

# *Honoring Our Heritage*

FOCUSED ON THE FUTURE



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# The 4<sup>th</sup> Latino Credit Union Conference

**Wednesday, June 7, 2006**

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**8:00 AM – 5:30 PM** Registration Open *Registration Area*

**8:30 AM – 9:30 AM** *CONTINENTAL BREAKFAST* *Ballroom 103/104*

## *OPENING CEREMONIES*

**9:30 AM – 11:00 AM** *HONORING OUR HERITAGE: IMMIGRANTS & CREDIT UNIONS* *Ballroom 101*

In 1908, French-speaking immigrant mill workers from Quebec founded St. Mary's Bank Credit Union in Manchester, New Hampshire, to offer vital, fair-priced financial products. That motivation for linguistically and culturally-appropriate financial services led to the founding of the American credit union movement, and it remains relevant in 2006 as it did in 1908. The CEOs of three different credit unions who serve immigrants across the nation and throughout the last century will talk about the continuing need to honor the credit union heritage started in Manchester to ensure that the 35 million immigrants living in the United States receive the same fair-priced, vital financial services that Quebecois immigrants created for themselves a century ago. Following the panel, attendees will participate in a roundtable discussion on how to carry that legacy of credit unions into the 21<sup>st</sup> century.

Moderators: Randy Chambers — Self-Help CU (Durham, NC)  
Pablo DeFilippi – Lower East Side People's FCU (New York, NY)  
Panelists: 1. Harriet May — Government Employees' CU of El Paso (El Paso, TX)  
2. Luis Pastor — Latino Community CU (Durham, NC)  
3. Ronald Rioux — St. Mary's Bank CU (Manchester, NH)

**11:00 AM – 11:15 AM** *COFFEE BREAK* *Pre-Function Hallway*  
*Coffee Break Sponsored by the Hispanic National Mortgage Association*

**11:15 AM – 12:30 PM** **WORKSHOP SESSION A**

**WORKSHOP A1:** *LENDING 101: INTRODUCTION TO LENDING TO LATINOS* *Room 105*

This workshop will illustrate successful strategies and innovative approaches for attracting new members from within your credit union's core field of membership. Participants will also share unique ideas on expanding their charter to serve the community at-large.

Moderator: Melissa Marquez — Genesee Co-op FCU (Rochester, NY)  
Panelists: 1. Lewis Dancy — Self-Help CU (Durham, NC)  
2. Robert Mims — Water and Power Community CU (Los Angeles, CA)

**WORKSHOP A2:** *LENDING 201: MORTGAGES AND BEYOND* *Room 106*

Designed for credit unions that are already providing loans to Latino immigrants, this panel will discuss some of the challenges and opportunities of mortgage lending to immigrants. Panelists will look at expanding loan services beyond traditional products and examine an innovative secondary market for Latino mortgage lenders.

Moderator: Randy Chambers — Self-Help CU (Durham, NC)  
Panelists: 1. Oscar Saavedra — Latino Community CU (Durham, NC)  
2. Leonardo Simpson – Hispanic National Mortgage Association (San Diego, CA)

**WORKSHOP A3:****LANGUAGE, CULTURE AND COMMUNICATION:  
FINANCIAL EDUCATION RESOURCES FOR LATINOS***Room 106*

Hundreds of new financial education programs have been developed in the last decade focused on credit-impaired and financially challenged Americans. Only a few financial education programs are designed to reach working-class Spanish speakers, and even fewer reflect the background of Latino immigrants. This workshop will look at nationally recognized programs that do just that and talk about innovative ways the Spanish-language mass media helps distribute the message of financial education.

Moderator: Deyanira Del Rio — Lower East Side Peoples' FCU (New York, NY)

Panelists: 1. Fernando Almánzar — Univision (Miami, FL)  
2. Erika Bell — Latino Community CU (Durham, NC)  
3. Joe Saari — Precision Information (Chicago, IL)

**12:45 PM – 1:45 PM****LUNCHEON PRESENTATION***Ballroom 103/104***NCUA — HELPING CREDIT UNIONS SERVE THE UNDERSERVED**

In this session, new NCUA Board Members Gigi Hyland will discuss NCUA's support for the CDCU movement and highlight some of the programs the regulatory agency has developed to help CDCUs better accomplish their vital mission of serving the underserved. Hyland, who is herself of Latino heritage, will recount how her long-time involvement with credit unions has shaped her life and her philosophy.

Presentation by: Gigi Hyland — NCUA Board Member (Alexandria, VA)

**2:00 PM – 3:15 PM****WORKSHOP SESSION B****WORKSHOP B1****THE CHANGING FACE AND SOUND OF AMERICA***Room 105*

The numbers are staggering: 35 million immigrants in the U.S, including 18 million or more from Latin America. At 42 million, Latinos are now the largest ethnic group in America. Two experts from the fields of academia and applied research will talk about the real-world contributions of immigrants in communities outside the traditional immigrant-receiving states, as well as the financial service opportunities and challenges these demographic changes present for financial institutions and policy makers.

Moderator: Sandell McLaughlin — Community Trust CU (Modesto, CA)

Panelists: 1. Jim Hanson — CUNA (Madison, WI)  
2. Jim Johnson — University of North Carolina (Chapel Hill, NC)  
3. Manuel Orozco — Inter-American Dialogue (Washington, DC)

**WORKSHOP B2****WHO WILL SERVE US?  
LATINO CREDIT UNION LEADERSHIP OPPORTUNITIES***Room 106*

It takes committed people to lead institutions. This workshop will examine different ways that credit unions can recruit, develop, retain and promote their staff to implement new programs and services of particular relevance to their Latino members. Credit unions already serving Latinos and those thinking about reaching out to that population will find this session particularly pertinent.

Moderator: Pablo DeFilippi — Lower East Side Peoples' FCU (New York, NY)

Panelists: 1. Carlos Calderón — OAS Staff FCU (Washington, DC)  
2. Luis Pastor — Latino Community CU (Durham, NC)

**WORKSHOP B3**      **FINDING LATINO MEMBERS: OUTREACH AND MARKETING**      *Room 107*

Nearly 20 million Latinos have no account at an American financial institution. Still, many Latinos are distrustful of traditional financial service providers. Panelists will discuss ways in which their credit unions have successfully brought in and helped “bank” tens of thousands of Latinos in recent years.

