

AGENDA

MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC) MEETING

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

For virtual attendance, call-in information provided separately
March 5, 2024

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| 8:30 am | Welcome | Michael Brickman , <i>Deputy Comptroller for Specialty Supervision</i> |
| 8:35 am | Economic Update | Daniel Grantham , <i>Senior Financial Economist Economic and Banking Condition</i> |
| 9:35 am | Break | |
| 9:45 am | Liquidity Update | Christopher McBride , <i>Director of Treasury and Market Risk</i> |
| 10:45 am | CRA update | Vonda Eanes , <i>Director CRA and Fair Lending Policy</i> |
| 11:15 am | Member Roundtable | MSAAC members,
Beverly Cole , <i>Senior Deputy Comptroller for Midsize and Community Bank Supervision,</i>
Michael Brickman , <i>Deputy Comptroller for Specialty Supervision</i>
Johnny Stanley , <i>Deputy Comptroller for the East/Northeast Regions</i>
Troy Thornton , <i>Deputy Comptroller for the South/Southeast Regions</i> |
| 12:15pm | Lunch | |
| 1:00 pm | Third Party Risk Management and Fintech Partnerships | David Stankiewicz , <i>Acting Chief Innovation Officer, Office of Financial Technology</i> |
| 2:00 pm | Committee Updates and Business | |
| 2:15 pm | Public Comments | Public |
| 2:30 pm | Adjourn | |

MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC)

March 5, 2024

COMMITTEE MEMBERS

Peter Abt, President and Chief Lending Officer, First Federal Savings of Middletown, Middletown, NY
David Barksdale, President and Chief Executive Officer, Piedmont Federal Savings Bank, Winston-Salem, NC
Paul Gilbody, President and Chief Executive Officer, Milford Federal Bank, Milford, MA
George Hermann, Executive Chairman, Windsor Federal Savings, Windsor, CT (Virtual)
Thomas Newbern, Chairman, President and Chief Executive Officer First Federal Savings and Loan Association of Valdosta, Valdosta, GA
David Reynolds, President and Chief Executive Officer, Home Federal Bank of Tennessee, Knoxville, TN
Thomas Rudzewick, President and Chief Executive Officer, Maspeth, Federal Savings and Loan, Maspeth, NY
Stephen Sloup, President and Chief Executive Officer, Ozarks Federal Savings and Loan Association, Farmington, MO
Brian Smith, President and Chief Executive Officer, New Carlisle Federal Savings Bank, Springfield, OH
Samuel Wilkinson, President and Chief Executive Officer, First Federal Bank of Louisiana, Lake Charles, LA

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Maria Adams, Counsel, Bank Advisory, Washington, DC
Jason Almonte, Director of Licensing, Large Banks, New York, NY
Charlotte M. Bahin, Senior Advisor for Thrift Supervision, Washington, DC
Julie Blake, Director, Banking Relations, Washington, DC
Michael R. Brickman, Deputy Comptroller for Specialty Supervision, Washington, DC
Michael Chunn, Risk Specialist, Treasury and Market Risk Policy, Washington, DC
Beverly Cole, Senior Deputy Comptroller for Midsize and Community Bank Supervision, Washington, DC
Christopher Crawford, Counsel, Bank Advisory, Washington, DC
Vonda Eanes, Director of CRA and Fair Lending Policy, Washington, DC
Daniel Grantham, Senior Financial Economist, Economic and Banking Condition, Washington, DC
John Harootunian, Counsel, Bank Advisory, Washington, DC
Allison Hester-Haddad, Special Counsel, Bank Advisory, Washington, DC
Cristina Im, Deputy Comptroller Analyst, Washington, DC
Anne Kerttula, Director for Economic and Banking Condition, Economic and Policy Analysis, Washington, DC
André King, Assistant Deputy Comptroller, Downers Grove, IL
Ernie Knott, NBE (Financial Analysis), Resource and Financial Analysis, New York, NY
Mariya Komartsova, Attorney, Chief Counsel's Office, Washington, DC
Christopher McBride, Director, Treasury and Market Risk, Washington, DC
Carlo Martinez, Assistant Deputy Comptroller, Miami, FL
Paul Moloney, Lead Economic Expert, Washington, DC
Erica Onsager, Counsel, Northeastern District, New York, NY
Christopher Sadej, Risk Specialist, Treasury and Market Risk Policy, Washington, DC
Demetria Springs, Senior Counsel, Bank Advisory, Washington, DC
David Stankiewicz, Acting Chief Innovation Officer, Office of Financial Technology, Washington, DC
Johnny Stanley, District Deputy Comptroller, New York, NY
Troy Thornton, District Deputy Comptroller, Dallas, TX
Tiffany Trotter, MCBS Resource Team Manager, Chicago, IL

PUBLIC OBSERVERS

Lisa Arnold, Home Bank, Martinsville, IN

Ken Farley, First Mutual Holding Company, Lakewood, OH

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

Anna Harpstreit, Collinsville Building and Loan Association, Collinsville, IL

David Hedrick, Federal Home Loan Bank of Cincinnati, Cincinnati, OH

Susan Hemker, Collinsville Building and Loan Association, Collinsville, IL

Jenny Hosfeld, Think Mutual Bank, Rochester, MN

Gabrielle James-Johnson, America's Mutual Banks, Washington, DC

Kent Krudys, Luse Gorman, Washington, DC

Eric Marion, Silver Freedman, Taff, and Tiernan, Washington, DC

Matt Morrow, Citizens FSA, Leavenworth, KS

Joe Pigg, American Bankers Association, Washington, DC

Diane Turner, First Shore Federal, Salisbury, MD

Will Waller, M3F, Inc.