



## Biographical Summaries of Keynote Speakers & Session Presenters

### KEYNOTE SPEAKERS

Wednesday, November 4, 2009  
8:45 am – 9:15 am



#### **HONORABLE DONNA GAMBRELL**

Director of the CDFI Fund, U.S. Department of the Treasury

Treasury Secretary Henry M. Paulson, Jr. appointed Donna J. Gambrell to serve as Director of Treasury's Community Development Financial Institutions (CDFI) Fund effective November 26, 2007.

Before coming to the CDFI Fund, Gambrell served as Deputy Director of Consumer Protection and Community Affairs in the Division of Supervision and Consumer Protection at the Federal Deposit Insurance Corporation (FDIC). She oversaw the FDIC's national community affairs, consumer affairs and deposit insurance outreach programs. As such, she managed initiatives related to reaching underserved populations; providing guidance to consumers on current issues such as identity theft, subprime and predatory lending and credit card debt; and increasing the public's understanding of and confidence in the banking system.

Previously, at the request of former FDIC Chairman Donald E. Powell, she served 18 months in the Gulf Coast Region (from February 2006 to August 2007) — as part of a temporary assignment — working on rebuilding initiatives in the wake of Hurricanes Katrina and Rita, which struck the region in 2005. Mr. Powell is Coordinator of the Federal Support for the Recovery and Rebuilding of the Gulf Coast Region.

Ms. Gambrell worked onsite in Louisiana and Mississippi spearheading partnerships among financial institutions, government agencies and community-based organizations to promote community and economic development in areas devastated by the hurricanes, including low- and moderate-income neighborhoods.

Ms. Gambrell began her career with the FDIC in April 1991 as a Community Affairs Officer in the agency's New York Region. She served in increasingly responsible compliance and consumer protection positions at the Corporation, and in May 2000 was promoted to Deputy Director.

Prior to joining the FDIC, Ms. Gambrell worked at the Resolution Trust Corporation (1989-1991), the Federal Savings and Loan Insurance Corporation (1987-1989), and the U.S. General Accounting Office (1979-1987).

Ms. Gambrell received a B.S. Degree from Towson State University, Baltimore, Maryland, and an MS Degree from New York University. In 2004, she received a National Public Service Award for her innovative work over the years in formulating public-private partnerships.

Wednesday, November 4, 2009  
12:00 pm – 1:30 pm



**STEVEN D. LYDENBERG**

Chief Investment Officer, Domini Social Investments

Steven Lydenberg is Chief Investment Officer for Domini Social Investments LLC. He has spent 30 years in the social investment and corporate social accountability worlds. For 12 years, from 1975 through 1987, he worked with the Council on Economic Priorities, where he researched and wrote numerous studies on corporate social accountability, including reports on the role of corporate financing in ballot question campaigns, the filing of shareholder resolutions, and corporate initiatives in the areas of child care and minority banking. In his capacity as Director of Corporate Accountability Research with CEP, he was coauthor of *Rating America's Corporate Conscience* (Addison-Wesley, 1986), the first systematic rating of the overall corporate social accountability records of major U.S. corporations. In 1987, he joined Franklin Research and Development Corporation (now Trillium Asset Management) where he worked as an investment analyst, contributing to the company's *Insight* newsletter. FRDC was the first U.S. money management firm to specialize exclusively in serving socially responsible investors.

In 1990, he became a co-founder of Kinder, Lydenberg, Domini & Co., where he served for 11 years as Research Director. During that time he was instrumental in the creation and maintenance of the Domini Social Index, the first socially screened equity index in the U.S. He also played a key role in the development of the company's Socrates Database, currently a major resource tool for the socially responsible investment community. With his partners, Amy Domini and Peter Kinder, he was co-editor of *The Social Investment Almanac* (Henry Holt, 1992) and co-author of *Investing for Good* (HarperBusiness, 1993). His articles, "Envisioning Socially Responsible Investing: A Model for 2006" and "Trust Building and Trust Busting: Corporations, Government, and Responsibilities," appeared in *The Journal of Corporate Citizenship* in 2002 and 2003. He is the author of *Corporations and the Public Interest: Guiding the Invisible Hand* (Berrett-Koehler, 2005). Mr. Lydenberg is a fellow with the Institute for Responsible Investment and is a member of the Boston Security Analysts Society.

He has served as a judge for the Business Ethics Magazine Corporate Awards from 1999 through 2004, for the CERES-ACCA sustainability reporting awards from 2003 through 2005, and for Social Accountability International's Corporate Conscience Awards in 2002 and 2003. He holds degrees from Columbia College and Cornell University and is a Chartered Financial Analyst (CFA).

**Wednesday, November 4, 2009**

**3:30 pm – 4:00 pm**



**SANDRA THOMPSON**

Director, Division of Supervision and Consumer Protection, FDIC

Sandra L. Thompson leads the FDIC's supervision of more than 5,300 state nonmember banks as well as its back-up examination activities for all federally insured depository institutions. As Director of the Division of Supervision and Consumer Protection (DSC), Ms. Thompson is responsible for all aspects of FDIC supervisory activities nationwide. She oversees a workforce of more than 2,700 employees deployed in six regional offices and 84 field offices nationwide.

Ms. Thompson is responsible for the FDIC's programs designed to promote financial institutions' safety and soundness, and those institutions' compliance with consumer protection statutes and regulations. She leads the FDIC's domestic and international banking policy development, including initiatives of the Basel Committee on Banking Supervision and programs dealing with anti-terrorism and anti-money-laundering. She also oversees the FDIC's supervisory enforcement initiatives and manages regulatory approvals that allow banks to engage in certain activities or transactions.

As DSC Director, Ms. Thompson coordinates with her regulatory counterparts to effect vigilant supervision of the nation's financial institutions. She regularly testifies before the House Financial Services Committee and the Senate Banking Committee on issues such as risk management, consumer protection and other policy matters. She represents the FDIC as a member of bank regulatory professional organizations, including the Federal Financial Institutions Examination Council Task Force on Supervision and she is a member of the Board of Directors for the Association of Supervisors of Banks of the Americas.

Ms. Thompson is a vigorous advocate of the FDIC's consumer/community affairs and outreach activities and speaks frequently on such issues as affordable housing and foreclosure prevention. She is passionately committed to protecting America's consumers.

Previously, Ms. Thompson served in several executive positions. She was formerly Deputy to the FDIC Vice Chairman, DSC's Deputy Director for Strategic Planning and Resource Management, Assistant Director for Electronic Banking, and DRR's Assistant Director for Capital Markets. She also served as the Director of Securitization for the Resolution Trust Corporation, where, among other things, she was responsible for issuing more than \$41 billion in mortgage-backed securities.

Before joining the FDIC in 1990, Ms. Thompson served as an associate with Goldman Sachs. She holds a degree in finance from Howard University, Washington, D.C.

**Thursday, November 5, 2009**  
**11:45 am – 1:15 pm**



**HONORABLE JOHN C. DUGAN**

Comptroller of the Currency, Office of the Comptroller of the Currency

John C. Dugan was sworn in as the 29th Comptroller of the Currency in August 2005.

The Comptroller of the Currency is the administrator of national banks and chief officer of the Office of the Comptroller of the Currency (OCC). The OCC supervises nearly 1,600 federally chartered commercial banks and about 50 federal branches and agencies of foreign banks in the United States, comprising nearly two-thirds of the assets of the commercial banking system. The Comptroller also is a director of the Federal Deposit Insurance Corporation and NeighborWorks® America.