Moderator:      Marvin Jensen — Episcopal Community FCU (Los Angeles, CA)

Panelists:      1. Laura Lowe Edgar — Arizona FCU (Phoenix, AZ)  
                         2. Javier Olave — Latino Community CU (Durham, NC)

**3:15 PM – 4:00 PM**      **COFFEE BREAK & EXHIBITOR SHOWCASE**      *Pre-Function Hallway*  
*Coffee Break Sponsored by the Hispanic National Mortgage Association*

**PLENARY SESSION**

**4:00 PM – 5:30 PM**      **LATINO PUBLIC POLICY: OPPORTUNITIES AND THREATS**      *Ballroom 101*

Few issues create more intense debate at the individual and policy level than immigration, an issue that touches millions of Latinos in the United States, and even more abroad. Panelists from the world of policymaking and advocacy will talk about how Latino credit union leaders, as advocates and financial service providers, can effectively, and legally, express our opinions about issues affecting our members and communities.

Moderator:      Deyanira DelRio — Lower East Side Peoples’ FCU (New York, NY)

Panelists:      1. Mary Dunn — CUNA (Washington, DC)  
                         2. Deborah Meyers — Migration Policy Institute (Washington, DC)  
                         3. Donald Terry — Inter-American Development Bank (Washington, DC)

**6:00 PM – 6:30 PM**      **PLENARY SESSION**      *Ballroom 101*

The Community Development Financial Institutions (CDFI) is an important resource for credit unions serving low-income and other target populations. CDFI Fund Director Art Garcia will discuss the status, impact, and opportunities offered by the Fund.

Introduction:      Pablo DeFilippi — Lower East Side Peoples’ Federal Credit Union (New York, NY)

Speaker:      Art Garcia — Director, U.S. Treasury Department CDFI Fund (Washington, DC)

**6:45 PM – 10:00 PM**      **LATINO CONFERENCE RECEPTION AND DINNER**      *American Tobacco Co.*

This reception and dinner will take place offsite at the former American Tobacco Factory in downtown Durham. Located just minutes from the Marriott, the site was recently redeveloped with financing by Self-Help CU using CDFI Fund New Markets Tax Credits. There is no additional cost to attend, and we invite all participants to join us for this lively reception and dinner, filled with music, singing, and dancing.

Speaker:      Anna Maria Farías — Department of Housing and Urban Development (Washington, DC)

***THIS SPECIAL EVENT HAS BEEN MADE POSSIBLE BY THE GENEROUS SUPPORT FROM:***

***THE NORTH CAROLINA CREDIT UNION LEAGUE***

***AND***

***BANSEFI***

## Thursday, June 8, 2006

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8:00 AM – 5:30 PM

Registration Open

Registration Area

8:30 AM – 9:30 AM

**CONTINENTAL BREAKFAST & EXHIBITOR SHOWCASE**

Ballroom 103/104

Come to our complimentary continental breakfast and meet with participants, conference exhibitors, and other affinity groups. We will have special tables designated for informal discussion with exhibitors.

9:30 AM – 10:45 AM

**WORKSHOP SESSION C**

**WORKSHOP C1:**

***SERVING LATINOS, THE CREDIT UNION WAY***

Room 105

Dozens of credit unions have developed initiatives to bring credit union service to Latino immigrants. This workshop will explore two innovative credit union partnerships – one by a credit union league and the other by three different credit unions working together – that are helping Latino immigrants participate in the credit union movement.

Moderator: Linda Webb-Manon — Texas Credit Union League (Farmers Branch, TX)

Panelists: 1. Luís Caballero — West Texas CU (El Paso, TX)  
2. Carla Decker — District Government Employees' FCU (Washington, DC)

**WORKSHOP C2:**

***REACHING ACROSS "LA FRONTERA:"  
INTERNATIONAL FINANCIAL COOPERATION***

Room 106

Millions of families on both side of the border do not use traditional financial institutions. Leaders of the Mexican financial institution community will discuss how they are partnering with U.S. credit unions and the Federal Reserve to improve access to fair-priced, vital financial services.

Moderator: Dick Ensweiler — Texas Credit Union League (Farmers Branch, TX)

Panelists: 1. Paolo Lezama Belman — Caja Libertad (Corregidora, México)  
2. Javier Gavito — BANSEFI (Ciudad de México, D.F., México)  
3. David Torres — Caja Popular Mexicana (Guanajuato, México)

**WORKSHOP C3:**

***MEMBER IDENTIFICATION: COMPLYING WITH THE RULES***

Room 107

Every credit union has a member identification policy. Whether that policy works for immigrant members is another question. Come hear how your credit union can ensure that it is both serving its Latino immigrant members and adhering with NCUA and IRS identification rules.

Moderator: Miriam Fernandez — Bethex FCU (Bronx, NY)

Panelists: 1. Bob Fenner — National Credit Union Administration (Alexandria, VA)  
2. Francine Prince — Internal Revenue Service (Washington, DC)

10:45 AM – 11:00 AM

**COFFEE BREAK**  
*Coffee Break Sponsored by Community Trust Credit Union*

Pre-Function Hallway

11:00 AM – 11:30 AM

**PRESENTATION OF THE  
NATIONAL ASSOCIATION OF LATINO CREDIT UNION PROFESSIONALS**

Ballroom 101

Please join us for a facilitated discussion introducing conference attendees to the newly organized National Association of Latino Credit Union Professionals (NALCUP). This session is intended to help familiarize participants with the new Association, its mission, and its services.

**11:30 AM – 12:30 PM**

**CLOSING CEREMONIES**

**Ballroom 101**

***FOCUSED ON THE FUTURE: CREDIT UNIONS IN SOLIDARITY***

Both CUNA and the Federation have made credit union service to Latinos a top priority. The leadership of these two institutions stands together in its commitment to the goals of the Quebecois immigrant textile workers who founded the U.S. credit union movement in 1908 – vital, fair-priced financial products for all. Join CUNA Chairman Juri Valdov; immediate past Chairman Dick Ensweiler; CUNA Hispanic Resource Center Advisory Group Chairman Danielle Chatfield; the Federation’s Latino Task Force Co-Chair Pablo DeFilippi; and Latino Community CU Chairman John Herrera in this historic joint commitment to credit union service.

- Facilitator: Pablo DeFilippi — Lower East Side People’s FCU (New York, NY)  
Keynote: 1. Juri Valdov — Chairman, Credit Union National Association (Washington, DC)  
2. Dick Ensweiler — Texas Credit Union League (Farmers Branch, TX)  
3. Danielle Chatfield – KEMBA Financial CU (Columbus, OH)  
4. John Herrera — Latino Community CU (Durham, NC)

**12:45 PM – 1:45 PM**

**LUNCHEON PRESENTATION**

**Ballroom 103/104**

***LATINO INITIATIVES OF THE U.S. TREASURY DEPARTMENT: DIRECTO A SU CUENTA/GO DIRECT***

This session will focus on the U.S. Department of the Treasury and Federal Reserve Banks' *Go Direct* campaign, in Spanish known as *Directo A Su Cuenta*, which focuses on motivating federal benefit recipients to receive their Social Security and Supplemental Security Income benefits by direct deposit. It will explore the vital role financial institutions play in the campaign and how financial institutions can participate and make a difference in the lives of thousands of check recipients in their communities.

