

Minority Depository Institutions Advisory Committee
2023-2024

Jamie Bartholomew Aller

Ms. Aller is a director and general counsel of The National Bank of Malvern, a \$205 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.

John J. Hou

Mr. 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 17th 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.

William Hurley

Mr. Hurley is chairman, chief executive officer, chief financial officer and the legal counsel of Southeast First National Bank, a \$64 million women-owned national bank in Summerville, GA. He joined the bank in 1989. Mr. Hurley has also been a director, the chief executive officer, the chief financial officer and the legal counsel of the Hurley's Foods, Inc. and Hurley Rentals since 1989. He is a member of American Association of Bank Directors Task Force on Director Liability and a member of its General Counsel and Corporate Secretary

Committee. Mr. Hurley is a board member of Stetson University's Family Enterprise Center. He serves as chairperson of the Summerville Downtown Development Authority. He is a member of First Baptist Church, Fort Payne, Alabama; member of the board of directors of Summerville/Trion Bancshares, Inc.; a former member of the board of directors of Heritage First Bank and its holding company; a former member of the board of directors of Bank of Adairsville and its holding company; a former member of Young Alumni Leadership Board, Darlington School; a former member of the board of directors and vice chairman of Governmental Affairs, Chattooga County Chamber of Commerce; a former board member and past president, Summerville/Trion Optimist Club; a former board member, Northwest Georgia Bank Administration Institute; a former board member of the Chattooga Foundation; a former board member Consumer Advisory Council, Rome District of Georgia Power; Regulation and Taxation Committee, Community Bankers Association of Georgia; a former member, Board of Trustees, Floyd College Foundation; a former member, Board of Trustees, Shorter College; 1995 Graduate of Leadership Georgia; a former Chairman Group 7, Georgia Bankers Association; and a former Co-Chairman, Closely Held Bank Section, Community Bankers Association of Georgia. Mr. Hurley has a bachelor's degree in finance and a juris doctor from the University of Georgia.

Jonathan Jacob

Mr. Jacob is the Head of Minority Depository Institution & Strategic Client Partnerships within Wells Fargo's Corporate and Investment Banking Diverse Segments. He led the bank's investments in Minority Depository Institutions in 2020-2021, with responsibilities including investment diligence/negotiation and the development of partnership opportunities with internal and external parties to complement equity investments. Prior to joining Corporate and Investment Banking, he was with Wells Fargo Corporate Development. This group leads all strategic transaction activities for the company, including mergers, acquisitions, divestitures, strategic investments, and joint ventures. Since joining Wells Fargo in 2017, his transaction activity has included work with the Consumer & Small Business Banking, Wealth and Investment Management, and Commercial Banking lines of business. His roles have included increasing leadership responsibility and he served as a Senior Vice President/Head of Strategic Investments to lead corporate transaction activity and executing on strategic investments. Mr. Jacob served on the Wells Fargo Corporate Treasury Development Council and led the launch of Corporate Treasury's mentoring program. Prior to joining Wells Fargo, he spent 11 years at Bank of America with roles in Global Corporate Strategy, Leveraged Finance/Financial Sponsors credit solutions, and Corporate Treasury. Mr. Jacob earned a bachelor's degree in business administration from the University of South Carolina with studies in Corporate Finance and Management Information Systems.

Jody S. Lee

Dr. Lee is the Chairwoman of Southwestern National Bank, a \$903 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 is also 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 degree in business administration from the George Washington University.