In September 2007, Comptroller Dugan was named Chairman of the Joint Forum, which operates under the aegis of the Basel Committee on Banking Supervision, the International Organization of Securities Commissions, and the International Association of Insurance Supervisors. The Joint Forum includes senior financial sector regulators from the United States, Canada, Europe, Japan, and Australia, and deals with issues common to the banking, securities, and insurance industries, including supervision of conglomerates.

Before his appointment as Comptroller, Mr. Dugan was a partner at the law firm of Covington & Burling, where he chaired the firm's Financial Institutions Group and specialized in banking and financial institution regulation.

He served at the U.S. Department of the Treasury from 1989 to 1993 and was appointed Assistant Secretary for Domestic Finance in 1992. While at Treasury, Mr. Dugan had extensive responsibility for policy initiatives involving banks and financial institutions, including the savings and loan cleanup, Glass-Steagall and banking reform, and regulation of government-sponsored enterprises. In 1991, he oversaw a comprehensive study of the banking industry that formed the basis for the financial modernization legislation proposed by the administration of the first President Bush.

From 1985 to 1989, Mr. Dugan was Counsel and Minority General Counsel for the U.S. Senate Committee on Banking, Housing, and Urban Affairs. There he advised the committee as it considered the Competitive Equality Banking Act of 1987, the Proxmire Financial Modernization Act of 1988; and the Financial Institutions Reform, Recovery, and Enforcement Act of 1989.

A 1977 University of Michigan graduate with an A.B. in English literature, Mr. Dugan earned his J.D. from Harvard Law School in 1981. Born in Washington, D.C., in 1955, Mr. Dugan lives in Chevy Chase, Maryland, with his wife, Beth, and his two children, Claire and Jack.

## **SESSION PRESENTERS**

### **PHIL BALDWIN**

President & Chief Executive Officer, Southern Bancorp

Mr. Baldwin is President and Chief Executive Officer of Southern Bancorp, Inc., America's largest rural development bank with over \$1 billion in assets and 50 offices across the Southern United States.

Mr. Baldwin currently serves on the Board of Directors of the Federal Reserve Bank of St. Louis, the United Way of America and United Way Worldwide Board of Trustees - where he is chairman of the finance committee and treasurer, Arkansas Capital Corporation, Ouachita Baptist University and the Arkansas State Chamber of Commerce.

Mr. Baldwin also serves on the Governor's Roundtable on Health Care and has been recognized by the United States Small Business Administration for entrepreneurial leadership and by the Arkansas Economic Developers as Economic Developer of the Year.

With over 29 years experience in banking, Mr. Baldwin began his career in the banking services group of Ernst and Young, is a certified public accountant and member of the American Institute of Certified Public Accountants and the Arkansas Society of Certified Public Accountants.

### **JAMES H. BASON**

Senior Vice President and Chief Lending Officer, Carver Bancorp

Mr. Bason has been in the banking industry over 30 years. He is currently employed with Carver Federal Savings Bank as Senior Vice President and Chief Lending Officer. He joined Carver in March, 2003 from The Bank of New York where he was employed for twenty-two years. He completed his formal Credit Training at The Bank of New York in 1997. Mr. Bason oversees Carver's Commercial Real Estate, Small Business Lending, Residential Lending, Loan Administration & Loan Servicing Departments

He has been involved in the financing of affordable housing projects for more than twenty-years. During this period he has worked closely with Federal and State Agencies. Mr. Bason has significant credit skills and experience in affordable housing financing structures which includes Tax Exempt and IDA Bond Financing, Letter of Credit Facilities and Low Income Housing Tax Credits.

Mr. Bason has been actively involved with the not-for-profit housing sector for more than twenty-five years. He currently serves as Chairman of The Community Preservation Corporation, Hudson Valley Mortgage Committee and on the Board of The New York City Housing Partnership.

Mr. Bason past affiliations include; Westchester Interfaith Housing Corporation (served as Board President from 1992-2003) and the Westchester County Housing Opportunity Commission, Board of Directors of the Boy Scouts of America. Board of Directors, National Association of Affordable Housing Lenders, Board of Directors, Housing Action Council, Federal Reserve Bank of New York, Long Island Home Purchase Process Initiative Task Force.

Mr. Bason earned a B.S. in Business Administration from the State University of New York at Oswego.

### **MICHAEL BERRY**

CCA Division, Federal Reserve Bank of Chicago

Michael V. Berry joined the Federal Reserve Bank of Chicago's Consumer and Community Affairs Division in December 1995 as a researcher and special project leader. He now manages the division's Emerging Issues unit, and serves as managing editor of the division's publication Profitwise News and Views. Prior to joining the Fed, Mr. Berry from 1987 to 1995 worked for RESCORP, a real estate development and consulting organization specializing in urban revitalization, heading its market research unit, and from 1985 to 1987 for The Balcor Company, an investment banking subsidiary of American Express, in the investment research group. Mr. Berry holds a BA in Political Science from Susquehanna University and an MBA from DePaul University.

### **SCOTT BUDDÉ**

Managing Director, TIAA-CREF Asset Management Division

Scott J. Budde is a Managing Director in TIAA-CREF's Asset Management Division. In this capacity, he heads TIAA-CREF's Global Social and Community Investing Department which is responsible for the organization's community investing programs and overseeing its socially screened funds.

Mr. Budde assumed his current position in 2006 after serving as an equity analyst covering financial services stocks and as a portfolio manager. He has also worked in investment client service positions with a wide range of TIAA-CREF clients on investment issues. Prior to joining TIAA-CREF in 1994, Mr. Budde's experience includes 12 years of financial, analytical and consulting positions with several financial services companies in the USA and overseas.

Mr. Budde is the author of *"Compelling Returns: A Practical Guide to Socially Responsible Investing Strategies"* published by Wiley and Sons of New York City. *Compelling Returns* discusses how individual investors can get competitive returns through the main social investing strategies of social screening, community investing and corporate engagement.

In connection with his management of TIAA-CREF's Global Microfinance Investment Program, Mr. Budde serves as Vice Chairman of the board of the International Association of Microfinance Investors (IAMFI), represents TIAA-CREF as a shareholder of ProCredit Holding A.G., and serves on the Advisory Committee for Catalyst Microfinance Investors, a Netherlands based Microfinance Fund that seeks to replicate the success of ASA - a leading Bangladeshi microfinance institution - in other parts of the world..

Mr. Budde holds an A.B. in Economics from Bowdoin College and a Masters in International Affairs from the School of International and Public Affairs at Columbia University. Mr. Budde was a Fulbright Scholar in Hungary and holds the Chartered Financial Analyst (CFA) designation.

## **SISTER PAMELA BUGANSKI**

Provincial Treasurer, The Sisters of Notre Dame of Toledo, OH

Sister Pamela Marie Buganski is Provincial Treasurer for The Sisters of Notre Dame of Toledo, OH, an international community of Catholic religious women serving in 14 countries. She was appointed treasurer in 2003 after 22 years as a mathematics chairperson/teacher for grades 7-12.

Though new to the world of responsible investment and community investing, she is no less dedicated. Having been introduced through the SRI in the Rockies Conference six years ago, she has actively engaged her own religious community in community investment and shareholder advocacy. Sr. Pam planned a Community Investment Conference (CIC) in Cleveland, OH, in May 2009. The second CIC will be held in Wisconsin in November 2009. See [www.forwardic.org](http://www.forwardic.org).

Sr. Pam is a founding board member and education committee leader of the non-profit organization SewHope, a Christian organization that promotes spiritual growth, health, opportunity and education in communities of the Petén region of Guatemala. On one trip to Guatemala, she met with the director of Genesis Empresarial, a microfinance loan bank in Santa Elena, and also visited a group of women who were working with their fifth loan. It is a dream of hers to engage the women of the small communities of the Petén in microlending.