- Introduction: Maurice Calderón — Arrowhead CU (San Bernardino, CA)  
Presentation: Anna Escobedo Cabral — United States Treasurer (Washington, DC)

***FINANCIAL SUPPORT FOR THIS SESSION HAS BEEN PROVIDED BY UNIVISION***

**2:00 PM – 4:30 PM**

***SITE VISITS TO LOCAL DURHAM CDCUS***

***Meet in Lobby***

Durham’s Main Street – already known as the main street for the CDCU movement – is famous in the credit union movement because three of the most innovative community development credit unions in the country can be found in the space of three short blocks. Participants will break up into three groups. Each will visit all three CDCUs, located around the corner from the Marriott Hotel.

***Special thanks to Diebold, our site visit sponsor.***

**Latino Community Credit Union** is one of the most successful start-ups in CDCU history, which has grown to serve more than 45,000 members in just five years thanks in great part to a ground-breaking partnership with the North Carolina State Employees’ CU and Self-Help CU. Come learn how this credit union has been able to expand their service to Latinos with five branches across the state!

**Self-Help Credit Union** and its affiliates just down the street have developed a multi-billion dollar secondary market and championed new financial products aimed at helping people of modest means achieve the “American Dream” of homeownership and financial security.

**Generations Community Credit Union** presents a new model for CDCU survival. The credit union has merged a number of CDCUs across North Carolina into a single institution, and has maintained operations at established branches, usually with the original staff, thus preserving credit union service in communities where they otherwise would have disappeared. In the current environment of small credit union mergers and liquidations, the “Generations Model” is a positive twist on what otherwise could spell the end of service in a low-income community.

# 32<sup>nd</sup> Annual Meeting

**Thursday, June 8, 2006**

6:00 PM – 6:45 PM

WELCOMING REMARKS

Ballroom 101

*Rita L. Haynes, Chair, Federation Board of Directors*  
*Eunice J. Rogers, Chair, 32<sup>nd</sup> Annual Meeting Committee*  
*Helen Smith, Co-Chair 32<sup>nd</sup> Annual Meeting Committee*  
*Clifford Rosenthal, Executive Director*

**Presentations:**

*Rodney Hood, Vice-Chairman, National Credit Union Administration (NCUA)*

*Patricia Moore – Prichard FCU (Prichard, AL)*

*Fred Becker, President, National Association of Federal Credit Unions (NAFCU)*

The Federation's elected officials will inaugurate the Federation's Annual Meeting. NCUA Vice-Chairman Hood will discuss the agency's initiatives and how they related to the CDCU movement. Fred Becker will review major issues facing credit unions and the ways in which NAFCU and the Federation can collaborate. Chuck Purvis, from NCUF will present the Federation with a check reflecting the Foundation's major support and commitment to the Federation and our member CDCUs.

7:00 PM – 8:30 PM

WELCOMING RECEPTION

Durham Arts Council

All Annual Meeting guests are invited to join us for a networking reception around the corner at the Durham Arts Council. Live music, light hors d'oeuvres, and good fellowship provided.

Presentation: Chuck Purvis, National Credit Union Foundation (NCUF)

***THE FEDERATION RECOGNIZES THE NATIONAL CREDIT UNION FOUNDATION (NCUF)  
FOR THEIR GENEROUS SPONSORSHIP OF THIS RECEPTION.***

**Friday, June 9, 2006**

8:00 AM – 12:00 PM

Registration Open

Registration Area

8:00 AM – 9:30 AM

CDCU INDUSTRY FORUM & BREAKFAST

Ballroom 103/104

North Carolina's CDCUs have achieved success by developing strategies and building relationships in order to provide their members with key services and convenient products which are essential in today's society. Over breakfast, panelists from nationally recognized CDCUs, other financial institutions, and community development organizations will discuss ways your credit union can replicate some of their successes. Panelists will examine their unique relationships and share the strategies that have allowed them to achieve success. Members of the audience will have an opportunity for questions and answers.

***The CDCU Industry Forum is sponsored by the North Carolina Minority Support Center, the nation's only statewide intermediary devoted to community development credit unions.***

Moderator: Farad Ali – North Carolina Minority Business Development Center (Chapel Hill, NC)

Panelists: **Relationship 1**

Linwood Cox – NC Minority Support Center/Generations Community CU (Durham, NC)

Maureen Lucas – Generations Community Credit Union (Durham, NC)

Michele Woodall – SunTrust Bank

**Relationship 2**

John Herrera – Self Help CU/Latino Community CU (Durham, NC)

Luis Pastor – Latino Community CU (Durham, NC)

Jim Blaine – State Employees’ CU (Raleigh, NC)

**Relationship 3**

Bill Bynum - Enterprise Corporation of the Delta/Hope CU (Jackson, MS)

**9:30 AM – 11:00 AM      *COMBATING PREDATORY LENDERS AND PROMOTING FAIR LENDING LEGISLATION IN YOUR STATE AND NATIONALLY*      *Ballroom 101***

How far have we come in the fight against predatory lending? What are the key battles we face – and what are the strategies to win those battles? In 2002, the Center for Community Self-Help created the Center for Responsible Lending (CRL), a national nonprofit, nonpartisan research and policy affiliate dedicated to protecting home ownership and family wealth by working to eliminate abusive financial practices. Hear answers to these questions from national fair-lending advocate Martin Eakes, co-founder of the Center for Community Self-Help, and a leader in the fight against predatory lending nationally and at the state level.

Moderator: Clifford Rosenthal – Federation Executive Director

Keynote: Martin Eakes – Self-Help CU (Durham, NC)

**11:00 AM – 11:45 AM      *YCUP PRESENTATION TO ANNUAL MEETING*      *Ballroom 102***

Why is establishing a youth credit union program (YCUP) the last priority for many managers? Will taking a backseat to youth development harm the future of our communities? Should CDCUs consider providing a YCUP as a member benefit? Come listen to CDCUs that operate YCUPs as they explain why it’s critical for CDCUs to reach out to youth to help sustain the CDCU movement, to build community capacity, and to provide these young people with research-based developmental and leadership opportunities which they might otherwise miss.

**11:50 AM – 1:15 PM      *Ballroom 103/104***

***14<sup>th</sup> Annual Annie Vamper “Helping Hands” Awards***

Join us for our awards luncheon as we honor this year’s Annie Vamper Award winners:

**Rev. Dr. Tommy C. Chappell** — NRS Community Development FCU (Birmingham, AL)

**John Isbister** — Santa Cruz Community CU (Santa Cruz, CA)

**Thad Moore** — Self-Help CU (Durham, NC)

This year’s Vamper Luncheon attendees will be addressed by **United States Senator Elizabeth Dole** of North Carolina. Marc Schaefer, Truliant FCU (Winston-Salem, NC) will introduce the Senator. David Brehmer, CEO of First Carolina Corporate will make brief remarks on behalf of our sponsors.

