



# 2019 Peer Forum

June 4<sup>th</sup>-5<sup>th</sup>, 2019  
Washington DC

## **Speaker Bios – Organized by Panel, Alphabetically**

### ***Opening Keynote***

#### **Gene Ludwig, Founder and CEO, Promontory Financial Group**

**Gene Ludwig** is a business leader and expert on banking regulation, risk management, and fiscal policy. Promontory, founded in 2001, is synonymous with excellence in compliance and risk management, and helps financial companies resolve their most pressing challenges. Before founding Promontory, Gene was vice chairman and senior control officer of Bankers Trust New York Corp.

As U.S. comptroller of the currency from 1993 to 1998, Gene served as the Clinton administration's point person on the policy response to the credit crunch of the 1990s. He enhanced the ability of financial institutions to compete even as he refocused the industry on meeting its obligations under the Community Reinvestment Act. Under his purview, lending to low and moderate income Americans increased tenfold, as did national bank investments in community development corporations. Before becoming comptroller, Gene was a partner in the law firm of Covington & Burling. Gene graduated magna cum laude from Haverford College, holds a Master of Arts degree from Oxford University, and a Juris Doctor from Yale University.

### ***Insights on Community Reinvestment Act Reform***

#### **David Dworkin, President & CEO, National Housing Conference**

**David Dworkin** joined NHC as president and CEO in January 2018. Prior to joining NHC, David worked as a senior policy advisor at the U.S. Department of the Treasury, where he advised senior Treasury Department officials on matters related to housing and community development. His expertise includes credit availability; housing finance reform, mortgage servicing, affordable housing, access to credit, residential housing vacancy, abandonment and demolition and community stabilization strategies. He also served as a member of the White House's Detroit interagency team, where his responsibilities included developing and implementing strategies to assist in the City of Detroit's revitalization.

He is a graduate of the University of Michigan and lives in Washington, D.C., with his wife Hayley Hoffman.

**Art Fleming, Senior Vice President/Director, Federal Home Loan Bank of Atlanta**

As Senior Vice President and Director of Community Investment Services for the Federal Home Loan Bank of Atlanta (FHLBank Atlanta), **Arthur Fleming** is the FHLBank Atlanta's community investment officer and is a member of the FHLBank Atlanta's executive management committee, and other committees including credit and collateral; diversity and inclusion; and chair of the community investment committee.

Before joining the FHLBank Atlanta, Arthur was the Chief Lending & Investment Officer for the Opportunity Finance Network, Inc. and the Senior Director for the Southeast Region and Director of Housing Finance for the Fannie Mae Foundation, among many other roles. Arthur has served on many boards including New Market Tax Credit advisory boards for Invest Atlanta, Greenline Ventures, and Self-Help Credit Union and was on the Executive Committee of the board for the Martin Luther King Washington D.C. Memorial Foundation. Arthur received his undergraduate degree from Florida State University in 1981, a Masters in Urban and Regional Planning in 1984 and Law (JD) degree from the University of Florida in 1985.

**Laurie Goodman, Director, Housing Finance Policy Center, Urban Institute**

**Laurie Goodman** is the founder and co-director of the Housing Finance Policy Center at the Urban Institute. The center is dedicated to providing policymakers with data-driven analyses of housing finance policy issues that they can depend on for relevance, accuracy, and independence.

Before joining Urban Institute in 2013, Goodman spent 30 years as a research analyst and manager at a number of Wall Street firms, including Amherst Securities Group and UBS. Goodman was inducted into the Fixed Income Analysts Hall of Fame in 2009. Laurie currently serves on the board of directors of MFA Financial and Arch Capital Group Ltd., is an advisor to Amherst Capital Management LLC, and a member of Morningstar Credit Ratings Regulatory Governance Board. She has published more than 200 journal articles and has co-authored and co-edited five books. Laurie has a BA in mathematics from the University of Pennsylvania and an AM and PhD in economics from Stanford University.

