a number of community organizations including: Chambers of Commerce, Habitat for Humanity, United Way, Rotary, March of Dimes, Junior Achievement and many others. He is a graduate of Bemidji State University with a bachelor of science in finance.

### **José (Joe) Quiroga**

Mr. Quiroga is president of Texas National Bank, a \$421 million Hispanic-owned bank in Mercedes, Texas. Mr. Quiroga is a member of the bank's board of directors. He has served in these positions since 2007. Prior to joining Texas National Bank, Mr. Quiroga was a vice president at JPMorgan Chase with positions in Commercial Lending and Private Banking managing both U.S. and International clients. Mr. Quiroga previously was licensed as a Registered Investment Advisor with NASD Series 7, 63 and State of Texas Group 1 insurance license. Mr. Quiroga was recently appointed as a board member for the Federal Reserve Bank of Dallas. Prior to being appointed to the Federal Reserve Bank of Dallas Board, he served as a member of the Regional Bank Council for the Federal Reserve Bank of Dallas-San Antonio Branch. He also served on the Community Depository Institutions Advisory Council of the Federal Reserve Bank of Dallas and was appointed as the committee's national representative in Washington, D.C. Mr. Quiroga was the vice chairman for the committee which advised the Board of Governors on community banking issues and trends. Mr. Quiroga's civic activities include serving as the Immediate Past Board Chair for Edinburg's Boy's and Girl's Club, as well as the current treasurer and board member of the VAMOS Scholarship Fund. Mr. Quiroga was previously a board member of the Texas Bankers Association. Mr. Quiroga graduated from the University of Texas Pan-American with a degree in business administration with a concentration in finance.

### **Kelly Skalicky**

Kelly Skalicky is the president, chief executive officer and a director of Stearns Bank, N.A, a \$2.4 billion national bank in St. Cloud, Minnesota. Ms. Skalicky joined Stearns Bank in 2011 as general counsel continuing in the family business as the second-generation and daughter of founder Norman Skalicky. Ms. Skalicky held positions with increasing responsibilities serving on the Loan, Credit Review, Asset Liability Management, Enterprise Risk, and IT Steering committees and the bank and holding company board of directors. She was promoted to president in 2017 and elected as chief executive officer in 2019. Ms. Skalicky drew on her Indian law background to expand Stearns Bank's specialty lending and digital banking services to Native communities, offering finance and treasury management services tailored for sovereign tribal governments. In addition, she developed new USDA, SBA and IEED initiatives and emergency relief programs and outreach for veteran-owned, women-owned and disadvantaged small businesses throughout the country. Ms. Skalicky is intensely focused on increasing financial and technology access to expand digital banking and faster payment technologies for underserved communities, including by forming technology-sharing partnerships with community banks, CDFIs, and Fintechs across the country. Ms. Skalicky serves on the board of trustees for Saint John's University and on the board of directors for The Clara Foundation, which supports Clara's House to provide out-patient child and adolescent mental health and addiction care. Ms. Skalicky earned her juris doctorate from William Mitchell College of Law. She clerked for the Honorable Michael J. Davis, the first African American appointed to the United States District Court for the District of Minnesota and first African American Chief Judge of the United States District Court from 2008 to 2015.

## **Laurie Vignaud**

Ms. Vignaud is the president and chief executive officer of Unity National Bank, a \$130 million African American-owned bank in Houston, Texas and Atlanta, Georgia. She has held that position since January 2020. Ms. Vignaud previously was the president of Capital One Bank's Community Development Corporation and Senior Vice President of Community Development Banking for its South-Central Region. She was responsible for the development, monitoring, management and promotion of community development programs and Community Reinvestment Act initiatives for Capital One in Louisiana and Texas. She has been instrumental in bringing millions of dollars in grant financing to Capital One that were used to support affordable housing programs. She created and led some of Capital One's most creative affordable housing and small business initiatives in the region. Ms. Vignaud is active in the community and serves on the board of the NAACP Texas State Corporate Advisory Board, Texas Southern University Business School Advisory Board, the Houston Area Urban League Board of Directors, Earl Carl Institute Board of Directors and the Ensemble Theatre. Houston Mayor Sylvester Turner appointed her to serve on the Board of the Houston Land Bank. She is also a member of the Missouri City Chapter of the LINKs.

**Blake Paulson**  
**Acting Comptroller of the Currency**

Blake Paulson is the Acting Comptroller of the Currency.

Mr. Paulson became Acting Comptroller of the Currency on January 14, 2021, upon the resignation of Acting Comptroller of the Currency Brian P. Brooks. As Acting Comptroller of the Currency, Mr. Paulson is the administrator of the federal banking system and chief officer of the Office of the Comptroller of the Currency (OCC). The OCC supervises nearly 1,200 national banks, federal savings associations, and federal branches and agencies of foreign banks that conduct approximately 70% of all banking business in the United States. The mission of the OCC is to ensure that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.