***The Annie Vamper Awards Luncheon has been made possible thanks to a generous contribution from the Corporate Credit Union Network.***

**WORKSHOP D1:           EXPANDING MEMBERSHIP WITHIN YOUR COMMUNITY           Room 105**

Looking to increase the outreach and impact of your credit union? This workshop will feature presentations from two CDCUs of different sizes on strategies they have used to effectively expand their fields of membership. They will show you how to expand while still fulfilling your credit union's mission and adhering to NCUA regulations.

Moderator: Shirley Spruill — Renaissance Community Development CU (Somerset, NJ)  
 Presenters: 1. Greg Brown — South Side Community CU (Chicago, IL)  
 2. Vicky Garcia — Latino Community CU (Durham, NC)

**WORKSHOP D2:           “WHITE PAPER” ALTERNATIVES FOR UNDERWRITING LOANS”           Room 106**

In January 2005, the NCUA released *Supervising Community Development Credit Unions—Balancing Their Mission and NCUA's Regulatory Responsibilities*. This guidance was distributed to all NCUA examiners. Its primary purpose is to better understand the unique challenges CDCUs face. CDCU officials helped form the basis for the white paper; however, the contents of the paper are applicable to all credit unions in their continuing efforts to serve members of modest means. If you have a low-income designation or are a CDCU, or you serve underserved communities, this workshop can help you better understand some of the approaches to loan underwriting that enable you to serve people of modest means.

Facilitator: Melissa Marquez — Genesee Co-op FCU (Rochester, NY)  
 Presenters: 1. Helen Smith — Shreveport FCU (Shreveport, LA)  
 2. Alonzo Swan — National Credit Union Administration (Atlanta, GA)

**WORKSHOP D3:           CULTIVATING AND GROOMING A DYNAMIC BOARD           Room 107**

A well-functioning board of directors is the foundation of a successful credit union. This session will examine the techniques used to attract, groom and cultivate a dynamic board. Participants will learn to clearly define the duties and responsibilities of board members and how to improve board/manager relations. You'll also learn how to assess the knowledge, skills, and abilities of your directors through various training opportunities.

Moderator: Gustavia Cole — St. John Dallas FCU (Dallas, TX)  
 Presenters: 1. Tom Adams — Transition Guides (Silver Spring, MD)  
 2. Sandra Scales — First Legacy FCU (Charlotte, NC)

**WORKSHOP D4:           CREDIT UNION DISABILITY OUTREACH PROGRAMS           Room 108**

More than 1.3 million people with a disability *do not* have a relationship with a financial institution. In this session, three dynamic organizations will reflect on the successes, best practices, and the challenges in developing an outreach initiative to better serve this population. Topics to be covered will include: identifying and establishing partnerships with disability organizations; tailoring your products and services to meet the needs of people with disabilities; and determining the capacity needed to support such a program.

Moderator: Valerie Harrison — Federation Disabilities Program Coordinator  
 Presenters: 1. Angie Franklin — Communities United CU (Wichita, KS)  
 2. Jamie Robinson — University of Iowa College of Law (Iowa City, IA)  
 3. Sheyna Smith — AmeriCorps\*VISTA, Detroit-Wayne CIL (Detroit, MI)

## 3:30 PM – 4:45 PM

## WORKSHOP SESSION E

**WORKSHOP E1: BUILDING PARTNERSHIPS & THWARTING “THE COMPETITION” Room 105**

Collaboration and innovation are useful tools that drive credit union success. Recent Federation grant programs have helped jumpstart credit union partnerships: our Bridge Grant initiative, funded by the Ford Foundation, has helped CDCUs create new branches, products, and services, while the Federation’s APPLe Grant program (funded by the JPMorgan Chase Foundation) has tested alternatives to payday lending. In this workshop, you’ll learn how two Bay-area CDCUs developed an effective working relationship with Patelco CU, a billion dollar credit union, to better serve distressed communities in San Francisco. ASI FCU in New Orleans has developed a range of anti-predatory lending products to combat local payday lenders and check cashers. Our speakers will discuss project successes and challenges, while giving insight into how credit unions can develop similar programs locally.

Moderator: Terry Ratigan — Federation Development Officer  
 Presenters: 1. Michael Chan — Northeast Community FCU (San Francisco, CA)  
 2. Anita Macias — Patelco CU (San Francisco, CA)  
 3. Sarah Taylor — ASI FCU (Harahan, LA)  
 4. Marva Williams – Woodstock Institute (Chicago, IL)

**WORKSHOP E2: MITIGATING LOSS: DEALING WITH BANKRUPTCY AND FRAUD Room 106**

Few, if any, credit unions have been untouched by the new Bankruptcy Act. Franklin Drake will address the emerging realities facing credit unions in dealing with regulatory change, including practical applications of bankruptcy laws to credit unions procedures. Joni Lovingood, Risk Management Specialist at CUNA Mutual, will focus on ways credit unions can identify fraud and implement identity theft solutions to keep both their members and their institution operating in a safe and prudent manner.

Moderator: Eunice Rogers — NRS Community Development FCU (Birmingham, AL)  
 Presenters: 1. Franklin Drake — Smith Debnam Narron Wyche Story & Myers, LLP (Durham, NC)  
 2. Joni Lovingood – CUNA Mutual Group (Madison, WI)

**WORKSHOP E3: PLANNING FOR A SUCCESSOR: DEVELOPING THE NEXT GENERATION OF LEADERS Room 107**

Leadership transition is inevitable for credit union managers, key staff and board officials. The timing of such change is sometimes unpredictable. Leaders and organizations who want to sustain their work for the long-term are increasingly planning ahead for leadership succession and transition. This isn’t always easy. Yet experience repeatedly shows that failure to attend to succession and sustainability planning in advance increases the odds of a difficult transition -- and in some instances threatens the continuation of the organization. This session will provide participants with some of the initial steps for planning for leadership succession and transition.

Moderator: Cliff Rosenthal — Federation Executive Director  
 Presenter: Tom Adams — Transition Guides (Silver Spring, MD)

For seven years, the Institute has been the premier training program designed especially for credit unions that wish to establish, expand and improve their services in low- and moderate-income communities. Discover the benefits and rewards of attending the Institute and learn more about the expanded course offerings for the August 2006 session which include: the *CDCU Mortgage Center™*, *Succession Planning*, *Disaster Preparedness for Small Credit Unions* and the *Bank Secrecy Act- Compliance Training*. Join us for the announcement of the Federation’s exciting new exchange program with National Credit Union Foundation’s Development Educators.