Beverly Meek

Ms. Meek is First Vice President and Director of Community Reinvestment for Flagstar Bank, a \$25 billion national bank and subsidiary of New York Community Bancorp in Hicksville, New York. She heads the Community Reinvestment Act (CRA) Department. She joined Flagstar in 2015, bringing 30 years' experience in helping low- to moderate-income families become homeowners. Ms. Meek creates and manages CRA strategy and programs for the new company formed by the merger of New York Community Bancorp and Flagstar Bancorp. She started her career at Security Federal Savings & Loan in Springfield, Ill., and later moved to American Savings & Loan, and then to the CRA Department at Marine Bank. Through mergers, she became the lead CRA officer for Illinois at Bank One/JP Morgan Chase where her responsibilities included corporate CRA compliance in Illinois and facilitation of federal CRA exams with the OCC and the appropriate Federal Reserve Banks. Additionally, she served as national manager of the Federal Home Loan Bank Affordable Housing Program for the Chicago and Pittsburgh districts. She subsequently transferred to the Corporate Responsibility and Philanthropy Department at Chase, developing strategies to support nonprofits focused on affordable housing and workforce and economic development. Ms. Meek has served on the boards of the James R. Jordan Boys and Girls Club, Associated Colleges of Illinois, Chicago Central Area Committee, and the Chicago Pre-College Science and Engineering Program. Currently, she is on the committee of OCC's Project Reach Detroit, Rende Progress Capital, and the Pontiac (Mich.) Regional Chamber of Commerce.

Carlos Naudon

Mr. Naudon is president and chief executive officer of Ponce Bank, a \$2.1 billion federal savings association in Bronx, New York. He has held the position of president since 2015. Mr. Naudon also has served as a director since 2014. Mr. Naudon is a member of the board of directors of the Ponce Bank's Foundation. Prior to becoming president of Ponce De Leon Federal Bank, Mr. Naudon served as a consultant and compliance counsel to the bank. Mr. Naudon owns Banking Spectrum, Inc., now a banking publishing company, formerly a bank consulting company. Until 2015, Mr. Naudon was a partner in the law firm of Allister &

Naudon. Both firms were established in 1984 to provide services to banking institutions. Mr. Naudon, a retired CPA, became Of Counsel to the law firm Cullen & Dykman in 2015. Mr. Naudon also has previously served in many board positions at other companies, public and private. Before retiring from his consulting and law firms in 2015, Mr. Naudon was a frequent lecturer and speaker on banking issues, corporate governance, quality assurance and performance incentives. Mr. Naudon has current and previous service in various healthcare and community organizations and serves on the board of the Brooklyn Hospital Center of which he was the chairman of the board until 2018. Mr. Naudon is a member of the New York State Bar Association, the New York City Hispanic Chamber of Commerce and other professional associations.

Michael Pugh

Mr. Pugh is the president and chief executive officer of Carver Bancorp, the holding company for Carver Federal Savings Bank, a \$756 million federal savings Bank in New York, New York. Before joining Carver in August 2012, Mr. Pugh worked at Capital One, N.A., as Senior Vice President, Regional Executive, and Market President of Eastern Maryland, Delaware, and Washington, D.C. Mr. Pugh was responsible for revenue production, customer service, and bank operations for approximately 75 banking centers and \$3 billion in deposits. He also led the bank's community development strategy for 1,200 associates and eight counties. Previously, Mr. Pugh was a Senior Vice President, Retail Banking Executive for Citizens Financial Group. He led retail banking teams in the Michigan and Indiana markets with up to 67 banking centers. Mr. Pugh's accomplishments included growing a new market by \$400 million in deposits and leading a team to become the number one Small Business Administration lender in Indiana. Mr. Pugh is a board member of Elevate Lending and Pursuit Lending. He serves as a board member of two national non-profit organizations, which include the Society for Financial Education and Professional Development, and the Community Development Bankers Association. He is also a board member of the New York Bankers Association, The Greater Harlem Chamber of Commerce, and a member of the Economic Club of New York. Mr. Pugh's educational background and training include a Bachelor of Science in Health Administration from Eastern Michigan University and pursued the program of M.S. in Financial Management at the University of Maryland Global Campus. He was conferred a Doctor of Humane Letters by Medgar Evers College. Mr. Pugh also received executive leadership certifications from Babson College and The Wharton School of the University of Pennsylvania and achieved a certification in Columbia Business School's Digital Marketing: Customer Engagement, Social Media, Planning & Analytics Program.

José (Joe) Quiroga

Mr. Quiroga is president of Texas National Bank, a \$650 million Hispanic-owned national 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 and 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

Ms. Skalicky is the president, chief executive officer and a director of Stearns Bank, N.A, a \$2.1 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.