The Comptroller also serves as a director of the Federal Deposit Insurance Corporation and a member of the Financial Stability Oversight Council and the Federal Financial Institutions Examination Council.

Mr. Paulson also serves as the Senior Deputy Comptroller and Chief Operating Officer at the OCC. In this role, he oversees OCC bank supervision and OCC management operations, as well as staff responsible for Systemic Risk Identification Support and Specialty Supervision, and Supervision System and Analytical Support. He serves as a member of the OCC's Executive Committee and was designated the Chief National Bank Examiner in April 2020.

Mr. Paulson previously served as the Senior Deputy Comptroller for Midsize and Community Bank Supervision, where he was responsible for supervising nearly 1,100 national banks and federal savings associations, as well as nearly 1,600 OCC employees. He also previously served as the Deputy Comptroller for the agency's Central District where he was responsible for the oversight of community banks and federal savings associations, independent data service providers and trust companies across the upper Midwest.

Before serving as Deputy Comptroller, Mr. Paulson served as Associate Deputy Comptroller in the Central District, where oversaw nine field offices, and was an Assistant Deputy Comptroller for Midsize Bank Supervision where he was responsible for a portfolio of national banks with total assets between \$10 billion and \$30 billion.

Mr. Paulson joined the OCC in 1986 in Sioux Falls, South Dakota, and has since held a variety of positions throughout the Midwest supervising community, midsize, and large banks.

Mr. Paulson has a Bachelor of Science in Business Administration from the University of South Dakota.

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**Charlotte M. Bahin**  
**Senior Advisor for Thrift Supervision**

Charlotte Bahin is the Senior Advisor for Thrift Supervision at the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Bahin supports the Deputy Comptroller for Thrift Supervision in matters related to the oversight of federal savings associations and the integration of OCC and former Office of Thrift Supervision (OTS) rules and guidance. She assumed these responsibilities in September 2015.

Prior to this role, Ms. Bahin served as Analyst for the Deputy Comptroller for Thrift Supervision and Deputy Comptroller for Special Supervision at the OCC. She previously served as Senior Counsel in the Legislative and Regulatory Activities unit within the OCC's Office of the Chief Counsel.

Ms. Bahin joined the OCC in 2011 from the OTS where she served as a Senior Counsel. She has worked as a bank regulatory partner in a law firm and managed the regulatory affairs group at a national trade organization that represented community banks.

Ms. Bahin graduated from Kenyon College with a bachelor of arts degree in classics. She received a law degree from the Washington College of Law at American University.



**Beverly F. Cole**  
**Deputy Comptroller, Northeastern District**

Beverly Cole is the Deputy Comptroller for Northeastern District in the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Cole oversees more than 200 community banks and federal savings associations, 15 independent data service providers, and 6 independent national trust companies. She manages a staff of more than 350 bank examiners and other professional and support personnel located in the Northeastern District Office in New York City and in field offices in Massachusetts, New Jersey, New York, North Carolina, Pennsylvania, Virginia, and Washington, D.C. She was appointed to this position in August 2019. Ms. Cole is also the Designated Federal Officer for the OCC's Minority Depository Institutions Advisory Committee.

Prior to this position, Ms. Cole served as Deputy Comptroller for Compliance Supervision, responsible for developing and promulgating compliance operational protocols, examination strategies, and schedules.

Ms. Cole started her OCC career in 1979 as an Assistant National Bank Examiner in Little Rock, Ark. In 1984, she left the OCC to work in the banking industry. She rejoined the agency in 1987 and was commissioned a National Bank Examiner in 1989 and was cross-credentialed as a Federal Thrift Regulator in 2015.

During her career at the OCC, Ms. Cole served in a variety of supervision roles overseeing banks of all sizes, including Senior Advisor to the Senior Deputy Comptroller for Midsize and Community Bank Supervision, Credit Specialist in the former Southeastern District, Credit Team Lead, and Assistant Deputy Comptroller for Specialties and Operations in the Northeastern District Office.

A native of Mississippi, Ms. Cole received her bachelor of arts degree in economics with an emphasis in business administration from Tougaloo College.



**Grovetta Gardineer**  
**Senior Deputy Comptroller for Bank Supervision Policy**

Grovetta N. Gardineer is the Senior Deputy Comptroller for Bank Supervision Policy at the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Gardineer directs the formulation of policies and procedures for the supervision and examination of national banks and federal savings associations, chairs the agency's Committee on Bank Supervision, and serves on the OCC's Executive Committee. She oversees the units for policy related to credit risk, market risk, operational risk, and compliance risk, as well as the units responsible for international banking and capital policy, accounting policy, and community affairs. She assumed this role in March 2019.