**Maurice Jones, President & CEO, Local Initiatives Support Corporation**

With deep experience in both public and private sectors, **Maurice Jones** became LISC's fourth President & CEO in 2016. He has served as the secretary of commerce for the Commonwealth of Virginia, deputy secretary for HUD, commissioner of Virginia's Department of Social Services, deputy chief of staff to former Virginia Governor Mark

Warner and, during the Clinton administration, director of the CDFI Fund. Maurice was the President & Publisher of the Virginian-Pilot Media Group and a corporate attorney at Hunton & Williams. He is also a Rhodes Scholar and sits on UVA's Board of Visitors.

**Krista Shonk, Vice President, Regulatory Compliance Policy, American Bankers Association**

**Krista Shonk** is Vice President, Regulatory Compliance Policy for the American Bankers Association. In this role, she leads ABA's advocacy on Community Reinvestment Act modernization and third-party risk management.

Ms. Shonk is a recognized expert on financial institution regulatory and policy matters and has in-depth experience on anti-money laundering requirements and the CFPB's mortgage servicing rules. Prior to joining ABA, Ms. Shonk served as Associate General Counsel for Freddie Mac, where she advised on statutory and regulatory requirements for new products and new activities and managed regulatory filings for new business initiatives. Ms. Shonk earned a B.A. from Bridgewater College and a J.D. from West Virginia University College of Law. She is a member of the Virginia Bar and serves on the President's Advisory Council for Bridgewater College.

***Aligning Mission, Culture & Internal Branding***

**David Reiling, CEO, Sunrise Banks**

**David Reiling** is a social entrepreneur, who is an innovator in community development finance and financial inclusion. He is the Chief Executive Officer of Sunrise Banks and has been in the community development banking industry for more than 25 years. Under David's leadership, Sunrise Banks became the first Minnesota bank certified as a Community Development Financial Institution (CDFI), a certified B-Corp, a legal Benefit Corporation, and a member of the Global Alliance of Banking on Values.

Sunrise has grown its assets and social and environmental impact tenfold since David's arrival in 1995. Sunrise's total assets exceed \$1.4 billion and is ranked by B Lab as one of the best banks in the world for positive social and environmental impact. Sunrise executes a two-fold strategy under one mission: to be The Most Innovative Bank Empowering Financial Wellness. As a place-based community development bank, it serves the urban core of Minneapolis and St. Paul, Minnesota. As a people-focused financial institution, Sunrise partners with values-aligned financial technology firms to provide better access to convenient, easy-to-use, and fairly-priced financial services globally.

**Martin Thoma, Principal, Thoma Thoma**

**Martin Thoma** is principal and co-founder of Thoma Thoma, a brand strategy and marketing communications firm in Little Rock, Arkansas. The firm's growing reputation as

experts in brand leadership has attracted opportunities from as far away as Taiwan, Tanzania and Jamaica.

Martin writes a column called “Brand Inciter” for Talk Business and Politics/The Citywire and wrote the book, *Branding Like the Big Boys: How to Grab Market Share, Improve Margins and Increase Loyalty In Your Small Business*, available for purchase on Amazon. He is frequently sought out for comment on brands and branding by publications like Vice Sports, The Boston Globe, Arkansas Business and Arkansas Democrat-Gazette. His ideas and efforts have been showcased in publications as diverse as eHealthcare Strategies & Trends, The Journal of Accountancy and Transportation Industry News. Martin has criss-crossed the country speaking on the power of brand leadership, with appearances from Honolulu to Seattle to San Antonio. Martin and his partner Melissa created the proprietary brand development process known as The Brand Navigator™ to help executive teams unleash the power of their brands to attract customers, engage and align employees, and drive revenues.

#### **Darrin Williams, CEO, Southern Bancorp**

**Darrin Williams** is a banker, securities and consumer protection attorney, former legislator and passionate advocate for financial inclusion. He serves as CEO of Southern Bancorp, Inc., one of the country’s oldest, largest and leading community development financial institutions. With \$1.4 billion in assets, 65,000 customers and 46 locations, Southern Bancorp operates largely in the Arkansas – Mississippi Delta, one of the nation’s most impoverished communities. Focused on net worth building strategies of homeownership, entrepreneurship and asset accumulation, Southern Bancorp believes that wealth building isn’t just for the wealthy, they are wealth builders for everyone.

