

AGENDA

MINORITY DEPOSITORY INSTITUTIONS ADVISORY COMMITTEE (MDIAC) MEETING

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

For virtual attendance, call-in information provided separately

September 24, 2024

8:30am	Welcome	André King, Assistant Deputy Comptroller and Designated Federal Officer
9:00am	Roundtable	Michael Hsu, Acting Comptroller of the Currency
10:15am	Break	
10:30am	Economic Update	David Kirsch Senior Financial Economist, Economic and Banking Condition
11:30am	Project REACH	Andrew Moss, Director for Minority Outreach
12:00am	Lunch	
1:00pm	State of MDIs	Ernie Knott National Bank Examiner (Financial Analysis)
1:45pm	Break	
2:00pm	Liquidity Update	Christopher Sadej Risk Specialist, Treasury and Market Risk Policy
2:45pm	Public Comment	
3:00pm	Adjourn	



ATTENDEES LIST

September 24, 2024

COMMITTEE MEMBERS

Jamie Bartholomew Aller, General Counsel, The National Bank of Malvern, Malvern, PA
John J. Hou, Chief Executive Officer and President, Asian Pacific National Bank, San Gabriel, CA
William Hurley, Chairman, Chief Executive Officer, Chief Financial Officer and Legal Counsel, Southeast First National Bank, Summerville, GA
Jonathan Jacob, Head of Minority Depository Institution & Strategic Client Partnerships, Wells Fargo, Charlotte NC
Jody Lee, Chairwoman, Southwestern National Bank, Houston, TX
Beverly Meek, First Vice President, CRA Director, Flagstar Bank, NA, Troy, MI
Carlos Naudon, President and CEO, Ponce Bank, Bronx, NY (Virtual)
Joe Quiroga, President, Texas National Bank, Mercedes, TX (Virtual)
Kelly Skalicky, President and CEO, Stearns Bank, NA, St. Cloud, MN

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Michael J. Hsu, Acting Comptroller of the Currency
Charlotte Bahin, Senior Advisor for Thrift Supervision, Washington, DC
Julie Blake, Director, Banking Relations, Washington, DC
Emily Boyes, Counsel, Bank Advisory, Washington, DC
Amanda Brennan, Deputy Comptroller Analyst, Washington, DC
Chanis Brown, Community Relations and Minority Affairs Specialist, Washington, DC
Beverly Cole, Senior Deputy Comptroller, Midsize and Community Bank Supervision, Washington, DC
Crystal Dully, Community Relations and Minority Affairs Specialist, Washington, DC
Lisette Flores, Community Relations and Minority Affairs Specialist, Washington, DC
Suzanne Frazier, Acting Associate Deputy Comptroller, Cleveland, OH
James Gallagher, Senior Deputy Comptroller, Supervision Risk and Analysis, Washington, DC
Mairelis Jessup, Analyst to the Deputy Comptroller, West/Midwest Regions, Denver, CO
André King, Assistant Deputy Comptroller, Chicago, IL
David Kirsch, Senior Financial Economist, Economic and Banking Condition, Washington, DC
Amy Klein, Associate Deputy Comptroller, Denver, CO
Ernie Knott, National Bank Examiner (Financial Analysis), East and Northeast Regions, New York, NY
Shari Lamar, Acting Deputy Comptroller, New York, NY
Paul Moloney, Lead Economic Expert, Washington, DC
Andrew Moss, Director for Minority Outreach, Washington, DC
Valarina Oliver-Dumont, Bank Examiner (Licensing Analyst), Chicago, IL
Grant Rada, Assistant Deputy Comptroller, Dallas, TX
Christopher Sadej, Risk Specialist, Treasury and Market Risk Policy, Washington, DC
Tracy Velez, Associate Deputy Comptroller, East/Northeast Regions, New York, NY

PUBLIC OBSERVERS

Brian Alvarez-Bailey, Artificially Intelligent Community Banking, Birmingham, AL
Michael Batts, US Bank
Ernest Dio, United Bank of Africa, New York, NY
Shane Dixon, Warsaw Federal, Cincinnati, OH
Eric Donnelly, Capital Plus Financial, Bedford, TX
Martin Eisele, Warsaw Federal, Cincinnati, OH
Sonja J. Ellis, FDIC, Chicago, IL
Tamer El-Rayess, Grand Bank for Savings, fsb, Hattiesburg, MS
Adrienne Ferguson, Public Observer
Brooke Gates, The First National Bank of Gordon, Gordon, NE,
Cindy Hart, Public Observer
Marcos Helbling, ABS Capital Company
Stephen Herbert, Compliance Management Associates, Miami, FL
Marco Antonio Huaman, FutureWave Finance, Chicago, IL
Osilama Idokogi, United Bank for Africa, New York, NY
Usman Isiaka, United Bank for Africa, New York, NY
Castleigh W. Johnson, My Home Pathway, Wilmington, DE
Becky Ledbetter, Pauls Valley National Bank, Pauls Valley, OK
Kianga Lee, Independent Community Bankers of America, Washington, DC
Duane Lewis, BBIF, Orlando, FL
Al London, Old National Bancorp, Indianapolis, IN
Nikola Mijatovic, Bank Advisors, Ltd., Lombard, IL
Lu Ann Milligan, Pauls Valley National Bank, Pauls Valley, OK
Michael Nwosu, United Bank for Africa, New York, NY
Kisha Perkins, Alliance for Innovative Regulations, Washington, DC
Gerald Phillips, Neighborhood Housing Services of Los Angeles County, Los Angeles, CA
Betty Rudolph, FDIC, Washington, DC
Christine Turner, FNBO, Omaha, NE
Nicole Wiese, Chief Operating Officer National Exchange Bank & Trust, Fond du Lac, WI
Doncella Young, Public Observer