On a local level, Sister Pam ministers weekly at the Cherry Street Mission, a local homeless shelter. She is a supporter of Gracehaven which helps survivors of human trafficking. Sister Pam mentors a woman who pulled herself from addiction to self-confidence and gainful employment.

Sister Pam earned an MA from the University of Dayton in Secondary Education and is a 2003 graduate of the Masters of Non-Profit Administration (MNA) program at the University of Notre Dame.

## **JEFFREY CHEUNG**

CEO & President, OneCalifornia Bank

Jeffrey Cheung is the CEO and President of OneCalifornia Bank, a CDFI certified bank. OneCalifornia Bank provides fair and accessible banking services to businesses, social service organizations, nonprofits and consumers in low wealth communities. The Bank has a triple bottom-line mission of meeting its social mission, promoting green lending and operating in a safe, sound and sustainable manner.

He has over 35 years of experience in the financial services industry, including a diverse background in key functional areas encompassing branch administration, sales, operations, marketing, product development, and wholesale banking. Before joining OneCal, Mr. Cheung served as EVP and Regional Director for the Northern California Division at California Bank & Trust, Mr. Cheung served on the Executive Management Committee and the Asset/Liability Committee. Under his management, the division established two new full service branches in low-to-moderate income areas of East Palo Alto and North Oakland.

Formerly, he worked for The Bank of California. He was a member of the General Managers Committee, Community Reinvestment Act Committee, and served as the program chair of the

Community Outreach Program (low-to-moderate income residential real estate program).

He began his banking career in 1974 at the Bank of Chicago in the Urban Enterprise Division. While there, he originated and managed a portfolio of SBA loans and worked extensively with community agencies and organizations.

He was formerly the Vice Chairman of Children's Hospital and Research Institute in Oakland, a Community Advisor to the Port of Oakland's Airport Expansion Project, and a director of the Oakland Police Foundation. He has also been an Executive Director with the Oakland Chamber of Commerce, Vice Chairman of the Children's Hospital Foundation, Trustee for the San Francisco Asian Art Museum, and the founding President of the Family House in Oakland.

He's the recipient of many community involvement awards including: The Chairman's Volunteer Award from the Bank of California, The Bambino Award and Williford Recognition Award from Children's Hospital and Research Institute in Oakland, and was also a nominee for President Bush's Volunteer of the Year Award. He was also amongst the group recognized by Asian Enterprise Magazine for outstanding efforts and contributions.

He has been honored by the Oakland Metropolitan Chamber of Commerce as the 2009 Business Person of the Year. He currently serves on the Board of Directors of Inner City Advisors and the Corporate Advisory Board for the Chabot Space and Science Center.

Mr. Cheung received a Bachelor of Arts and a Masters of Business Administration from Indiana University. He is a Certified Treasury Professional.

## **DEBORAH COLE**

CEO, Citizens Savings Bank & Trust Co.

Deborah A. Cole, a native Tennessean is a graduate of Tennessee State University in Nashville, Tennessee where she earned, with high distinction, the Bachelor of Science and Masters of Business Administration Degrees. Cole is a Graduate Gemologist and holds a DM degree from the University of Phoenix (2009). She has completed numerous technical, regulatory, lending and strategic planning courses as part of her on-going bank related education. Cole is a graduate of the Graduate School of Banking of the South at Louisiana State University, Baton Rouge, Louisiana and received certification as a Trust Operations Specialist from the Cannon Financial Institute at the University of Notre Dame, South Bend, Indiana. Dr. Cole is a graduate of the Gemological Institute of America in the study of diamonds and colored stones. Cole has various letters of attendance and completion in diamond grading, repair, jewelry setting and gem identification. Cole's professional career began in 1975, when she joined Peat, Marwick, Mitchell and Company, currently KPMG LLP, as a Staff Accountant. Cole joined the staff of Citizens Savings Bank & Trust Co., Nashville, Tennessee in 1979 as Internal Auditor, has held numerous management positions and was appointed to the Board of Directors in 1985.

The Board of Directors of Citizens Savings Bank & Trust Co. named Cole, President and Chief Executive Officer on June 5, 1995. Cole is past Chairperson of the National Bankers Association (NBA), an association of minority – owned banks nationwide. Dr. Cole has the distinction of being the first female to hold both positions.

Dr. Cole's commitment to the community is evidenced by her continued involvement in community activities. Cole is a member of the Exchange Club and CABLE. She is a life member

of the NAACP and is a Golden Life subscriber, and currently serves on the Board of the Tennessee Student Assistant Corporation (TSAC). Cole is also a member of American Bankers Association (ABA), The Links, Inc. (Music City Chapter), Loews Vanderbilt Hotel Advisory Council and she actively supports the North West YMCA. Dr. Cole has previously served on the Board of Directors of Tennessee Bankers Association (TBA); the Nashville Symphony; the Board of Governors, Nashville Chamber of Commerce; Board of Directors of the National American Diabetes Association (Southern Chapter); the Nashville Opportunities and Industrialization Center; the American Institute of Banking; the Nashville Business Incubation Center and the Board of Advisors—College of Business, Tennessee State University Foundation; the Tennessee State University Coordinating Committee; the Mayor's Advisory Committee for Affordable Housing; the Board of Advisors of Belmont University's Center for Entrepreneurship Women's Programs, Tennessee State University Inaugural Committee, the Center for Non-Profit Management, Metropolitan Board of Property Standards and Appeals and the Northwest YMCA's Black Achievers Committee. Cole is a past member of the Nashville Women's Breakfast Club. Cole was one of the founders of the Nashville Chapter of the National Association of Black Accountants and serves as keynote speaker on numerous occasions. Dr. Cole was invited to the White House, March 16, 2009 to discuss SBA initiatives with President Obama and seven other individuals selected from across the country. Cole was selected to serve on the Federal Deposit Insurance Corporations, Advisory Board Committee for Community banks in September 2009.

Dr. Cole is married to Dr. Larry N. Cole Sr. They are the proud parents of Keenyattrice and Larry, Jr., and the grandparents of Kiara Na'Cole. Cole is a member of Babb Memorial/King Solomon Missionary Baptist Church.

### **MICK CONLIN**

Senior Vice President, Meta Payment Systems

Mick Conlin is Senior Vice President for Meta Payment Systems(r). Meta Payment Systems has employed Mr. Conlin since May 2004. Mr. Conlin's primary responsibility is the management of the company's Agent Bank product line called Simplexus(tm). Previously Mr. Conlin was vice president at Bank One in Minneapolis, Minnesota. During his career, he has served in numerous banking, card industry, and sales-related capacities. Mr. Conlin received his B.A. degree from the University of North Dakota in Grand Forks, North Dakota and his MBA from the University of St. Thomas in St. Paul, Minnesota. Mr. Conlin has appeared in numerous trade publications and spoken at a number of prepaid industry gatherings in his 10 years of experience in the prepaid industry.

### **JAMES CONRAD**

President, University Bank

University Bank is a \$130 million dollar nationally chartered bank with a CDFI designation and a CRA rating of "outstanding". University Bank is part of the Sunrise Community Banks holding company, also comprised of the separately chartered Park Midway Bank and Franklin National Bank. These constitute 3 of the 4 active CDFI banks in Minnesota. On a combined basis, the enterprise asset size is approximately \$550 million dollars.