Previously, Ms. Gardineer served as the Senior Deputy Comptroller for Compliance and Community Affairs since March 2016. In that role, she oversaw agency compliance exams on national banks and federal savings associations and supervised the agency's Community Affairs and Community Reinvestment Act (CRA) programs. She also had responsibilities for policy and examination procedures relating to consumer issues and anti-money laundering and for representing the agency on interagency groups and activities related to compliance, CRA, fair lending, and the Bank Secrecy Act.

Ms. Gardineer was the Chair of the NeighborWorks® America Board of Directors from June 20, 2016, to June 27, 2019, and is currently a board member.

Ms. Gardineer previously served as Deputy Comptroller for Compliance Risk at the OCC and oversaw development of policy and examination procedures relating to consumer issues and anti-money laundering. She served as a key advisor to the Committee on Bank Supervision and to the Comptroller on compliance and CRA matters. Ms. Gardineer joined the OCC in 2010.

Before joining the agency, she worked for the Office of Thrift Supervision, where she served as the Managing Director for Corporate and International Activities. Before that, she was the Managing Director for Supervision Policy, where she was responsible for several programs, including capital policy, credit risk, trust operations, accounting policy, and information technology risk assessment. Before joining the Office of Thrift Supervision, Ms. Gardineer spent several years as an attorney with the Federal Deposit Insurance Corporation handling enforcement actions and preparing policies and regulations affecting the financial services industry.

Ms. Gardineer earned her juris doctor degree, cum laude, from North Carolina Central University and her bachelor's degree from Wake Forest University.



**William D. Haas**  
**Senior Advisor, Project REACH**

William Haas is Senior Advisor for Project REACH, reporting to the OCC Chief Operating Officer. In this role, Mr. Haas leads the Project REACH national MDI Revitalization workstream, MDI collaboration initiatives, and the expansion of Project REACH to local markets.

From 2008 to 2020, Mr. Haas was the Deputy Comptroller for Midsize Bank Supervision, a portfolio of banks and thrifts ranging from \$10 billion to \$100 billion in assets.

In 2013, Mr. Haas was designated a Senior National Bank Examiner. Mr. Haas graduated in 1984 from Hastings College, Hastings, Nebraska, with a degree in Business Administration and Political Science.



**Sydney Menefee**  
**Senior Deputy Comptroller for Midsize and Community Bank Supervision**

Sydney Menefee is the Senior Deputy Comptroller for Midsize and Community Bank Supervision at the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Menefee is responsible for supervising nearly 1,100 national banks and federal savings associations, as well as nearly 1,600 OCC employees. She serves as a member of the OCC's Executive Committee and the Committee on Bank Supervision. She assumed this role in December 2020.

Ms. Menefee joined the OCC in 2009 as a Professional Accounting Fellow and served in various roles in the Office of the Chief Accountant and Midsize Bank Supervision prior to becoming Deputy Comptroller and Chief Accountant in August 2018. She was commissioned as a National Bank Examiner in March 2016. Prior to joining the OCC, Ms. Menefee worked in both public accounting and for a banking organization.

Ms. Menefee graduated from the University of Texas at Austin with a bachelor's degree in business administration and a master's degree in professional accounting. She is a certified public accountant, licensed in Texas.



**Andrew Moss**  
**Director for Minority Outreach**

Andrew Moss is the Director for Minority Outreach at the Office of the Comptroller of the Currency (OCC).

In this role, Mr. Moss is responsible for promoting and developing effective public affairs marketing and outreach strategies nationwide with national banks, banking regulatory agencies, bank trade associations, minority media groups and organizations, diverse communities, other government agencies, and the general public in support of the OCC and the national banking system. He also serves as an expert advisor and consultant to the Deputy Comptroller for Public Affairs and other agency executives and staff on public affairs matters, particularly as they relate to minority banking issues. He assumed this role in June 2020.

Previously, Mr. Moss was the Outreach and External Relations Manager within the External Outreach and Minority Affairs Office, where he has also served as the Community Relations and Minority Affairs Manager.

Prior to joining the OCC, Mr. Moss held various positions at the U.S. Department of the Treasury, Federal Deposit Insurance Corporation and the National Community Reinvestment Coalition.

Mr. Moss holds a bachelor of business administration degree in finance and marketing from North Carolina Central University and a master of education administration degree from George Mason University. He also holds a law degree from the University of Baltimore.

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**Barry Wides**  
**Deputy Comptroller for Community Affairs**

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 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 degree in accounting and a master's degree in business administration from Indiana University.