### ***Lunch Keynote***

#### **Jelena McWilliams, Chairman, Federal Deposit Insurance Corporation**

**Jelena McWilliams** was sworn in as the 21st Chairman of the FDIC on June 5, 2018. She serves a six-year term on the FDIC Board of Directors, and is designated as Chairman for a term of five years. Ms. McWilliams was Executive Vice President, Chief Legal Officer, and Corporate Secretary for Fifth Third Bank in Cincinnati, Ohio. There, she served as a member of the executive management team and numerous bank committees including: Management Compliance, Enterprise Risk, Risk and Compliance, Operational Risk, Enterprise Marketing, and Regulatory Change. Prior to joining Fifth Third Bank, Ms. McWilliams worked in the U.S. Senate for six years, most recently as Chief Counsel and Deputy Staff Director with the Senate Committee on Banking, Housing and Urban Affairs, and previously as Assistant Chief Counsel with the Senate Small Business and Entrepreneurship Committee.

From 2007 to 2010, Ms. McWilliams served as an attorney at the Federal Reserve Board of Governors, where she drafted consumer protection regulations, reviewed and analyzed comment letters on regulatory proposals, and responded to consumer complaints. Before entering public service, she practiced corporate and securities law at Morrison & Foerster LLP in Palo Alto, California, and Hogan & Hartson LLP (now Hogan Lovells LLP) in Washington, D.C. Ms. McWilliams graduated with highest honors from the University of California at Berkeley with a B.S. in political science, and earned her law degree from U.C. Berkeley School of Law.

## ***What is Next for Opportunity Zones?***

### **Bill Dana, Jr., President & CEO, Central Bank of Kansas City**

**Bill Dana, Jr.** is the President & Chief Executive Officer of Central Bank of Kansas City, Kansas City, Missouri, a \$190 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 five CRA exams, dating back to 1995.

Mr. Dana 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 28 years. Mr. Dana has served on numerous civic, social, and trade association boards. His service includes recent roles as a Board Member of the American Bankers Association, the Chairman of the Missouri Bankers Association, and the Chairman of the American Bankers Association’s Foundation. Mr. Dana also is Chairman Emeritus and current Board Member 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 48 years and they have three grown children and six grandchildren.

### **Lisa Green Hall, Fellow-in-Residence, Beeck Center for Social Impact + Innovation**

**Lisa Hall** is a Fellow-in-Residence at Georgetown University at the Beeck Center, which leads as training ground for students and serves as incubator for scalable, leading-edge ideas. In collaboration with the Beeck Center, Lisa also serves as a Senior Fellow at the Case Foundation, where she helps lead the organization’s impact investing work. She has dedicated her 25-year career to economic justice, social impact and community development. Using the tools of impact investing and philanthropy, she has served in executive roles across multiple sectors in the United States and abroad. Her area of focus at the Beeck Center is the inclusive economy. She is leading the center’s work on re-imagining community investment and development in the 21st century.

Lisa previously served as Managing Director at Anthos Asset Management, headquartered in Amsterdam, the Netherlands where she was based for three years. She also served as CEO and President of Calvert Foundation from 2010 to 2013, following her tenure as head of the investment portfolio from 2005 to 2010. Lisa served in the Clinton Administration in 1999 as a policy advisory at the National Economic Council where she worked on the creation of the New Markets Investment Tax Credit. Lisa currently serves on several boards including City First Bank, in Washington, DC; Toniic; and Habitat for Humanity International. Lisa earned an MBA from Harvard Business School and a BS in Economics from the Wharton School at University of Pennsylvania.

**Tom Nida, Market Executive, EVP, City First Bank of DC, N.A.**

With a banking career dating back over fifty years, **Tom Nida** currently serves as Executive Vice President/Market Executive for City First Bank, a CDFI located in Washington, D.C. Tom is an experienced commercial lender with a personal focus on community development lending, to include taxable and tax-exempt financing, tax credit and tax increment financing, and financing under PACE programs. Tom is active in the community and has served on numerous civic and non-profit boards: he has been the Board Chair of Charter Schools Development Corporation, a national developer of facilities for public charter schools, since 2010. Tom is a graduate of the School of Bank Administration at the University of Wisconsin.