Jim has been a member of the Twin Cities banking community since 1983. He joined University Bank in 2003 as Chief Lending Officer and subsequently transitioned to the President's role in 2007.

After graduating from St. John's University (MN) in 1981, Jim spent 2 years in the Philippines as a Peace Corps volunteer assigned to the Central Bank of the Philippines.

Jim currently serves on the Board of Directors for Dayton's Bluff Neighborhood Housing Services in St. Paul., a non-profit affordable housing organization.

**WILLIAM M. DANA, JR.**

President & Chief Executive Officer, Central Bank of Kansas City

William M. Dana, Jr. is the President & Chief Executive Officer of Central Bank of Kansas City, Kansas City, Missouri, a \$175 million community bank located in the urban core of Kansas City, Missouri. The bank is a Certified Community Development Financial Institution (CDFI) and has been rated "Outstanding" by the FDIC at its last three CRA exams.

Mr. Dana has had varying degrees of experience in all levels of community bank management for over 40 years. He began his career as a teller and has worked in each and every phase of banking to his current position, which he has held for the past 18 years. Mr. Dana has served on numerous civic, social, and trade association boards. His service includes recent roles as the Chairman of the Missouri Bankers Association, the Administrative Committee for the American Bankers Association's Government Relations Council, and is currently Chairman of the Community Development Bankers Association.

Mr. Dana has been called upon to speak for many banking industry topics including compliance, community development, and bank profitability. He has spoken before the FDIC, the OCC, the Missouri Division of Finance, U.S. House sub-committees, numerous trade associations and varied banking organizations.

Mr. Dana has been married to his wife, Kay, for over 37 years and they have three grown children and four grandsons. He holds a B.S. in Business Administration from St. Benedict's College, Atchison, Kansas, a Community Bank Management Degree from the Graduate School of Banking, Madison, Wisconsin and a Professional Master of Banking designation from LSU.

**GUILLERMO DIAZ-ROUSSELOT**

President and CEO, Continental National Bank of Miami

Guillermo Diaz-Rousselot, has worked extensively with financial institutions both in the operational and lending financial areas. He began his professional career as a Senior Auditor with the Accounting firm of Spear Sheldon Safer & Co prior to joining Capital Banks as their Comptroller.

He was hired in 1976 to start the Audit Department with Continental National Bank, where he has worked as since. At the present time, Mr. Diaz-Rousselot is President, Chief Operating Officer and Acting Chief Executive Officer.

Mr. Diaz-Rousselot has an Associates in Arts Degree and has completed finance and banking courses in Florida International University and in the University of Oklahoma. He graduated from La Salle High School in Miami and has resided in Miami since he arrived from Cuba in 1960.

Mr. Diaz-Rousselot is an active member of his community. He is a Government Relations Council member of the Florida Bankers Association, a Community Council member with the American Bankers Association. He is an executive board member of the Citizen's Crime Watch Chapter of Miami Dade County, an executive member of the Greater Miami Chamber of Commerce, The Beacon Council, just to mention a few.

### **THOMAS FITZGIBBON**

Executive Vice President, MB Financial Bank

Tom is the Executive Vice President of the \$13 billion Chicago-based MB Financial Bank (NASDAQ: MBFI) the 86<sup>th</sup> largest bank in the US. He served as the Chief Retail Banking Officer from 1999-2007. This responsibility included oversight of 88 branches and all other retail delivery platforms including residential mortgage, consumer and small business lending programs. He is a member of the bank's board of directors and a member of the Management Committee for the bank. The bank is ranked as the 58<sup>th</sup> largest small business bank in the country by the American Banker and the 3<sup>rd</sup> ranked small business bank in Cook County by the Woodstock Institute. He is the President of MB Financial Community Development Corporation (MBCDC), a \$4 million equity subsidiary of the bank he started in 1995, President of the MB Financial Bank Charitable Foundation and Treasurer of both the federal and state Political Action Committees of the holding company. In addition he oversees public affairs and government/regulatory relations for the rapidly expanding bank.

The focus of MBCDC is to provide Community Reinvestment Act compliance consulting services for several local banking institutions direct the equity investment and manage loan participation programs for MB Financial Bank and other financial institution clients. The MBCDC originates loans and prepares grant applications to develop affordable rental housing, generate affordable loan products for home purchasers and originate business loans that serve retail, commercial and industrial credit demand that serves low- and moderate-income markets. This MBCDC originated more than \$40 million annually in community development direct lending and investment since 1995 and helped the bank originate an average of \$50 million annually in real estate, commercial and industrial loans and specialized financing in the health care field.

In community activities he is the former President of Neighborhood Housing Services of Chicago (2004-2008) and has served as a board member since 2002. He is also President of The Rogers Park Business Alliance 1992-present, and Director of the Woodstock Institute since 2002. He served as the Chairman of ACCION-Chicago from 2003 to 2006 and currently serves on the board of directors. He also serves as a board member of ACCION-USA and is an active member of the Planning Committee for the chartering and lending organization. He served a three-year term as a member of the Board of Governors of the Federal Reserve Bank Consumer Advisory Council and sat on the committee reviewing the Community Reinvestment Act and Consumer Compliance Issues until 2005. He is a member of the Regional Lender Advisory Board for the Federal Home Loan Mortgage Corporation and a member of the board of directors of the New York and Washington, D.C.-based Wall Street Without Walls and serves on the loan committee for the NeighborWorks® Capital Corporation. He also serves on the board of directors of the Illinois Mortgage Bankers Association.

In the Chicago region he is the co-chairman of the Regional Home Ownership Preservation Initiative sponsored by the Federal Reserve Bank of Chicago, The Chicago Community Trust and

NeighborWorks NHS of Chicago. This initiative is coordinating City of Chicago and surrounding villages in the Collar Counties to rescue home owners from foreclosure.

He is adjunct Professor of Real Estate Finance at the Kellstadt Graduate School of Business at DePaul University, School of Commerce. He has taught at the school since 1995. He is the chairman of the Advisory Board for the Business School of Kendall College in Chicago.

He served on the National Steering Committee of the NeighborWorks® Campaign for Home Ownership from 1993 to 2006. That initiative generated 111,447 new homeowners in 93 cities in 12 years.

He served as the Executive Vice President and Chief Lending Officer for the \$2.5 billion Washington, D.C.-based Columbia First Bank until 1990. He has been a principal bank officer since 1970 for institutions in Minnesota, Maryland and Washington, D.C. after his graduation from the University of Minnesota.

Tom served in the United States Navy from 1965 until his retirement in 1993, serving on active duty with VA76 and VP-17 until 1967. He served with VP-815 and VP-60 in the United States Naval Reserve flying the P-2 Neptune and the P-3 Orion, accumulating more than 3500 flight hours, while serving in deployments to South East Asia, the Western Pacific theatre, the Mediterranean and in the Persian Gulf. He holds 17 Armed Service and Navy Service Awards, as well as the Navy Achievement Medal and the Humanitarian Service Medal for his role in the rescue of 54 Vietnamese boat people in 1985 and the Navy/Marine Corps Overseas Service award with Silver Star (denoting 4<sup>th</sup> award).

## **JOEL FREEHLING**

Manager of Triple Bottom Line Innovations, ShoreBank

Joel Freehling is the Manager of Triple Bottom Line Innovations at ShoreBank. With assets of \$2.7 billion, ShoreBank is America's first and leading community development and environmental bank. In this capacity, Joel directs the bank's sustainability efforts, including creation of new loan products to promote energy efficiency within ShoreBank financed projects. In addition, Joel serves as President of SBK New Markets Fund, Inc., an affiliated CDE, which was recently awarded \$35 million in New Markets Tax Credits for investment in energy efficiency, renewable energy and green buildings in ShoreBank's target markets.

