

# 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  
September 20, 2022

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|------------|--------------------------------|---|
| 8:30 am    | Member Roundtable              | <b>MSAAC members,</b><br><b>Michael Hsu</b> , <i>Acting Comptroller of the Currency</i> ,<br><b>Beverly Cole</b> , <i>Acting Senior Deputy Comptroller<br/>for Midsize and Community Bank Supervision</i> ,<br><b>Michael Brickman</b> , <i>Deputy Comptroller for Thrift<br/>Supervision</i> |
| 9:30 am    | Break                          |   |
| 9:45am     | Economic Update                | <b>Daniel Grantham</b> , <i>Senior Financial Economist,<br/>Economic and Banking Condition</i>  |
| 11:00 am   | Mortgage Discussion            | <b>Joseph Smith</b> , <i>Technical Expert, Mortgage Banking<br/>Risk, Retail Credit Risk</i>  |
| 12:00 noon | Lunch                          |   |
| 1:00 pm    | MCBS and Community Bank Update | <b>Beverly Cole</b> , <i>Acting Senior Deputy Comptroller</i><br><b>Michael Brickman</b> , <i>Deputy Comptroller</i><br><b>Benjamin Pegg</b> , <i>Director for Capital Policy,<br/>Capital Policy</i>   |
| 2:00 pm    | Committee Update               |   |
| 2:30 pm    | Public Comments                | <b>Public</b>   |
| 3:00 pm    | Adjourn                        |   |

## MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC)

September 20, 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

**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

### 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**, Acting Senior Deputy Comptroller for Midsize and Community Bank Supervision, Washington, DC

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

**Kimberly Folk Pratt**, Special Counsel, Western District, Denver, CO

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

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

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

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

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

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

**Benjamin Pegg**, Director for Capital Policy, Capital Policy, Washington, DC

**Maria Riegger**, Counsel, Bank Advisory, Washington, DC

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

**Joseph Smith**, Technical Expert, Mortgage Banking Expert, Washington, DC

**Demetria Springs**, Special Counsel, Bank Advisory, Washington, DC

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

### PUBLIC OBSERVERS

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

**Robert Davis**, Washington, DC

**Rafael DeLeon**, Ncontracts, Washington, DC

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

**Leonard Essig**, Lewis Rice LLC, St Louis, MO

**Ken Farley**, First Mutual Holdings, Lakewood, OH

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

**Eric Hagler**, First Federal Savings Bank, Denver, NC

**James Kendrick**, Independent Community Bankers of America, Washington, DC

**Gregory Matuson**, Sturdy Savings Bank, Cape May Court House, NJ

**Brian McCullen**, Amory Federal Savings and Loan, Amory, MS

**Florence Pesce**

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

**Konni Rodeghier**, First Federal Savings Bank, Ottawa, IL

**Patrick Rogers**, Mutual Savings Bank, Hartsville, SC

**Deborah Stevens**, Liberty Bank, Middletown, CT

**Will Waller**, M3 Funds, LLC

**Sandra Williams**, Liberty Bank, Middletown, CT

**Jeffrey Zitelman**, Fannie Mae, Washington, DC