

# 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  
April 19, 2022

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8:30 am	Midsize and Community Bank Supervision Realignment	<b>Sydney Menefee</b> , <i>Senior Deputy Comptroller</i> <b>Michael Brickman</b> , <i>Deputy Comptroller</i>
9:30 am	Economic Update	<b>Daniel Grantham</b> , <i>Senior Financial Economist, Economic and Banking Condition</i>
10:30 am	Break	
10:45 am	Mutual Corporate Governance Discussion	<b>Christopher Crawford</b> , <i>Counsel, Bank Advisory</i>
11:30 am	CRA and Compliance Policy Update	<b>Donna Murphy</b> , <i>Deputy Comptroller, Compliance Risk</i>
12:00 noon	Lunch	
1:00 pm	Committee Updates	
1:30 pm	Member Roundtable	<b>MSAAC Members</b> <b>Michael Hsu</b> , <i>Acting Comptroller of the Currency</i>  <b>Sydney Menefee</b> , <i>Senior Deputy Comptroller</i>  <b>Michael Brickman</b> , <i>Deputy Comptroller</i>
2:30 pm	Public Comments	<b>Public</b>
3:00 pm	Adjourn	

## MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC)

April 19, 2022

### COMMITTEE MEMBERS

**Ana M. Babiasz**, President and Chief Executive Officer, Fidelity Federal Savings and Loan Association, Delaware, OH

**David Barksdale**, President and Chief Executive Officer, Piedmont Federal, Winston-Salem, NC

**John Coyne**, President and Chief Executive Officer, Big Horn Federal Savings Bank, Greybull, WY

**George Hermann**, President and Chief Executive Officer, Windsor Federal, Windsor, CT

**Brian North**, President and Chief Executive Officer, Fifth District Savings Bank, New Orleans, LA

**Dennis Parente**, President and Chief Executive Officer, Foxboro Federal Savings, Foxboro, MA

**David Reynolds**, President and Chief Executive Officer, Home Federal Bank of Tennessee, Knoxville, TN

**Thomas Rudzewick**, President and Chief Executive Officer, Maspeth Federal Savings and Loan Association, Maspeth, NY

**Annette Russell**, President and Chief Executive Officer, Security Federal, Logansport, IN (Virtual)

### OFFICE OF THE COMPTROLLER OF THE CURRENCY

**Michael Hsu**, Acting Comptroller of the Currency, Washington, DC

**Charlotte M. Bahin**, Senior Advisor for Thrift Supervision, Washington, DC

**Julie Blake**, Director, Banking Relations, Washington, DC

**Michael R. Brickman**, Deputy Comptroller for Thrift Supervision, Washington DC

**Beverly Cole**, Deputy Comptroller for the Northeastern District, New York, NY

**Christopher Crawford**, Counsel, Bank Advisory, Washington, DC

**Daniel Grantham**, Senior Financial Economist, Economic and Banking Condition, Washington, DC

**Eden Gray**, Assistant Director, Bank Advisory, Washington, DC

**Melody Gregerson**, Deputy Comptroller Analyst, Denver, CO

**John Harootunian**, Counsel, Bank Advisory, Washington, DC

**Cristina Im**, Deputy Comptroller Analyst, Washington, DC

**Brian James**, Deputy Comptroller for the Central District, Chicago, IL

**Ernie Knott**, Financial Analyst, Northeastern District, New York, NY

**Karen Marcotte**, Director for Licensing Activities, Washington, DC

**Crystal Maddox**, Senior Licensing Analyst, Licensing Activities, Washington, DC

**Sydney Menefee**, Senior Deputy Comptroller, Midsize and Community Bank Supervision, Washington, DC

**Paul Moloney**, Lead Economic Expert, Economic and Banking Condition, Washington, DC

**Michael Moriarty**, Associate Deputy Comptroller, Northeastern District, New York, NY

**Donna M. Murphy**, Deputy Comptroller for Compliance Risk Policy, Washington, DC

**Erica Onsager**, Counsel, Northeastern District, New York, NY

**Lauren Oppenheimer**, Senior Deputy Comptroller and Chief of Staff, Washington, DC

**Jane Principe**, Special Counsel, Northeastern District, New York, NY

**Jenny Small**, Counsel, Western District, Denver, CO

**Johnny Stanley**, Associate Deputy Comptroller, Northeastern District, New York, NY

**Jasmine Talton**, Special Counsel, Southern District, Dallas, TX

**Heidi Thomas**, Special Counsel, Bank Advisory, Washington, DC

### PUBLIC OBSERVERS

**Karl Brinkmeier**, Wisconsin Department of Financial Institutions, Madison, WI

**Douglas Comm**, Hancock County Savings Bank, Chester, WV  
**Robert Davis**, Washington, DC  
**Rafael DeLeon**, Ncontracts, Washington, DC  
**Greg Dunn**, RP Financial  
**Boyd Elkins**, Evergreen Federal Savings, Evergreen, OR  
**Douglas Faucette**, Locke Lord, Washington, DC  
**James Kendrick**, Independent Community Bankers of America, Washington, DC  
**Joe Pigg**, American Bankers Association, Washington, DC  
**Ronald Riggins**, RP Financial, Arlington, VA  
**Dean Suozzi-Auberry**, Locke Lord, Washington, DC  
**Enrique Uvidia**, FDIC, Washington, DC  
**Will Waller**, M3 Funds, LLC  
**Daniel Weitzel**, Locke Lord, Washington, DC