Previously, he served as Deputy Director of Corporate Risk Management at ShoreBank Corporation and served as a small business lender in the bank's Business Banking unit. He earned a B.A. degree with honors from the University of Michigan and a M.A. from the University of Florida and Stony Brook University. Joel is a board member of the Midwest Energy Efficiency Alliance and serves on the finance committee of the Chicago Chapter of the U.S. Green Building Council. He also serves as a thesis advisor to the ABA Stonier School of Banking.

## **BRIAN HANDAL**

Division Senior Vice President, Institutional Lending, Wells Fargo

Brian is a Division Senior Vice President with Wells Fargo in the Institutional Lending channel. He leads a team of Regional Account Managers that focus on mid size lenders that sell loans to Wells Fargo on a correspondent basis.

He began his career 17 years ago with Prudential Home Mortgage in Minneapolis, where he spent 5 years in retail operations and sales. Following the Minnesota experience Brian and his wife Gina relocated to Santa Fe, New Mexico, where Gina took a job with Los Alamos National Laboratory and Brian took a position with Charter Bank. Brian developed a corporate affinity program where he focused on regional associations and corporations in New Mexico.

After almost 2 years, Brian's wife Gina seized an opportunity in the Shenandoah Valley, Virginia and took a job as a Professor at James Madison University. Consequently, Brian followed his wife to Virginia and took a job with Freddie Mac. As an Account Manager, Brian managed the relationships between community bank seller/servicers and Freddie Mac.

In 1999, Brian left Freddie Mac and took a job with CitiMortgage as a Regional Sales Manager for all credit and lending products in the Citigroup arsenal. As the Regional Sales Manager he managed relationships with Solomon Smith Barney, Travelers Insurance, and Primerica Financial Insurance.

In January 2000, Brian moved to Wells Fargo Home Mortgage where he led an operations retention team as an overflow mechanism in the face of huge refinance volume. Following that 8 month project he took a month in Malaga, Spain and participated in a Spanish submersion course to work on his Spanish diction. Upon his return, Brian returned to Wells Fargo's Sales Delivery Connection as the National Business Development Manager and managed the internal wholesale sales initiative.

Upon completion of the Wells Fargo project, Brian joined Silvergate Bank in September of 2003, where he was the SVP of The Mortgage Banking Group. His responsibilities included all things necessary to create a profitable and saleable mortgage; to include Secondary Marketing, Sales and Operations. In August of 2005, Silvergate Bank decided to exit the wholesale lending business in Southern California.

In October of 2005, Brian traveled to Cairo Egypt with the Mortgage Bankers Association and participated in the Egyptian Financial Services Project where he and a team of industry professionals worked in concert to develop the framework from which Egypt will begin to create an evolving Mortgage Banking industry. Brian, his wife Gina, and their hound Tucker, live in Harrisonburg, Virginia.

## **LINDA HEAGY**

Former Managing Partner, Heidrick and Struggles

Linda Heagy was most recently the Chicago Managing Partner of Heidrick and Struggles, the second largest Executive Recruiting firm in the world. She was formerly the Co-regional Managing Partner of North America for Heidrick. During her thirteen years in search, she recruited executives for banks, trust companies, insurance companies,, boards of directors,

foundations, not for profits, and universities. She has recruited Directors for Boards, Chief Executive Officers, Presidents, C.F.O.'s, treasurers and controllers.

Prior to her work in executive recruiting, Linda had a twenty year career in Banking, first with the Northern Trust, where she was a Vice President, and then as an Executive Vice President with LaSalle Bank and the former Exchange National Bank which merged with LaSalle in 1990.

Linda served as a Board Member and Vice Chair of the Chicago Metropolitan YMCA for 17 years. For 15 years she was a Trustee of The University of Chicago Hospital. She is currently a Trustee of the Van Kampen Funds which were recognized in The Wall Street Journal and Barron's this year as an "industry leader in long term performance".

Linda and her husband Tom are long time residents of Chicago's Hyde Park neighborhood.

### **PAUL HUDSON**

Chairman & Chief Executive Officer, Broadway Federal Bank

Mr. Hudson is Chairman and Chief Executive Officer of Broadway Federal Bank, the largest and only publicly owned African American bank west of the Mississippi. Broadway Federal has assets exceeding \$400 million and operates five full service branches serving the South Central and Mid-City Los Angeles market since 1947.

Prior to joining Broadway Federal in 1980, Mr. Hudson practiced law with the Washington D.C. firm of Wilmer Cutler Pickering Hale and Dorr. In 1975, he returned to Los Angeles to join the law firm established by his father, Hudson, Sandoz and Brown. He is a member of the State of California and District of Columbia bars.

Mr. Hudson was born and raised in Los Angeles and attended Los Angeles public schools before receiving his bachelor degree in political science from the University of California at Berkeley. In 1973, he finished his graduate studies at Boalt Hall School of Law where he received his juris doctorate degree. In 1989, Mr. Hudson continued his education by completing the Graduate School of Savings Institution Management Program at the University of Texas.

Consistent with a family tradition of community service, Mr. Hudson is a past President of the Los Angeles NAACP and past Chairman of the Los Angeles City Community Redevelopment Agency. He serves on the board of the Los Angeles County Employees Retirement Association Board of Investments, Insight Center for Community and Economic Development, Los Angeles Universal Preschool, ConnectEd-The California Center for College and Career, Abode Communities, Inc, and serves as Chairman of Community Build, Inc. and Ebony Repertory Theatre.

Mr. Hudson has previously served on the boards of the Los Angeles Metropolitan Transportation Authority, Los Angeles Fire and Police Pension Fund, Los Angeles County Hospital Commission, California Bankers Association, Western League of Financial Institutions, America's Community Bankers, California Business Roundtable, Employers Group, Fannie Mae Advisory Council, Southern California Edison Advisory Board, Los Angeles Chamber of Commerce, Greater Los Angeles African American Chamber of Commerce, Los Angeles County Economic Development Corporation, Pitzer College, California State University at Los Angeles Foundation, Phillips Graduate Institute, California Community Foundation, Los Angeles American Red Cross, Boy Scouts of America, Alliance for College Ready Schools, Los Angeles Orthopaedic Hospital,

Museum of Science and Industry Foundation, Fulfillment Fund, Alliance for Children's Rights, and the Southern California Counseling Center.

### **STEVE KENT**

Managing Director, Corporate Finance, Keefe, Bruyette & Woods

Mr. Kent has completed more than \$7 billion in transactions for banks, thrifts and finance companies. Mr. Kent focuses on merger and acquisition and capital markets activities for Midwestern region banks. Mr. Kent has also been involved with merger and acquisition and capital market activities for non-bank financial service companies including the insurance, mortgage banking and specialty finance industries.

Mr. Kent joined Keefe, Bruyette & Woods, Inc. in August of 1998 as a managing director of the firm's newly established Chicago office. Prior to joining KBW, he was a managing director and head of the financial institutions group at Robert W. Baird & Co. with responsibilities including mergers and acquisitions advisory, equity and fixed income capital markets and involvement in project financings. Mr. Kent acted as a member of Baird's board of directors and operating and capital commitment committees. Prior to joining Baird in 1982, he was Vice President of Investments for Firststar Corporation.

Mr. Kent received a B.A. in Economics with honors from Ripon College and a M.B.A. from the University of Wisconsin.

