



March 9, 2015

Members of the OCC Mutual Savings Association Advisory Committee

Martin Connors

Mr. Connors is the president and chief executive officer of Rollstone Bank & Trust, a \$607 million federal stock savings association owned by a mutual holding company in Fitchburg, Massachusetts. Mr. Connors is a certified public accountant and a member of both the American Institute of Certified Public Accountants and the Massachusetts Society of Certified Public Accountants. He is the chairman of the board of the North Central Massachusetts Chamber of Commerce; Vice Chairman of the Board of Fitchburg State University; director and audit committee member of SBLI of Massachusetts; director and past campaign chairman of United Way of Northern Central Massachusetts; and trustee and audit committee chair of HealthAlliance Hospital. Mr. Connors serves on the Massachusetts Bankers Government Affairs Committee, the American Bankers Association (ABA) Mutual Institutions Council, the ABA's Membership Council and also served on the ABA's OTS/OCC Integration Task Force. Mr. Connors received a bachelor's degree in Accountancy from Bentley University, a master's degree in Taxation from Bentley University, and a Graduate School of Banking certificate from the University of Wisconsin.

Jeffrey Hyde

Mr. Hyde is director, the president and chief executive officer of Evergreen Federal Savings and Loan Association, a \$375 million federal mutual savings association in Grants Pass, Oregon. Mr. Hyde joined Evergreen Federal in 1978 and held a number of increasingly responsible positions, becoming the president and chief executive officer in 2009. Mr. Hyde is a current board member of the Josephine County Chamber of Commerce, the Gospel Rescue Mission and its Foundation, and the Grants Pass Sobering Center. He is a past City Counselor of Grants Pass, serving as its president for two years. He also has served as a board member of several nonprofit organizations. Mr. Hyde received bachelors' degrees in Mathematics and Political Science from Southern Oregon University and is a graduate of the National School of Banking, Fairfield, Connecticut.

Thomas Kemly

Mr. Kemly is the president and chief executive officer of Columbia Bank, a \$4.6 billion federal stock savings association owned by a mutual holding company in Fair Lawn, New Jersey. Mr. Kemly's career with Columbia spans over 30 years. Mr. Kemly has served as the president of the Financial Managers Society, New York/New Jersey Chapter 1996, having been a member since

1982. From 1994-1996, he served as OCC liaison for the Financial Institutions Accounting Committee. He also was a member of the New Jersey Bankers Association (Education Task Force) and the National Association of Bank Cost Accountants. Mr. Kemly has been active in community affairs. He has served on the investment committee of First Reformed Church, as a coach with Franklin Lakes Recreation, was the committee chairman of Pack 134 of Boy Scouts of America, and was the treasurer of Ramapo High School Athletic Boosters. Mr. Kemly earned a bachelor's degree in Business Administration and Psychology from the College of New Jersey and a master's degree in Finance from Fordham University.

Paul Mackin

Mr. Mackin is the president and chief executive officer of Think Mutual Bank, a \$1.5 billion federal mutual savings association in Rochester, Minnesota. Mr. Mackin's professional career includes 30 years in financial services in a number of managerial and executive capacities. His leadership experience spans across large national, regional, and community banking organizations. In 2007, he led Think Mutual through a conversion from a federal credit union (formerly known as IBM Employees Credit Union) to a federal mutual savings bank. He attributes this experience as pivotal to his understanding of the unique relationship mutual owners have with their institution. Before joining the then credit union in 2002, Mr. Mackin spent 18 years in commercial banking. His community service experience includes board appointments with several non-profit agencies supporting health care, education and community arts, most recently with the Ronald McDonald House of Rochester. He also has served as a director and in various other voluntary positions with multiple economic development corporations. Mr. Mackin is the Chairman of the Mutual Bank Council of the Independent Community Bankers Association (ICBA) and serves on the Community Bank Advisory Council of the Consumer Financial Protection Bureau. He earned his bachelor's degree from and completed executive graduate business studies at the University of California.

Dan Moore

Mr. Moore is the President and Chief Executive Officer of Home Bank, a \$244 million Federal Mutual Savings Association headquartered in Martinsville, Indiana. He joined Home Bank in 1978. Mr. Moore is a member of the Board of Directors and Chairman of the Finance Committee of the Federal Home Loan Bank of Indianapolis; as well as, a former member of the Board of Directors of the Indiana Bankers Association. He has served the community as a Past Chairman and Board Member of the Morgan County Economic Development Corporation. Mr. Moore is Past Chairman of the Building Committee of the First United Methodist Church and Past Chairman of the Barbara Jordan YMCA. He currently serves on the Board of Directors of IU Health Morgan Hospital. Mr. Moore is a graduate of Indiana State University and holds a Master of Science in Management from Indiana Wesleyan University. He also is a graduate of the School of Executive Development and has served as an Adjunct Instructor in the Business School at the University of Indianapolis.