Moderator: Pamela Owens — Federation Director of Education and Training  
Presenters: 1. Tom Decker – Coordinator, Development Educators Program  
2. Terri Fowlkes – Director, CDCU Mortgage Center, LLC

**5:00 PM – 6:15 PM REGIONAL CAUCUSES**

Regional Caucuses allow our members to break-up into groups for discussion of Federation program strategies. Members will elect their regional directors and consider by-laws, dues, and discuss other pressing issues here.

Region 1 – Room 106                      Region 2 – Room 107                      Region 3 – Room 105  
Region 4 – Boardroom I                      Region 5 – Boardroom II                      Region 6 – Room 108

**7:00 PM – 9:00 PM                      DURHAM BULLS! DINNER AT THE BALLPARK                      Bulls Stadium**

Join us this evening at the nearby Durham Bulls landmark baseball stadium for a night-time game. Each attendee will have a choice of crispy fried chicken, hamburgers or cheeseburgers for dinner; sides of either cole slaw or baked beans; and for dessert, a local favorite, banana pudding. (You may purchase other food from vendors at the park.) They ballpark is only a few blocks from the hotel, so come network with your peers and enjoy the home runs. This Durham tradition will not be soon forgotten!

**THANKS TO OUR EVENT SPONSOR, SELF-HELP CU**

**Limited Availability! Sign up for a free ticket at the Annual Meeting Registration Desk.**

## Saturday, June 10, 2006

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8:00 AM – 12:00 PM

*Registration Open*

*Registration Area*

8:00 AM – 8:45 AM

**MEMBERS' BREAKFAST**

*Ballroom 103/104*

**9:00 AM – 10:45 AM**

**MEMBERSHIP BUSINESS MEETING**

*Ballroom 101*

The Federation Board of Directors will report on the work of the Board and its committees. Executive Director Cliff Rosenthal will report on the state of the CDCU movement and the Federation's outlook. Members are strongly encouraged to attend.

11:00 AM – 12:15 AM

**PLENARY SESSION:  
GULF-COAST REBUILDING**

*Ballroom 101*

Hurricanes Katrina and Rita caused untold devastation along the Gulf Coast. For many months, ASI FCU -- one of the largest CDCUs in the country -- has fought successfully for months to recover from the predictable and unpredictable consequences of the disaster. Hope Community CU, part of the Enterprise Corporation of the Delta family, has built a network of partnerships that has brought thousands of new members to its branch in Biloxi, MS since the disaster. NeighborWorks® America has developed an ambitious plan to help rebuild the community development infrastructure in the region. All attendees are invited to join us for this important session.

Moderator:

Cliff Rosenthal

Panelists:

Audrey Cerise – ASI FCU (Harahan, LA)

Lynette Colin – Hope Community CU (Jackson, MS)

Ronald Phoenix – NeighborWorks® America (Washington, D.C.)

12:30 PM – 2:00 PM

**BOARD RECOGNITION LUNCHEON**

*Ballroom 103/104*

Since 2000, the Federation has benefited from the extraordinary leadership of Executive Committee members Rita L. Haynes (Chairman), Michael Chan (Treasurer), and Sally Edwards (Corresponding Secretary). As their terms draw to a close, please join us in honoring them for their exceptional contributions to the Federation and to the CDCU movement.

Board Tribute: Saundra Scales – First Legacy FCU (Charlotte, NC)

Helen Smith – Shreveport FCU (Shreveport, LA)

Staff tribute: Cliff Rosenthal — Executive Director of the Federation

***Special thanks to First Carolina Corporate Credit Union for sponsorship of this luncheon.***

2:00 PM

**CONFERENCE ADJOURNS**

# 32<sup>nd</sup> Annual Meeting

## Youth Credit Union Program (YCUP)

### Conference Schedule

#### Thursday, June 8, 2006

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**6:30 PM – 8:30 PM**      *YOUTH POOL PARTY & WELCOMING RECEPTION*      *Millennium Hotel*

This year's program kicks-off with a pool party for "YCUPers" to meet and greet each other and eat some pizza. Come hang out with friends from last year's youth conference and get ready to make new friends as representatives from other youth credit union programs from across the country come together to celebrate. Get the conference started right at this special reception just for young people!

#### Friday, June 9, 2006

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**8:30 AM – 2:00 PM**      Registration Open      *TBA*

**9:00 AM – 10:45 AM**      *"FINANCIAL LITERACY CHALLENGE BOWL"*      *Ballroom 102*

Our financial literacy challenge is an interactive competition testing youth representatives' knowledge of personal finance and money. Youth should be ready to showoff their knowledge of budgeting, credit, economics, finance, and investing. Come see what the buzz is all about.

A study guide for the Challenge Bowl is available online at: <http://www.ficbonline.org>.

Facilitator: Joe Saari, Precision Information (Chicago, IL)

**11:00 PM – 11:45 PM**      *YCUP PRESENTATION TO ANNUAL MEETING*      *Ballroom 102*

Should CDCUs consider providing a YCUP as a member benefit? Will taking a backseat to youth development harm the future of our communities? Come watch a tour-de-force "show and tell" demonstration where YCUP youth leaders will display and discuss how they run their credit union programs. This session will contrast the different approaches CDCUs use for youth financial education and development. Come listen to the best and the brightest as they proudly describe their group activities.

**12:00 PM – 12:30 PM**      *Board buses, lunch to be provided en-route*      *Meet in Lobby*

**1:00 PM – 1:25 PM**      *Bus transportation to Raleigh*

**1:30 PM – 3:30 PM**      *STATE EMPLOYEES' CU SITE VISIT*      *Raleigh, NC*

Our tour this year will begin with a visit to State Employees' Credit Union (SECU) in Raleigh, NC, one of the nation's largest credit unions, yet one that keeps its social mission uppermost. Youth will visit a SECU branch to get a closer look at how one of the largest credit unions in the world serves its members. A SECU representative will also be on hand to make a presentation about the credit union's history in the region.

**3:30 PM**      *Bus transportation back to the hotel.*

**6:00 PM – 9:00 PM**

**“EVENING AT THE ARCADE”**

*Frankie’s Restaurant*

Frankie's of Raleigh serves up great rides, great food and great times. Go-karts, miniature golf, bumper boats, amusement rides, Laser Tag, batting cages and an awesome arcade are part of our mega mix of fun. We've got it all! Sized up for little kids, big kids and those who still think they're kids. Pizza will be provided for all participants.