### **HUILAN YANG KRENN**

Program Officer, The W. K. Kellogg Foundation

Huilan Yang Krenn is a program officer on the Education and Learning team at the W.K. Kellogg Foundation in Battle Creek, Michigan.

In her role, Huilan participates in the development of programming priorities, reviews and recommends proposals for funding, manages and monitors a portfolio of active grants, and designs and implements initiatives and projects.

In addition, Huilan brings her research, evaluation, and measurement expertise to the Foundation in helping to clarify and articulate the strategic framework's desired outcomes and impact. She also plays a leadership role in the mission-driven investing program's social and financial metrics design and execution.

Prior to this, Huilan was a member of the former Innovation and Design team, creating a research and design platform for emerging bodies of work by helping to explore, prototype, and assess issues and opportunities that could improve the impact of our grantee partners and our own philanthropic practice. Huilan also was an evaluation manager, providing leadership and technical assistance to the Foundation's grantmaking efforts in the area of impact assessment and program evaluation.

Before joining the Foundation, she was director of Evaluation & Research with a large child welfare agency, Starr Commonwealth, where she previously held the positions of director of research, assistant director of Evaluation & Research, research associate, and program evaluator. She has also been an adjunct faculty member at Western Michigan University in Kalamazoo.

Huilan started her career in research and evaluation over 15 years ago at the Evaluation Center, Western Michigan University, as an intern and research associate. The training she received there became instrumental in her leadership role at Starr Commonwealth, where she supervised the evaluation staff in designing and implementing evaluation projects of the adolescent residential, home-based and community-based programs. She has published numerous peer-reviewed journal articles on the subject of program evaluation.

Huilan received both her doctoral degree in evaluation, research, and measurement, and her master's degree in educational leadership, from Western Michigan University. She also holds a bachelor's degree in English and American language and literature, and a master's degree in teaching English as a second language, from Nankai University in China.

### **CHRIS LARSEN**

Chief Executive Officer & Co-Founder, Prosper.com

Chris Larsen is CEO and Co-founder of Prosper, America's largest peer-to-peer lending marketplace with 850,000 members and \$180 million in loans facilitated. Prosper is a continuation of Larsen's commitment to leveraging the Internet to make consumer lending markets more efficient, transparent, and trustworthy.

Prior to Prosper, Larsen co-founded and served as Chairman and CEO of E-Loan. Under his leadership, E-Loan was heralded as one of the America's most trusted consumer brands. During his tenure, Larsen pioneered the open access to credit scores movement by making E-Loan the first company to show consumers their FICO™ scores. Mr. Larsen also played a pivotal role in the passage of the strongest consumer financial privacy protection law in the nation and was hailed by Congresswoman Jackie Speier as being, "critical to the success of the bill."

Mr. Larsen serves at the Board and Advisory levels at numerous companies and organizations including, ACCION International's Center for Financial Inclusion, Center for Financial Inclusion / Mott Foundation un- and underbanked financial services research group, CreditKarma, Electronic Privacy Information Center (EPIC), Progresso Financial, Qifang, and The Silicon Valley Community Foundation's anti-payday lending policy committee. He is also a member of the Young Presidents' Organization (YPO).

Mr. Larsen holds an M.B.A. degree from Stanford University and a B.S. degree from San Francisco State University, where he was named the 2004 Alumnus of the Year.

### **AL LAU**

President & Chief Executive Officer, First American International Bank.

Mr. Lau was a key founder of the Bank with over 30 years experience in banking. As senior executive at Citibank he managed large branch network businesses and loan portfolios. He served as President of Citibank-Maryland and Capital One FSB. He is a Columbia University graduate with a BS in Engineering and an MBA.

**CASSANDRA McCONNELL**

Director for Consumer and Community Affairs, Office of Thrift Supervision

Cassandra McConnell joined the Office of Thrift Supervision (OTS) as Director for Consumer and Community Affairs in July 2007. Ms. McConnell directs and manages the consumer and community programs for OTS. She is responsible for promoting community development, access to financial services, and research related to consumer and community development issues. She also oversees the development of OTS publications and information featuring various topics including financial literacy, community development and related issues. In addition, Ms. McConnell leads policy initiatives involving consumer complaints including procedures for resolving consumer complaints involving federal savings associations.

Prior to joining OTS, Ms. McConnell worked at the Federal Reserve Bank of Cleveland as the Manager of Community Affairs. At the Cleveland Fed, Ms. McConnell managed a team that focused on a broad range of community development issues to ensure access to credit and capital to low and moderate income communities.

Ms. McConnell is a native of Cleveland, Ohio, earned her Juris Doctor from Cleveland Marshall College of Law, Master of Public Administration from Cleveland State University's Maxine Goodman Levin College of Urban Affairs and her Bachelor of Science from Cleveland State University.

**DAVID J. MCGRADY**

Vice Chairman, City First Bank of D.C.

Chairman, National Community Investment Fund

David has worked in senior management positions in the CDFI industry for over twenty-three years. He currently advises community development financial institutions (CDFIs) and their investors on a range of issues, including corporate structure and governance; capitalization; market assessment; product development; investment evaluation; and risk and portfolio management. His clients include banks, local governments, foundations and CDFIs.

David has developed application, capitalization and deployment strategies for 12 successful New Markets Tax Credit (NMTC) applicants that have received allocations totaling \$777 million. He is also a Managing Director of City First Capital, a \$230 million NMTC real estate fund that focuses on Washington, D.C.

For many years, David was Director of Commercial Programs for the Center for Community Self-Help in Durham, North Carolina. Under his leadership, Self-Help originated over 1,300 higher risk business loans totaling more than \$80 million. He was also head of Self-Help's real estate development arm.

David is Vice Chair of the Board of City First Bank, a CDFI bank serving the District of Columbia, and its holding company. He is also Chair of the Board of the National Community Investment Fund, a CDFI that makes equity and subordinated debt investments in community development banks nationwide.

**ROBERT W. MOONEY**

Deputy Director, Consumer Protection and Community Affairs  
Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation

Mr. Mooney is Deputy Director of the FDIC's Division of Supervision and Consumer Protection in Washington, D.C. He directs the national community affairs, consumer affairs, and deposit insurance outreach programs. He recently served as Senior Advisor to the FDIC Chairman on consumer protection matters and has directed the FDIC's national compliance, CRA and fair lending examination and policy development programs.

He was named Acting Deputy Director in 2006, Associate Director in 2005, Chief of the CRA and Fair Lending Section in 2002, and Assistant Director in 1999. Other positions with the FDIC include his appointment as Senior Fair Lending Specialist in the Washington Office in 1995; Community Affairs Officer for the Chicago Region in 1992; Managing Agent in 1989; and as chief executive of several FDIC/RTC-supervised thrifts. He has represented the FDIC on several interagency CRA and Compliance initiatives and authored *Side by Side, a Guide to Fair Lending*.

Before joining the FDIC, Mr. Mooney had more than 10 years of senior executive experience in banking, including Regional Vice President, and Director for Retail Banking of a multi-state financial institution; Director of Mergers and Acquisitions, and Vice President for Employee Relations. Mr. Mooney was active in civic affairs, serving on the board of directors, and as President or Treasurer of several community development corporations and numerous other civic organizations or committees. The Massachusetts State Senate awarded him its Commendation for his work in community development and equal opportunity.

