

# AGENDA

## MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC) MEETING

400 Seventh Street, SW, Washington, DC  
Room 1W-410

For virtual attendance, call-in information provided separately  
October 3, 2023

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|------------|-------------------------|--|
| 8:30 am    | Welcome                 | <b>Michael Brickman</b> , <i>Deputy Comptroller for Specialty Supervision</i>  |
| 8:45 am    | Economic Update         | <b>Daniel Grantham</b> , <i>Senior Financial Economist Economic and Banking Condition</i>  |
| 9:45 am    | Break                   |  |
| 10:00 am   | Mortgage Update         | <b>Joe Smith</b> , <i>Technical Expert, Mortgage Banking Risk, Credit Risk</i>   |
| 10:45am    | Mutual Financial Trends | <b>Ernie Knott</b> , <i>NBE (Financial Analysis), Resource and Financial Analysis, New York, NY</i>  |
| 11:30 am   | Capital Policy Update   | <b>Margot Schwadron</b> , <i>Director of Capital Policy, Capital Policy</i>  |
| 12:15 noon | Lunch                   |  |
| 1:00 pm    | Member Roundtable       | <b>MSAAC members,</b><br><b>Michael Hsu</b> , <i>Acting Comptroller of the Currency</i><br><b>Beverly Cole</b> , <i>Senior Deputy Comptroller for Midsize and Community Bank Supervision,</i><br><b>Michael Brickman</b> , <i>Deputy Comptroller for Specialty Supervision</i> |
| 2:15 pm    | Public Comments         | <b>Public</b>  |
| 2:30 pm    | Adjourn                 |  |

## MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC)

October 3, 2023

### COMMITTEE MEMBERS

**Peter Abt**, President and Chief Lending Officer, First Federal Savings of Middletown, Middletown, NY  
**David Barksdale**, President and Chief Executive Officer, Piedmont Federal Savings Bank, Winston-Salem, NC  
**Paul Gilbody**, President and Chief Executive Officer, Milford Federal Bank, Milford, MA  
**George Hermann**, Executive Chairman, Windsor Federal Savings, Windsor, CT  
**Thomas Newbern**, Chairman, President and Chief Executive Officer First Federal Savings and Loan Association of Valdosta, Valdosta, GA  
**David Reynolds**, President and Chief Executive Officer, Home Federal Bank of Tennessee, Knoxville, TN  
**Stephen Sloup**, President and Chief Executive Officer, Ozarks Federal Savings and Loan Association, Farmington, MO  
**Brian Smith**, President and Chief Executive Officer, New Carlisle Federal Savings Bank, Springfield, OH  
**Samuel Wilkinson**, President and Chief Executive Officer, First Federal Bank of Louisiana, Lake Charles, LA

### OFFICE OF THE COMPTROLLER OF THE CURRENCY

**Michael J. Hsu**, Acting Comptroller of the Currency, Washington, DC  
**Maria Adams**, Counsel, Bank Advisory, Washington, DC  
**Jason Almonte**, Director of Licensing, Large Banks, New York, NY  
**Charlotte M. Bahin**, Senior Advisor for Thrift Supervision, Washington, DC  
**Julie Blake**, Director, Banking Relations, Washington, DC  
**Michael R. Brickman**, Deputy Comptroller for Specialty Supervision, Washington DC  
**Beverly Cole**, Senior Deputy Comptroller for Midsize and Community Bank Supervision, Washington, DC  
**Christopher Crawford**, Counsel, Bank Advisory, Washington, DC  
**Anna Fee**, Counsel, Enforcement, Washington, DC  
**James Gallagher**, Senior Deputy Comptroller, Supervision Risk and Analysis, Washington, DC  
**Daniel Grantham**, Senior Financial Economist, Economic and Banking Condition, Washington, DC  
**John Harootunian**, Counsel, Bank Advisory, Washington, DC  
**Allison Hester-Haddad**, Special Counsel, Bank Advisory, Washington, DC  
**Cristina Im**, Deputy Comptroller Analyst, Washington, DC  
**Anne Kerttula**, Director for Economic and Banking Condition, Economic and Policy Analysis, Washington DC  
**André King**, Assistant Deputy Comptroller, Downers Grove, IL  
**Ernie Knott**, NBE (Financial Analysis), Resource and Financial Analysis, New York, NY  
**Mariya, Komartsova**, Attorney, Chief Counsel's Office, Washington, DC  
**Crystal Maddox**, Senior Licensing Analyst, Washington, DC  
**Paul Moloney**, Lead Economic Expert, Washington, DC  
**YooJin Na**, Director for Licensing Activities, Licensing, Washington, DC  
**Erica Onsager**, Counsel, Northeastern District, New York, NY  
**Margot Schwadron**, Director of Capital Policy, Capital Policy  
**Joe Smith**, Technical Expert, Mortgage Banking Risk, Credit Risk, Washington, DC  
**Demetria Springs**, Special Counsel, Bank Advisory, Washington, DC  
**Troy Thornton**, District Deputy Comptroller, Dallas, TX

## **PUBLIC OBSERVERS**

**Lisa Arnold**, Home Bank, Martinsville, IN

**Boyd Elkins**, Evergreen Federal Savings, Evergreen, OR

**Ken Farley**, First Mutual Holding Company, Lakewood, OH

**Douglas Faucette**, America's Mutual Banks, Washington, DC

**David Hedrick**, Federal Home Loan Bank of Cincinnati, Cincinnati, OH

**Gabrielle James-Johnson**, America's Mutual Banks, Washington, DC

**Paula Kinnamon**, Priority Bank

**Eric Marion**, Silver, Freedman, Taff and Tiernan, Washington, DC

**Matt Morrow**, Citizens FSA, Leavenworth, KS

**Robert Peters**, Public Observer

**Joe Pigg**, American Bankers Association, Washington, DC

**Ron Riggins**, RP Financial, McLean, VA

**Victoria Szybillo**, Board of Governors of the Federal Reserve System, Washington, DC

**Bobby Rex Taylor**, First Federal Savings and Loan Association of Valdosta, Valdosta, GA