## **Saturday, June 10, 2006**

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**9:00 AM – 10:45 AM**

**“BUSINESS PLANNING & MARKETING”**

*Ballroom 102*

Ever had a great idea for a product or business, but don’t know how to take the next step? Maybe you just want to get your name out to businesses and organizations you’d like to work for. If so, then this interactive workshop is for you. In this session, participants will learn about marketing and design, as they create their own business cards. Share your cards with your friends and start building your network of contacts!

Facilitator: Tarsha Williams, Shreveport FCU (Shreveport, LA)

**11:00 AM – 12:15 PM**

**YOUTH DISCUSSION**

*Ballroom 102*

This session will provide youth participants with a venue to brainstorm and think about a number of issues, including the make-up and role of our youth members in advising the Federation’s Board of Directors; more efficient use of the Federation’s YCUP Listserv; and potential involvement in the BizKids PBS credit union program.

**12:30 PM – 2:00 PM**

**BOARD RECOGNITION LUNCHEON**

*Ballroom 103/104*

Since 2000, the Federation has benefited from the extraordinary leadership of Executive Committee members Rita L. Haynes (Chairman), Michael Chan (Treasurer), and Sally Edwards (Corresponding Secretary). As their terms draw to a close, we ask that youth please join us in honoring them for their exceptional contributions to the Federation and to the CDCU movement.

Presenters:

Board Tribute: Sandra Scales – First Legacy FCU (Charlotte, NC)  
Helen Smith – Shreveport FCU (Shreveport, LA)

Staff tribute: Cliff Rosenthal — Executive Director of the Federation

***Special thanks to First Carolina Corporate Credit Union for sponsorship of this luncheon.***

**2:00 PM**

**CONFERENCE ADJOURNS**

# Speaker Biographies

## 32<sup>nd</sup> Annual Meeting & 4<sup>th</sup> Latino Credit Union Conference

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### **Tom Adams** – [tadams@transitionguides.com](mailto:tadams@transitionguides.com)

Tom Adams is the President of Adams & Associates LLC dba TransitionGuides, a consulting collaborative specializing in developing and providing leadership transition and succession planning services to nonprofit organizations. Through TransitionGuides, Mr. Adam and his colleagues offer executive transition services around the country and are leaders in the development and growth of Executive Transition Management as an organizational capacity building strategy.

Mr. Adams is a national thought leader, speaker and trainer on leadership and leadership transition topics and has published extensively including articles in the Nonprofit Quarterly, the Stanford Journal for Social Innovation and two monographs (*Capturing the Power of Leadership Change* and *Founder Transitions: Creating Good Endings and New Beginnings*).

Prior to launching his consulting practice, Mr. Adams directed a five year national field research project for Neighborhood Reinvestment Corporation, a national organization in the community development field, supported by the W.K. Kellogg Foundation focused on executive and board leadership changes in community-based nonprofit organizations. This resulted in the three-phase approach to executive transition which has evolved into Executive Transition Management. Earlier in his career, he was the first executive director of Neighborhood Housing Services of Baltimore.

### **Farad Ali** – [alif@ncimed.com](mailto:alif@ncimed.com)

Farad Ali is the Project Director for the North Carolina Minority Business Development Center (NC-MBDC). Mr. Ali leads a team of managerial and financial technical assistance consultants with MBAs that focus on enhancing the internal controls and capacity of minority firms. He has been involved with securing millions of dollars in procurement and contracts for minority businesses around the state and is well respected by financial institutions as a catalyst of capital for minority businesses. Mr. Ali has over a decade of business development experience as a Banker. Mr. Ali holds an undergraduate degree from the Kenan-Flagler School of Business, with a concentration in finance from the University of North Carolina at Chapel Hill and a Master of Business Administration degree from Campbell University.

### **Fernando Almánzar** - [falmanzar@us.univision.com](mailto:falmanzar@us.univision.com)

Not available at time of printing.

### **Fred R. Becker, Jr.** – [kharper@nafcu.org](mailto:kharper@nafcu.org)

Fred R. Becker, Jr., became the President/CEO of the National Association of Federal Credit Unions (NAFCU) in January 2000. Since coming to NAFCU, Mr. Becker has been focused on enhancing the federal credit union charter, enhancing NAFCU's direct contact with its membership and reaching out to the national press on behalf of credit unions.

Mr. Becker is a graduate of the U.S. Naval Academy. He holds a JD from the Marshall-Wythe School of Law at the College of William and Mary, Williamsburg, VA. He also holds an MBA from Virginia Polytechnic Institute & State University (Virginia Tech).

### **Erika Bell** – [erika@cooperativalatina.org](mailto:erika@cooperativalatina.org)

Erika Bell is currently the Director of the Financial Education Program for the Latino Community Credit Union. She has worked with the credit union for the past four years in various capacities and previously worked for a social services organization serving the Latino community in the Carrboro/Chapel Hill area. Ms. Bell received a master's degree in Social Work with a concentration in management and community practice from the University of North Carolina at Chapel Hill.

**William V. Bell**

William V. ("Bill") Bell is the current mayor of Durham, North Carolina. Bell holds a Bachelor of Science and Master's degree in Electrical Engineering from Howard University and New York University, respectively. Formerly a senior engineer for IBM, Bell was first elected to the Durham County Commissioners in 1972, where he served until 2000 (with the single exception of 1994-1996). He was the chairman of the Durham County Commissioners from 1982 to 1994. Bell was first elected mayor of Durham in 2001 and was re-elected in 2003. Bell is currently Executive Vice President and Chief Operating Officer of UDI Community Development Corp., a non-profit organization.

**Jim Blaine - [admin@ncsecu.org](mailto:admin@ncsecu.org)**

Jim Blaine is CEO of the State Employees' CU, which he joined as a loan officer in 1973. The credit union (\$13 billion in assets) is headquartered in Raleigh, NC and serves its 1.3 million members through more than 195 branches around the state. He has served on numerous national boards and councils, including the Thrift Institutions Advisory Council of the Federal Reserve Board, various CUNA and CUNA Mutual committees, and NASCUS. In addition, he has served on the board of the First Carolina Corporate CU and the Latino Community CU. State Employees' CU is one of the Federation's charter Community Development Partners.

**David Brehmer**

Not available at time of printing.

**Gregg Brown – [ssfcu@sbcglobal.net](mailto:ssfcu@sbcglobal.net)**

Gregg Brown is the President/CEO (Manager) of South Side Community Federal Credit Union (SSFCU) in Chicago, IL. He brings 23 years of banking expertise to the credit union movement. Mr. Brown has been President of SSFCU since it opened in 2003.

SSFCU is the first African American owned and managed community development credit union in Chicago. The credit union has over \$2 million in assets and serves a membership base of 1400. SSFCU has a staff of five employees; two that operate the credit union, two that operate a HUD certified housing counseling program, and one AmeriCorps\*VISTA volunteer that provides resource development assistance.