Susan Ralston

Ms. Ralston is a director, president and chief executive officer of Bank @LANTEC, a \$109 million federal mutual savings association in Virginia Beach, Virginia. Ms. Ralston began her career in financial services in 1986 as a management trainee at a federal credit union and she was vice president/retail when she left to join Bank @LANTEC as president in 1994. Bank @LANTEC converted from a federal credit union in 2004. Ms. Ralston is a member of the government relations committee for the Virginia Bankers Association, and serves on the ABA's Mutual Institutions Council and the Credit Union Working Group. She serves as a board member of the Central Business District in Virginia Beach and Tidewater Home Funding in Chesapeake. Susan is the founder and executive director of the Pediatric Proton Foundation. She is a member of the board of trustees of Old Dominion University. Ms. Ralston earned her bachelor's degree in Business Administration from Washington and Jefferson College and a master's degree in business administration from Old Dominion University. She also attended ABA's Stonier Graduate School of Banking.

Ronald Romig

Mr. Romig is a director, president and chief executive officer of Citizens Savings & Loan Association, FSB, a \$199 million federal mutual savings bank in Leavenworth, Kansas. Mr. Romig started his career with Citizens in 1977, became a director in 1985, and was elected president in 1986. Mr. Romig is a director of Heartland Community Bankers Association and was a director and chairman of its predecessor organization, Kansas-Nebraska-Oklahoma League of Savings Institutions. He is a member of Leavenworth Noon Lions Club and the Leavenworth National Cemetery Memorial Day Committee. He is the past president of the Kansas City Chapter of Financial Manager's Society. He has served on the boards of American Red Cross, United Way, Leavenworth-Lansing Chamber of Commerce, and Cushing Memorial Hospital. Mr. Romig received his bachelor's degree in Business Administration and Accounting from the Kansas State University.

Margaret Smith

Ms. Smith is a director, president and chief executive officer of First Federal Savings of Middletown, a \$154 million federal mutual savings association in Middletown, New York. Ms. Smith started her career with First Federal in 1979 as chief financial and operating officer and became a director in 1990, was named president in 2007, and chief executive officer in 2009. Prior to joining First Federal, Ms. Smith was a senior accountant with KPMG. Ms. Smith is a past chairperson and a current member of the ABA Mutual Institutions Council and also serves as a member of the ABA's America's Community Bankers Council and is very active in local non-profit boards. Ms. Smith received her bachelor's degree in Accounting from the University of Bridgeport.

Steve Swiontek

Mr. Swiontek is the chairman, president and chief executive officer of Gate City Bank, a \$1.7 billion federal mutual savings association in Fargo, North Dakota. Mr. Swiontek began his career at Gate City Bank in 1978 and held increasingly responsible positions until 2000, when he was appointed President. In 2001, he was appointed chairman of the board. Mr. Swiontek served on

the board of many organizations including the City of Fargo Renaissance Zone Authority; Greater Fargo Moorhead Economic Development Corporation; Noridian Administrative Services; Case County Electric Cooperative; NDSU Development Foundation; NDSU Presidential Search Committee; NDSU Alumni Association; NDSU Search Committee for Dean of College of Business Administration, ND Chamber of Commerce, United Way of Cass/Clay, and North Dakota Bankers Association. Mr. Swiontek was the president of the North Dakota League of Savings Institutions from 1989 to 1991. He also served as a member of the Thrift Institutions Advisory Council for the Federal Reserve, and on a variety of committees of the ABA, including: the board of directors from 2004 to 2009; the Mutual Institutions Council from 1999 to Present; the Thrift Charter Task Force from 2009 to Present; and the Government Relations Council from 2011 to Present. Mr. Swiontek earned a bachelor's degree in Economics/Military Science from the North Dakota State University and completed the Graduate School of Community Bank Management at the University of Texas.

Charles Timpa

Mr. Timpa is a director, president and chief executive officer of First Federal Bank of Louisiana, a \$835 million federal mutual savings association in Lake Charles, Louisiana. Mr. Timpa joined First Federal in 1978 and became president and chief executive officer in 2007. Mr. Timpa's community activities include serving as a board member and past chairman of the Louisiana Bankers Association. Mr. Timpa serves as a member of the boards of McNeese State University Foundation and the Chamber Southwest. He is affiliated with Krewe Contraband and the Montaigne Society. Prior activities include membership on the boards of directors of Calcasieu Area American Heart Association, McNeese State University Alumni Association, Southwest Louisiana Convention & Visitors Bureau, Calcasieu Parish Library Foundation, and United Way of Imperial Calcasieu. Mr. Timpa earned a bachelor's degree in Management and Finance from McNeese State University located in Lake Charles, Louisiana and he attended the Graduate School of Banking at the University of Texas.