**JOHN MOON**

Senior Community Affairs Analyst, Federal Reserve Board of Governors

John Moon is a Senior Community Affairs Analyst at the Board of Governors of the Federal Reserve System where he develops programs and policies affecting low-income communities. He also serves on the Advisory Committee of the San Francisco Federal Reserve Bank's Center for Community Development Investments. Prior to joining the Federal Reserve, he worked at the CDFI Fund on the New Markets Tax Credit Program. He has also worked in many other areas within the community/economic development field. These experiences include the District of Columbia's Deputy Mayor's Office for Planning and Economic Development where he was responsible for many large-scale real estate development projects; the Federal Home Loan Bank of Seattle as a Public Interest Investment Banker; the City of Seattle where he managed its development finance programs; FleetBoston where he was a commercial loan officer; and the Initiative for a Competitive Inner City where he conducted one of its first research case studies.

John earned his Bachelor's degree from UCLA and Master's in Public Policy from the Kennedy School of Government at Harvard University. He was also a Public Affairs Fellow through the Coro Foundation.

## **SAURABH NARAIN**

Chief Fund Advisor, National Community Investment Fund  
Senior Managing Director, ShoreBank Corporation

Saurabh Narain is Chief Fund Advisor to National Community Investment Fund (NCIF) and Senior Managing Director at ShoreBank Corporation.

In this capacity he is responsible for all activities of NCIF including investments in community development banks and thrifts and the CDBI Exchange Network, which brings in best practices in risk management, valuation and corporate governance to the sector. He joined NCIF in 2003.

Prior to NCIF, Saurabh has had extensive experience in capital markets and risk management having worked at Bank of America for almost 17 years based in Asia and the US. In Hong Kong, he was Managing Director, Head of Derivatives Marketing/Joint Business Head Non-Japan Asia and a member of the Asia Division, Global Markets Management Team. Saurabh came to the US in 2000 as Managing Director/Head of eCommerce for Global Derivatives. Over the years, he has worked in almost 10 countries in Asia/US and in dealing with financial institutions, global multinational corporations and governments. He is actively involved with the microfinance and micro entrepreneurship movement in India.

Saurabh serves on the Boards of CDFI Coalition (<http://www.cdfi.org>) and the NMTC Coalition (<http://www.newmarketstaxcreditcoalition.org>), at the Chicago Chapter of American India Foundation and is a member of the Steering Committee of the Professional Risk Managers International Association, Chicago Chapter (<http://www.prmia.org>). He has previously served as the President of the Board of the Health Clinic of the Asian Human Services, the Council of the United Way of Metropolitan Chicago, Board of FpML.org and of the North Asia Steering Committee for International Swaps and Derivatives Association. Saurabh is a regular speaker at industry conferences organized by the Federal Deposit Insurance Corporation, CDFI Coalition, NMTC Coalition, Novogradac, Chicago Microfinance Conference among others. In 2008, Narain was appointed to the Federal Reserve Board's Consumer Advisory Council and in 2009 he was appointed to the Minority Depository Institutions Advisory Council of the Office of Thrift Supervision. NCIF developed the Social Performance Metrics<sup>SM</sup> methodology under his leadership.

He has a Bachelors of Arts (Honours) in Economics from University of Delhi and an MBA from Indian Institute of Management in Ahmedabad (1985), India. Narain is a 2007 graduate of the ABA Stonier School of Banking.

## **MANISHA PARALIKAR**

Fund Advisor, National Community Investment Fund

Manisha joined the National Community Investment Fund in April 2009 as Fund Advisor. Prior to joining NCIF, she worked for ShoreBank Corporation for three years, assisting with a \$30 million capital raise, providing in-house consulting for the Human Resource, Mortgage Lending, and Retail departments, and working on the ShoreBank family's mission lending reporting. Manisha's current position complements years of volunteer and work-related community involvement, assisting needy populations both in the USA and abroad.

Manisha is very active within the Chicago community, serving on the boards of the Leadership Center for Asian Pacific Americans and the Chicago Freedom School, as well as being a core

member of the South Asian Progressive Action Collective. She is a graduate of Yale University with a degree in Economics, focusing on Microfinance. She also received a Certificate in Financial Decision-Making from the University of Chicago's Graham School.

### **JAN PIERCY**

Executive Vice President, ShoreBank Corporation

Jan Piercy is executive vice president of ShoreBank Corporation with responsibility for ShoreBank's international companies and programs. ShoreBank is the first and largest community development financial institution in the United States. ShoreBank International, a consulting affiliate, works with small- and micro-lending institutions throughout the developing world. ShoreCap International, an investment company, takes minority equity stakes in locally-owned small- and micro-lending institutions in Africa, Asia and Eastern Europe, while ShoreCap Exchange provides capacity building services to development finance institutions and runs a Knowledge Exchange Network (KEN) for peer learning among financial institutions targeting smaller borrowers and under-served markets.

Ms. Piercy served for seven years as U.S. executive director of the World Bank during the Clinton administration, for which she received the U.S. Treasury Medal of Honor in 2001. She chaired the World Bank board Personnel Committee and the Committee on Development Effectiveness, and served on the Audit Committee. As an advisor to ShoreBank between 2002 and 2005, she was the lead member of the team that raised \$28.8 million in capital to establish ShoreCap International. Ms. Piercy is on the advisory councils of the Acumen Fund and the Global Philanthropy Forum and the board of Vital Voices. She is also a member of the Council on Foreign Relations.

### **MARK REGIER**

Director of Stewardship Investing, MMA

Mark Regier is Director of Stewardship Investing for MMA (Mennonite Mutual Aid), the stewardship agency of the Mennonite Church USA, and the publicly available MMA Praxis Mutual Funds. Mark joined MMA in 1997 to expand the organization's historic commitment to faith-based, socially responsible investing. In the course of his work, Mark has overseen the creation of MMA's "Stewardship Investing" philosophy and core values; guided MMA's ever-evolving system for evaluating corporate practice; and lead the establishment of MMA Community Development Investments, Inc., MMA's own community investing arm with more than \$11 million in assets. Recently, Mark has assisted MMA in exploring and pursuing the use of high-social impact, market-rate investments.

Mark is an acknowledged leader in both the faith-based and socially responsible investment communities. He has served as the Governing Board chair for the Interfaith Center on Corporate Responsibility (ICCR), a coalition of 250 religious institutional investors representing over \$110 billion in assets and a global leader in corporate engagement on issues of social and environmental concern. He is also the founding chair of the International SRI Working Group (IWG), a program of the Social Investment Forum US, which has opened new doors of international collaboration in issue exploration, SRI research and advocacy with organizations in Europe, Asia, Australia and South Africa.

Mark is currently a member of the Board of Managers for the Isaiah Funds, an interfaith investment partnership for disaster recovery he helped establish. He serves on the Advisory Board for the Good Steward Fund, a leading provider of SRI hedge fund of funds and is a board member for Partners for the Common Good, an institutional community development loan fund. In 2006, Mark received the SRI Service Award, the social investment industry's highest honor. Mark regularly speaks and writes on issues related to the role of faith and values in investing and serves as a resource to national and international organizations on faith-based and community investing concerns.

Mark is an honors graduate from Bethel College (North Newton, KS) with BA degrees in history and communication arts. He has spent two years studying theology and ethics at Associated Mennonite Biblical Seminary in Elkhart, IN. Prior to joining MMA, Mark spent six years establishing and managing the marketing program for Faith & Life Press, a 115 year-old, bi-national publisher of innovative Christian education resources. Locally, Mark is an active member of Belmont Mennonite Church in Elkhart and chairs the board of Menno-Hof, a Mennonite interpretation center in Shipshewana, IN.