Mr. Brown's background in financial services is in the area of community development banking where he has extensive experience in branch management, customer service, compliance and business development. He is a graduate of Morehouse College, the Illinois Savings League's school of Executive Career Development, and a graduate of the National Federation of Community Development Credit Union Institute.

**William J. Bynum – [wbynum@hopecu.org](mailto:wbynum@hopecu.org)**

William Bynum is Chief Executive Officer, Enterprise Corporation of the Delta/Hope Community Credit Union (Jackson, MS). Bill is responsible for the strategic direction of ECD and its affiliate companies. Prior to joining ECD/HOPE, Bynum helped establish Self-Help, a pioneer in the development banking industry, and managed business financing and community development initiatives at the North Carolina Rural Economic Development Center. A University of North Carolina graduate, Bynum is a Henry Crown Fellow of the Aspen Institute and was named 2002 National Supporter of Entrepreneurship by Ernst & Young and the Kauffman Foundation. He serves on the boards of AmSouth Bank Community Development Corporation, Foundation for the Mid South, Partners for the Common Good, and the Fannie Mae Corporation Southeast Regional Advisory Council. In 2002, President Bush appointed Mr. Bynum to the Community Development Advisory Board, which he currently chairs.

**Luis Caballero – [lcaballero@wtcu-ep.org](mailto:lcaballero@wtcu-ep.org)**

Luis Caballero is the Marketing Director at West Texas Credit Union in El Paso, TX. A native El Pasoan, he has been involved in the credit union movement for the past eight years. During his tenure at WTCU,

Mr. Caballero has done extensive work in the Compliance field and has held the positions of Member Service Supervisor and Call Center Supervisor. In addition to his credit union duties, Luis currently serves as Co-Chair of the El Paso Saves campaign. El Paso Saves is a social marketing campaign that promotes savings strategies for families in El Paso.

### **Anna Escobedo Cabral**

Anna Escobedo Cabral was nominated on July 22, 2004, by President Bush to serve as Treasurer of the United States. She was confirmed by the United States Senate on November 20, 2004.

Immediately prior to taking this office, Ms. Cabral served as Director of the Smithsonian Institution's Center for Latino Initiatives, where she led a pan-institutional effort to improve Latino representation in exhibits, and public programming among the Institution's 19 museums, five research centers, and the National Zoo. From 1999 to 2003, Ms. Cabral served as President and CEO of the Hispanic Association on Corporate Responsibility, a non-profit organization headquartered in Washington, DC, which partners with Fortune 500 companies to increase Hispanic representation in employment, procurement, philanthropy and governance. Under her leadership, the organization published a best practices series, and instituted a partnership with Harvard Business School to provide executive training programs in Corporate Governance Best Practices to community leaders.

From 1993 to 1999, Ms. Cabral served as Deputy Staff Director for the United States Senate Judiciary Committee under Chairman Orrin G. Hatch. In addition, she simultaneously served as Executive Staff Director of the U.S. Senate Republican Conference Task Force on Hispanic Affairs, a position she held since 1991. Ms. Cabral managed this task force of 25 senators dedicated to ensuring that the concerns and needs of the Hispanic community are addressed by Congress through legislation.

A native of California, Ms. Cabral majored in Political Science at the University of California, Davis. She earned a Master's degree in Public Administration with an emphasis in international trade and finance from the John F. Kennedy School of Government at Harvard University.

### **Carlos Calderón – [ccalderon@oas.org](mailto:ccalderon@oas.org)**

Carlos Calderón is President/CEO since 1993 of OAS STAFF FCU. Previously he worked at the U.S. Postal and IDB/IIC FCUs. He has been in the credit union movement for over twenty years. Most recently, he has been involved as one of the co-founders of ACCESO, a shared credit union branch serving the under/un-served Latino community in Washington DC.

Mr. Calderón serves on the Board of Directors of the Credit Union Mortgage Association (CUMA), and a member of CUNA's International Legislative and Operations International Sub-Committee. He previously served on the Board of Directors of the D.C. Credit Union League.

He has participated as a volunteer on various projects for the World Council of Credit Unions (WOCCU), assisting credit unions throughout Latin America. Other international work includes spearheading the partnership between the D.C. Credit Union League and the Nicaraguan credit union movement. Calderón is a recipient of WOCCU's Silver Award.

Mr. Calderón is a Certified Credit Union Executive (CCUE) and Credit Union Development Educator (CUDE). He holds a BS in Information Systems from George Mason University, and an MBA from Mary Mount University.

### **Maurice A. Calderón**

Maurice Calderón is currently the Senior Vice President of Minority Development at Arrowhead Credit Union in San Bernardino, California. As Senior Vice President, he serves as a liaison with the community in addition to acting as a representative of the Credit Union with local, state, and national groups and

organizations. Mr. Calderón advocates on behalf of Arrowhead and its' 150,000 members as a community representative with an emphasis on performing outreach to underserved communities.

Born and raised in Banning, California he learned the rich traditions and values of his Hispanic heritage and has used those lessons throughout his professional life. This treasured background guided Mr. Calderon in his unwavering commitment of professional and public service to the people of the Inland Empire. An elected school board member for 9 years in Banning, followed by an elective seat as a Mount San Jacinto Community College District Trustee for another 9 years, found Mr. Calderon in the wonderful position of public service.

Mr. Calderón is an active member of numerous business, education, and community groups. He is a member of both the Inland Empire Hispanic, and African American Chambers of Commerce. He is a member of the Board of Trustees of both the University of California Foundation, and the San Bernardino Valley College Foundation. Maurice is also a Director for the Inland Empire Economic Partnership, and President of Sinfonia Mexicana.

Mr. Calderón has received certificates from the University of Georgia, and Indiana University in Savings and Loan Graduate programs. He also received an Associate of Arts degree from Mount San Jacinto College with honors.

**Audrey Cerise** – [audrey.cerise@asifcu.com](mailto:audrey.cerise@asifcu.com)

Ms. Cerise has been the President/CEO of ASI Federal Credit Union since 1979. She previously served as Manager of Louisiana Public Health Workers Federal Credit Union from 1969 to 1979. Under her direction, ASI Federal Credit Union grew from a small single sponsor credit union to a community development credit union with a low income designation. ASI specializes in programs designed to serve the needs of the working poor.

ASI Federal Credit Union is currently a \$300 million credit union serving 80,000 members, 68% of whom are low income. Ms. Cerise has been active in many organizations throughout her career including the State League, Corporate Credit Unions, Make a Wish Foundation, Boys Hope/Girls Hope and other charitable organizations, especially those serving children.