**Adam Northup, Senior Vice President, Financial Strategy, Virginia Community Capital, LOCUS Impact Investing**

**Adam Northup** leads product innovation & development, strategy formulation, and capability advancement efforts at LOCUS Impact Investing and the parent Virginia Community Capital, CDFI. At LOCUS, he provides advisory and investment management services to philanthropic institutions wanting to unlock and deploy financial assets locally. Adam is currently leading the Virginia Opportunity Zone Market Place Initiative, as well as working with community foundations and rural economic development to ensure the Opportunity Zone program enables healthy, inclusive, and equitable capital flows into underserved communities. Before LOCUS and VCC, Adam served as Divisional CFO for Capital One's Commercial Real Estate business and Commercial Bank operations. Prior to joining Capital One, he worked in finance and consulting across a range of industries including retail, telecommunications, and the legal field.

Adam holds a B.A. in History and an MBA from the University of Virginia. He lives and involves himself deeply in his hometown of Richmond, VA. Adam loves to take on home projects and dabble in art. He is an outdoor enthusiast who currently enjoys competing in bike racing, triathlons, and running events across the country.

## ***Keynote Speaker***

### **Terri Sewell, U.S. Representative, U.S. House of Representatives**

**Congresswoman Terri Sewell** is in her fifth term representing Alabama's 7th Congressional District. She is one of the first women elected to Congress from Alabama in her own right and is the first black woman to ever serve in the Alabama Congressional delegation. Congresswoman Sewell sits on the exclusive House Ways and Means Committee and brings to the committee her more than 15 years of experience as a securities and public finance attorney. Currently, in the 116th Congress, she serves as Vice-Chair of the House Ways & Means Committee. In her short time in Congress, Sewell has held several leadership positions, including Freshman Class President in the 112th Congress. This current term, she was selected by Democratic leadership to serve as a Chief Deputy Whip, and sits on the prestigious Steering and Policy Committee which sets the policy direction of the Democratic Caucus.

A proud product of Alabama's rural Black Belt, Congresswoman Sewell was the first black valedictorian of Selma High School. She is an honors graduate of Princeton University and Oxford University in England and received her law degree from Harvard Law School.

## ***Aligning Technology & Data to Advance Your Mission***

### **Darien Bates, Founding Principal, Strategy, Datileo**

**Darien Bates** is a founding principal and head of strategy for Datileo. Darien has been developing and implementing data-driven customer engagement strategies for nearly 15 years, working with a range of banks and financial institutions, including Promontory Interfinancial Network, Citi, US Bank, Nuveen Investments, among others. Prior to founding Datileo, Darien was director of marketing innovation and insights for Promontory Interfinancial Network, where he helped lead the adoption of a number of big data strategies, including programmatic advertising, automated marketing, and headed up the Bank Executive Business Outlook Survey, a quarterly national survey of community bank leaders. Before joining Promontory Network, Darien founded and led for five years the boutique marketing strategy firm, Discovering Oz Communications, LLC, based in New York City.

### **Mike Dionne, Managing Director, North American Community Markets, Finastra**

**Mike Dionne** serves as Managing Director of North American Community Markets at Finastra. Mike is responsible for developing the company's go-to-market strategy as well as overseeing all sales and account management activities. Further, he chairs a board of cross-functional leaders responsible for the well-being of over 4,000 Finastra community banks and credit union clients across North America. Mike brings more than 30 years of

experience helping community banks and credit unions meet their objectives. His insight into the continuing evolution of how these unique institutions serve the needs of their customers and members, is relied upon by senior executives that view him as a consultative partner regarding growth strategies, industry trends and strategic planning.

Prior to his successes at Finastra, Mike has led teams in sales and strategy at Bankserv Inc., a leading provider of payment technologies to the financial industry, and at Netik, Inc., a UK-based data warehousing and middleware firm. Throughout his career, he has maintained a focus on delivering an exceptional customer experience. Mike is an established thought-leader on the North American community markets and is called on regularly by media outlets including American Banker, Banking Exchange, Credit Union Times, and CU Broadcast, to name but a few.