### **MATT REILEIN**

Senior Vice President/Program Manager, JP Morgan Chase

Matt Reilein is a Senior Vice President and the head of the New Markets Tax Credit (NMTC) Group at JPMorgan Chase. Matt oversees JPMorgan Chase's \$310 million in proprietary NMTC allocations and the firm's \$1 billion of investment in other NMTC funds and transactions, including portfolios acquired during the mergers with Bear Stearns and Washington Mutual. He joined JPMorgan Chase in 2000 in a management-training program. Matt has worked in a range of departments at the bank including, Commercial Real Estate Lending, Private Banking, Asset-backed Securitization, Government Relations and the Office of the Chairman.

Matt graduated from Georgetown University with a degree in International Politics. He also received his MBA from the Kellogg School of Management at Northwestern University with concentrations in Finance and Marketing.

He is on the board of the New Markets Tax Credit Coalition and the Chicago Community Loan Fund, where he is also the Chair of the loan committee. He serves on the award committee for LISC's Chicago Neighborhood Development Awards. Matt is on the Board of Governors of Georgetown University.

### **JOSEPH SCHMIDT**

Fund Advisor, National Community Investment Fund

Mr. Schmidt is Fund Advisor, Financial & Research Analyst; National Community Investment Fund. Joe has been a member of the Fund Advisor team since July, 2006. At NCIF, Mr. Schmidt leads the research program and heads the quantitative side of the Social Performance Metrics project.

Before joining NCIF, Mr. Schmidt attended the Harris School of Public Policy Studies at the University of Chicago, earning an MPP degree while focusing his studies in community development and regional policy.

## **GEORGE SURGEON**

Executive Vice President & Chief Financial Officer, ShoreBank Corporation

George Surgeon is Executive Vice President and Chief Financial Officer of ShoreBank Corporation.

George joined ShoreBank in 1976 as an intern then went on to hold several positions in lending and management over the years. In 1986, when ShoreBank was asked to create Southern Development Bancorporation, new development bank in Arkadelphia, Arkansas, he was made its President and Chief Executive Officer. He also served as the President and CEO of its bank subsidiary Elk Horn Bank and Trust Company. George became Chief Financial Officer of the holding company in 1996 and has served as President and CEO of the Cleveland bank.

## **MARY TINGERTHAL**

President, Capital Markets Company, Housing Partnership Network  
Trustee, National Community Investment Fund

Mary Tingerthal joined the Housing Partnership Network staff in September 2007, assuming a new senior leadership position coordinating the work of the five finance companies currently in operation or development by the Network. This includes the Housing Partnership Fund, which provides acquisition and predevelopment financing; Housing Partnership Ventures, which serves as the Network's investment vehicle; Housing Partnership Securities, a tax-exempt bond conduit for rental production; as well as a new single-family mortgage company and a conduit for charter school loans, both currently under development.

From 2000 through August 2007, Ms. Tingerthal worked for the Community Reinvestment Fund (CRF), which provides a national secondary market for community development loans, most recently as senior vice president for capital markets. Her responsibilities at CRF included oversight of the company's loan purchasing, securitization and investor relations activities. She was also instrumental in the development of the federal New Markets Tax Credits program. Prior to joining CRF, she was president and chief executive officer of National Equity Fund, a subsidiary of the Local Initiatives Support Corporation. She previously held senior management positions with GMAC Residential Funding (now RESCAP) and with the Minnesota Housing Finance Agency. Ms. Tingerthal holds a Master's Degree in Business from Stanford Graduate School of Business and Bachelor of Arts Degree from the University of Minnesota.

## **LUZ URRUTIA**

President, El Banco de Nuestra Comunidad

Luz L. Urrutia is President for El Banco de Nuestra Comunidad, a division of The Peoples Bank. In her position, Luz has direct responsibility for the P&L of the branches, operations, credit and risk management, compliance, sales and marketing, customer service, product development, training and community outreach. Prior to joining El Banco, Luz was a Senior Vice President with Wachovia where she spent 18 years in various positions.

At Wachovia, Luz held positions as manager, relationship manager, sales, product development and credit officer within the Corporate Bank, Treasury Services, Capital Markets, Risk Management, Operations and Retail Divisions. Most recently, she was a Senior Vice President

for the Global Services Department of Wachovia. In this capacity, she managed the International Sales, Product Development and Customer Service Groups. She developed and implemented several domestic and international Strategic Alliances in the US and overseas. During her career with Wachovia, she lived in Canada and Mexico evaluating the retail and corporate markets in these two countries. Luz was responsible for leading Wachovia's expansion into Canada and Mexico. She also lead the development of Wachovia's strategic alliances with Bank Mendes Gans in the Netherlands, Bancomer in Mexico, and Bank of Montreal in Canada.

Luz serves on the Boards of the Consumer Advisory Council of the Federal Reserve Bank, the Center for Financial Services Innovation (CFSI), a division of ShoreBank in Chicago, and Worthwhile Ventures, an entity that provides microfinancing worldwide. In 2006, Luz was recognized as "The Community Banker of the Year" by the American Banker for her commitment to meeting the financial needs of the unbanked and the underbanked, primarily in the Hispanic community.

Luz has spoken at various industry and regulatory conferences on how financial institutions can access the Hispanic market and serve the financial needs of these consumers who don't have access to mainstream banking.

In April 2007, Luz was given an award and inducted to the Chapter of the Ladies and Gentlemen of Queen Isabel the Catholic in Spain for her advocacy and commitment to serving the financial needs of the underserved Latino market in the United States.

Luz is a native of Caracas, Venezuela. She holds a Bachelor's of Business Administration degree in Finance and a MBA from Georgia State University.

### **CHARLES VAN LOAN**

Director, Independent Bank Corporation  
Trustee, National Community Investment Fund

Charles Van Loan is a Director and Former Chairman of the Board for Independent Bank (Nasdaq: IBCP), a \$3.4 billion bank with 110 offices throughout lower Michigan. He served as the President and CEO of the bank between 1993 and 2004 and as Executive Chairman during 2005. He was named "Banker of the Year" by Michigan Bankers Association in 2006 and has been very active in the association and many other civic groups. He served on the board of the Federal Home Loan Bank board of Indianapolis and is now on the board of Northern Initiatives, a ShoreBank affiliate in Marquette, Michigan. Chuck was born and raised in South Dakota and is a graduate of the University of South Dakota.

### **DEBORAH C. WRIGHT**

Chairman & Chief Executive Officer, Carver Bancorp, Inc.

Deborah C. Wright is Chairman & CEO of Carver Bancorp, Inc., the holding company for Carver Federal Savings Bank, a federally chartered savings bank and the nation's largest African- and Caribbean-American operated bank, with approximately \$800 million in assets and 162 employees. Carver operates ten full service branches in the New York City boroughs of Brooklyn, Queens, and Manhattan. Black Enterprise Magazine named Carver the Financial Services Company of the Year in 2006. The American Banker, the financial industry's daily newspaper, named Ms. Wright "Community Banker of the Year" in December of 2003.

Prior to assuming her current position, Ms. Wright was President and CEO of the Upper Manhattan Empowerment Zone Development Corporation, from May 1996 until June of 1999. She previously served as Commissioner of the Department of Housing Preservation and Development under Mayor Rudolph W. Giuliani from January 1994 through March 1996. Previously, Mayor David N. Dinkins appointed Ms. Wright to the New York City Housing Authority Board, which manages New York City's 189,000 public housing units.

Ms. Wright serves on the boards of Kraft Foods Inc., Time Warner, The Partnership of New York City and The Children's Defense Fund. She is a member of the Board of Overseers of Harvard University and a member of the Board of Managers of the Memorial Sloan-Kettering Cancer Center. She earned A.B., J.D. and M.B.A. degrees from Harvard University.