### **Chris Raper, VP of Strategic Projects**

**Chris Raper**, Vice President of Strategic Projects, joined STI in April 2018. He comes to STI with 21 years of experience in the telecommunications industry. Prior to joining STI, Chris was VP - Consumer Analytics and Financials for Windstream Communications where he was responsible for data analytics/reporting and strategic capital investment programs. Chris has spent most of his career leveraging data analytics and financial analysis to drive strategic investments to improve competitive positioning. Chris has a Bachelor of Science in Business Administration from the University of North Carolina at Greensboro and an MBA from the University of Arkansas at Little Rock.

### **JG Staal, Chief Strategy Officer, AdapticAI**

**JG Staal** is a Data & Analytics executive with international experience in architecting, delivering and managing enterprise software & data solutions. He has extensive experience with decision management solutions and applying AI and Predictive Analytics to drive business results and improvements. He has also worked with many Fortune 500 companies, mid-level organizations as well as start-ups with a concentration in Healthcare, Banking/Insurance and Telecom. JG Staal is one of the pioneers in defining, building out and managing Software-as-a-Service platforms and organizations.

## ***Underserved Housing Markets & Opportunities Created by GSE Duty to Serve***

### **Brian T. Culhane, Director of Sales – Affordable Lending, Freddie Mac**

**Brian Culhane** is Director of Sales – Affordable Lending, responsible for leading the implementation of affordable initiatives and non-standard transactions within the Single-Family Office of the Client organization. Brian and his team work closely with internal stakeholders and directly with clients of all sizes and types to help Freddie Mac meet its affordable lending goals and to help our clients meet their affordable lending business



needs. Additionally, Brian is responsible for driving and coordinating other activities in Freddie Mac's sales organization related to the purchase of affordable lending production.

Since joining Freddie Mac in 1987, Brian has managed and worked in a variety of areas in the Single-Family division, including servicing-released executions, credit pricing and pricing policy, and structured transactions including use of credit enhancements and non-standard mortgage products.

Brian is a graduate from Brown University in Providence, Rhode Island and resides in Vienna, VA.

**Sarah Edelman, Director, Affordable Housing Initiatives, Fannie Mae**

**Sarah Edelman** is the director of affordable housing initiatives at Fannie Mae. Before joining Fannie Mae, Edelman led housing policy at the Center for American Progress where she focused on promoting access to affordable housing. Prior to American Progress, Edelman worked in the areas of community development and consumer protection at Community Legal Services, the office of Sen. Sherrod Brown (D-OH), and the Federal Deposit Insurance Corporation, or FDIC, Division of Consumer Protection. Early in her career, Edelman served as a Peace Corps volunteer in El Salvador and an AmeriCorps VISTA volunteer in Philadelphia. Edelman's publications have been cited by *The Financial Times*, MSNBC, and Bloomberg, among others. Edelman holds a master's in economic policy from the University of Maryland.

**Jim Gray, Duty to Serve Program Manager, Federal Housing Finance Agency**

**Jim Gray** manages the Duty to Serve Program at FHFA, which works with Fannie Mae and Freddie Mac to develop new lending products to serve manufactured housing, affordable housing preservation and rural housing.

Prior to joining FHFA, Jim was Vice President, Director of Strategic Partnerships and Director of Affordable Lending at Capital Impact Partners, one of the nation's largest community development financial institutions (CDFIs). Jim obtained and managed a large grant from the Ford Foundation to promote sustainable homeownership through shared equity. Prior to Capital Impact, Jim was a Senior Advisor to former FHA Commissioners Nic Retsinas and Bill Apgar during the Clinton Administration.

**Greg Hettrick, Director of Community Investment, Federal Home Loan Bank of Dallas**

**Greg Hettrick** leads the Bank's Community Investment team that provides grants to fund gaps in the financial structure of affordable housing, community revitalization projects and small business transactions throughout the Bank's five-state District. FHLB Dallas awards competitive Affordable Housing Program (AHP) grants through member institutions annually to support the development of affordable housing. He also directs several other grant programs that are dedicated for first time homebuyers, owner occupied rehab,

wounded warriors, small businesses, disaster rebuilding and community-based organizations. Greg is also responsible for the strategic direction, as well as the approval process, for of the Bank's three community investment advance programs.

Prior to joining the FHLB Dallas in 2008, Greg spent 17 years with Bank of America, including 10 years with its Community Development Corporation (BACDC) and Real Estate Development Group in Dallas, Texas. During his tenure at Bank of America, Greg acquired, redeveloped and delivered more than 2,700 affordable multifamily rental units and over 225 single family homes. Prior to his time at BACDC, Greg also led Bank of America's Community Investment team for the Carolinas and Delaware. Greg earned both his bachelor's in finance and his masters of business administration degrees from the University of South Carolina.

## ***Keynote Speaker***

### **Patrick Hanlon, CEO, Thinktopia**

**Patrick Hanlon** is CEO and founder of THINKTOPIA®, a global brand and strategic innovation practice that works with billion dollar Brands and companies who want to become a billion dollar Brand. His community-first book "Primal Branding" is required reading @YouTube for growing community, advocacy and Brands. Clients include Google, Microsoft, Sunrise Banks, Shopify, Levis, GAP, Kraft, Dominos, Johnson & Johnson, Upworthy, PayPal, American Express, Experian and the United Nations, among others. Hanlon has been a keynote or guest speaker at TEDx, IDEO, HP Innovation Series, NYU, FIT, Urban Land Institute, and in emerging geographies including China, India, and South America. Hanlon has been an online contributor for Forbes, Fast Company, Inc., Medium and other publications.

## ***Aligning Mission, Message & Impact***

### **Becca Hoeft, Chief Brand Officer, Sunrise Banks**

With a breadth and depth of experience in marketing, public relations and corporate communications, **Becca Hoeft** (only her mom calls her Rebecca) started her career in consulting and has spent most of her time in the finance/banking industry. She's also done six startups ranging from film, fashion, technology and food with her first startup being a social enterprise importing leather fashion accessories made by single mothers in Nairobi, Kenya. Speaking across the country, she is known for leading award winning teams and receiving recognition from the Cannes Film Festival for Best Media Campaign, Top 100 Things to Do in San Francisco Before You Die, Hermes, MSPBJ Women in Business, Ragan's PR Daily, AMCP MarCom, and most recently, the Shorty for Good awards. When the day is done, you'll find Becca behind a good travel book planning her next adventure, plunking a tune on the piano or laughing with her blended family.

### **Carter Leak IV, President & CEO, Bank of St. Francisville**

**Carter Leak IV** is the President and Chief Executive Officer of the Bank of St. Francisville. Prior to returning to his hometown banking roots, Carter spent thirteen years with CB&I (formerly the Shaw Group, Inc.), most recently serving as Vice President and Controller within the Engineering, Construction, and Maintenance segment in Charlotte, NC. Carter invests significant time in mentoring young men and boys through his involvement with non-profit organizations including Young Life, Rotary International, local sports programs, and his church.

Carter also represents West Feliciana on the Board of Directors of the Baton Rouge Area Chamber of Commerce and is Chairman of the Young Life Committee in West Feliciana Parish. Carter is a licensed Certified Public Accountant, having earned a Bachelor of Science degree in Accounting from LSU in 1997, and is also a graduate of the Graduate School of Banking at Louisiana State University.

### **Doyle Mitchell, Jr. President & CEO, Industrial Bank**

**B. Doyle Mitchell Jr.**, President and CEO of Industrial Bank, leads the largest minority-owned commercial bank in the Washington Metropolitan area and the fifth largest African-American owned financial institution in the country (recognized in Black Enterprise Magazine's BE 100s 2018 list). Mr. Mitchell is the third generation president of Industrial Bank, which was founded by his grandfather Jesse H. Mitchell in 1934. After receiving his bachelor's degree in economics from Rutgers University in 1984, he began a full-time career at Industrial. He was elected to the Board of Directors in 1990 and succeeded his father as president in 1993.

Mr. Mitchell believes Industrial Bank has remained strong because of its mission to promote the financial and economic empowerment of its diverse communities, and by serving those communities through high quality financial services and employees that really care. Industrial has seven branches in Washington, DC, and Prince George's County, Maryland, which provide a full range of quality banking and financial services, including residential, commercial, small business and SBA loans.

Mr. Mitchell has served on the Board of the National Bankers Association (NBA), which represents the nation's minority banks since 1999. During his tenure, he served two consecutive terms as chairman of the NBA from 2010-2013 and currently serves as its Treasurer. Mr. Mitchell also serves on the Independent Community Bankers of America (ICBA) 2019-2020 Legislative Issues Committee and he is a former member of the ICBA Safety and Soundness Committee (2017-2018). He has testified before several United States House of Representative Committees on a variety of community banking issues and he is passionately committed to communities less served by mainstream institutions. He firmly believes that community based banks provide great under-recognized value.

**Andrea Walker, AVP, Creative Media Evangelista, Beneficial State Bank**

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## ***How is Impact Investing Affecting Bank Investors?***

**Tony Berkley, Vice President, Prudential Financial, Inc.**

**Anthony (Tony) Berkley** serves as Vice President, Impact Investments, Prudential Financial, Inc. Tony is a recognized thought leader with 20+ years of impact investment experience. He manages a \$100 million+ portfolio of market-rate, purpose-driven investments within the \$1 billion impact investing mandate at Prudential. In 2018, he sourced and underwrote \$30M in direct debt and equity investments with a focus on the US middle market. Previously, he oversaw strategy and communications and under his leadership Prudential raised its profile in impact investing, receiving significant earned media attention from The Economist, The New York Times, Politico, and The Chronicle of Philanthropy among others.

He also served as Director of Mission Driven Investments at the W. K. Kellogg Foundation where he built a \$95M market-rate portfolio from the ground up and led the investment process across a range of asset classes with three successful exits.

**Steve Kinner, Senior Managing Director, Promontory Interfinancial Network**

**Steve Kinner** is the Senior Managing Director at Promontory Interfinancial Network who is responsible for directing sales. He has more than 27 years of banking industry experience. Formerly, Mr. Kinner was Senior Vice President of Sales and Marketing at Federal Home Loan Bank of Des Moines. Prior to that, Mr. Kinner was the President, Financial Services Division at Oswald Financial, LLC. Earlier in his career, he was Managing Director/Senior Vice President, Asset Management at KeyCorp.

Promontory Interfinancial Network offers innovative balance sheet management solutions to financial institutions. It has been a trusted partner for nearly 3,000 banks.

**Chris Marinac, Co-Founder, FIG Partners, LLC**

**Chris Marinac** co-founded FIG Partners in 2003 and has more than 26 years of financial services and research analysis experience. He leads the firm's award-winning equity

research team that covers more than 150 banks, thrifts, and REITs. Chris is a nationally respected financial analyst who is frequently quoted in the media. He also authors Weekly Musings, bank industry analysis delivered every Monday. Before joining FIG, Chris worked for six years as Managing Director at SunTrust Robinson Humphrey, and spent five years as Research Analyst at Wachovia Corporation (formerly Interstate/Johnson Lane Inc.).

Chris received a Bachelor of Science degree in Accounting and Finance from Kent State University. Chris is a member of the Board, and Past President, of Ronald McDonald House Charities in Atlanta.

### **Saurabh Narain, President & CEO, National Community Investment Fund**

**Saurabh Narain** is President and CEO of National Community Investment Fund ([www.ncif.org](http://www.ncif.org)) a nonprofit private equity fund and CDFI focused on mission-oriented financial institutions including minority and CDFI banks. He is an Impact Investor and Banking Executive with almost 30 years of global experience building highly profitable businesses both in the for-profit and non-profit environments. Under his leadership, NCIF has quadrupled its AUM to a peak of \$220 million, on account of its three lines of businesses – equity investing, NMTC and lending and Impact Measurement ([www.bankimpact.org](http://www.bankimpact.org)). NCIF is the largest investor in CDFI and Minority Banks by numbers.

Saurabh is a member of the Investors Council of the Global Impact Investing Network ([www.thegiin.org](http://www.thegiin.org)), the Board of the CDFI Coalition ([www.cdfi.org](http://www.cdfi.org)) and several industry advisory boards. He was past member of the Federal Reserve Board's Consumer Advisory Council. 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. Saurabh is a graduate of the ABA Graduate Stonier School of Banking, an MBA from Indian Institute of Management in Ahmedabad, India.

### **Jan Piercy, Senior Advisor, Enclude Capital**

Jan Piercy's career has spanned private, public, academic and non-profit sectors. Most germane to CDBA, she was Senior Vice President of ShoreBank in Chicago before joining President Clinton's Administration in 1992, serving first in the White House and then as U.S. Executive Director on the World Bank and IFC Boards, a Senate-confirmed position she held through first year of the Bush Presidency at the request of the incoming Administration. She received the U.S. Treasury Medal of Honor for her service.

At ShoreBank, Jan was on the ShoreBank team invited by then-Governor Clinton to design a bank holding company to spur rural economic development in the Ark/Mississippi delta, based on ShoreBank's success in Chicago. She participated in Southern's founding capitalization raise and currently is working with Southern to raise additional growth equity capital. She is herself proud to be a Southern shareholder.

Jan resides in Washington D.C. where she is active in a non-profit serving homeless children and families and advocating for better public policies to address homelessness and affordable housing.

### **Meg Voorhes, Director of Research, US SIF**

**Meg Voorhes** is Director of Research of US SIF, the membership association for US firms and organizations engaged in sustainable and responsible investing, and of the US SIF Foundation. She is the author or co-author of several US SIF Foundation publications, including its biennial Report on US, Sustainable, Responsible and Impact Investing Trends.

Before joining US SIF in 2008, Meg directed environmental, social and governance research for RiskMetrics Group's Financial Research and Analysis division. Meg spent much of her career at the Investor Responsibility Research Center. From 1996 through 2005, she headed IRRC's Social Issues Service, where she directed research for institutional investor and corporate clientele on the environmental, human rights and other social issues raised by shareholders at US companies. Previously, Meg specialized in issues related to multinational investment and corporate responsibility in South Africa. From 1990 through 1996, she directed IRRC's Southern Africa Service.

## ***Keynote***

### **Joseph Otting, Comptroller, U.S. Office of the Comptroller of the Currency**

**Joseph M. Otting** was sworn in as the 31st Comptroller of the Currency on November 27, 2017. The OCC supervises nearly 1,400 national banks, federal savings associations, and federal branches and agencies of foreign banks operating in the United States. The Comptroller also serves as a director of the Federal Deposit Insurance Corporation and member of the Financial Stability Oversight Council and the Federal Financial Institutions Examination Council. Prior to becoming Comptroller of the Currency, Mr. Otting was an executive in the banking industry. He served as President of CIT Bank and Co-President of CIT Group, Chief Executive Officer of OneWest Bank, N.A., Vice Chairman of U.S. Bancorp, member of U.S. Bank's main subsidiary banks' Board of Directors, and many other roles.

Mr. Otting has also played significant roles in charitable and community development organizations. He has served as a board member for the California Chamber of Commerce, the Killebrew-Thompson Memorial foundation, the Associated Oregon Industries, and many other mission focused organizations. Mr. Otting holds a bachelor of arts in management from the University of Northern Iowa and is a graduate of the School of Credit and Financial Management, which was held at Dartmouth College in Hanover, New Hampshire.

## ***Keynote Speaker***

### **Jodie Harris, Director, CDFI Fund**

**Jodie Harris** is Director of the U.S. Department of the Treasury's Community Development Financial Institutions Fund. Jodie has worked in both the public and private sectors for over 25 years. Since joining Treasury in 2007, she has managed grant programs and developed legislative and policy proposals on a range of issues with a focus on access to capital, community development banking, and financial inclusion. She most recently served as the Director of Treasury's Office of Small Business, Community Development and Affordable Housing Policy.

Jodie completed her undergraduate studies at the University of Maryland. She holds a MBA and MPA from New York University.