**Randy Chambers** – [randy.chambers@self-help.org](mailto:randy.chambers@self-help.org)

Randy Chambers is Chief Financial Officer of Self-Help, one of the nation's leading community development financial institutions. He has served in various financial and operational management positions since joining Self-Help in 1997. Mr. Chambers is also Treasurer and co-founder of la Cooperativa Comunitaria Latina de Crédito (Latino Community Credit Union), the first Latino financial institution in North Carolina. He serves as Secretary of Generations Community Credit Union, a statewide credit union focused on serving low-income African-Americans and is a board member of the National Federation of Community Development Credit Unions. He is a past board member of El Pueblo, Inc, a statewide Latino advocacy and policy organization and the sponsor of La Fiesta del Pueblo. A native of Washington, DC, Mr. Chambers has previously served in various positions on Capitol Hill and in the nonprofit sector in Washington. He holds a Master of Public Policy degree from Duke University and a B.A. from Pomona College.

**Michael Chan** – [mchan@asianinc.org](mailto:mchan@asianinc.org)

Michael Chan is the President of the Board of Northeast Community Federal Credit Union, a 23-year-old credit union serving a racially and ethnically diverse field of membership with significant concentrations of low-income Asian Americans in San Francisco. He currently is the President and Housing Director at ASIAN, Inc., a 33-year-old nonprofit community development corporation that originally sponsored the credit union. Mr. Chan has served his credit union's board for over 20 years and has assisted in developing and implementing the credit union's strategic plan, resulting in successful programs in mortgage and

microenterprise lending, financial literacy, Individual Development Accounts, and basic lifeline financial services for significantly underserved low-income populations.

Mr. Chan is the Recording Secretary of the Federation's Executive Committee and is a member of the Finance Committee, Governance Committee, Annual Meeting Committee, Mortgage Task Force, and Disability Task Force.

**Danielle Chatfield** – [dchatfield@kemba.org](mailto:dchatfield@kemba.org)

Danielle Chatfield is Vice President of Lending at KEMBA Financial CU in Columbus, OH. She has worked in the credit union movement for twelve years and has held a variety of positions ranging from branch manager at a student credit union, to Ohio League employee, to jack-of-all-trades at a mid-sized credit union, to her current VP position. She is a Credit Union Development Educator, a member of the Filene Research Institute's i3 group, and Chair of the CUNA Hispanic Resource Center Advisory Group.

**Gustavia Cole** – [sjdfcu@sbcglobal.net](mailto:sjdfcu@sbcglobal.net)

Ms. Cole is the Manager/CEO of the St. John Dallas Federal Credit Union in Dallas, Texas. She began her career with credit unions in 1997, prior to which she lived in Anchorage, Alaska for seven years, working as the Administrative and Operational Officer for a non-profit organization working with drug addicts, prostitutes, and alcoholics. Ms. Cole is active in the church fellowship, serving wherever there is need, but particularly with the young people of the church and credit union.

Ms. Cole has served on the Federation Board of Directors since 2001. She also serves on the Membership and Government Affairs committees of the Federation's Board.

**Lynette Colin** – [lcolin@hopecu.org](mailto:lcolin@hopecu.org)

Since its inception, Ms. Colin has directed the day-to-day operations of Hope Community Credit Union's New Orleans, LA branch. She oversees consumer and business lending, business development, and community relations. Prior to joining ECD/HOPE Community Credit Union, she spent 16 years with banking institutions in various roles. Lynette holds a B.S. from the University of New Orleans and has attended the National Federation of Community Development Credit Unions CDCU Institute. She has completed numerous courses through the American Bankers Association and the Credit Union National Association (CUNA) and is presently enrolled in CUNA's Certified Credit Union Executive (CCUE) program.

Ms. Colin is a director on the board of KidsmART, a non-profit organization that provides life skills through art to students in the New Orleans Public School System. She is also a board member of Groundworks New Orleans, an organization that promotes environmental cleanliness in low income communities. Ms. Colin is married with 2 sons.

**Linwood Cox** – [lcox@ncmsc.org](mailto:lcox@ncmsc.org)

Linwood Cox has been the President of the North Carolina Minority Support Center for 16 years. As head of the statewide intermediary, he has helped the state's CDCUs find unique and innovative ways to serve their members. He also serves as chief executive officer of Generations Community CU in Durham, NC and he is the Vice-president of the Board of Directors. Prior to joining the Support Center, Linwood worked for Self-Help Credit Union. He has served on several board and committees of organizations in the community development sector including the North Carolina Rural Economic Development Center, the North Carolina Department of Commerce and the North Carolina Credit Union Commission. A graduate of NC A&T University, he has spent 20 years working with community development credit unions.

**Lewis Dancy** – [lewis.dancy@self-help.org](mailto:lewis.dancy@self-help.org)

A native of Charlotte, North Carolina, Lewis graduated from the University of North Carolina at Chapel Hill with degrees in history and German. His career has been entirely in the non-profit sector, where he worked for a cultural center and a homeless shelter prior to joining Self-Help Credit Union in 1999.

Originally a Mortgage Loan Officer, Mr. Dancy moved into back office operations as the Residential Operations Coordinator, providing support to loan officers in eight branches. He has worked in all aspects of the home lending process: originating, processing, underwriting, closing, post-closing/quality control, transfer of loans to the secondary market, and regulatory compliance. Lewis is currently Assistant Director of Home Lending and Self-Help's chief mortgage underwriter.

**Carla Decker** – [cdecker@dgefco.org](mailto:cdecker@dgefco.org)

Carla Decker is President/CEO of District Government Employees FCU (Washington, D.C.) since 2001. Traditionally an employer-based credit union, DGEFCU acquired a community charter to reach out to the city's Latino population. Ms. Decker advanced DGEFCU's community charter through ACCESO, an innovative collaborative that links multiple credit unions in addressing the financial needs of the local immigrant and under-served community. Prior to joining DGEFCU, Ms. Decker held various financial and operational posts in tenures with PAHO/WHO FCU and Transportation FCU.

Ms. Decker currently serves in the MD & DC Credit Union Association's International Committee which fosters access to credit union services by new Americans, and which coordinates partnership activities with the Nicaraguan and British credit union systems. Additionally she is a member of the Capitalization Committee of the National Federation of Community Development Credit Unions; an organizing member of the newly formed National Association of Latino Credit Union Professionals; and director of a national non-profit that provides technical assistance to organizations that foster economic development for refugees, immigrants and low income populations.

Ms. Decker was born and raised in Lima, Peru. She holds a degree in Finance and a Masters in International Commerce & Politics. She is a Credit Union Development Educator.

**Pablo DeFilippi** – [pdefilippi@charter.net](mailto:pdefilippi@charter.net)

Originally from Chile, Mr. DeFilippi moved to New York in 1990 where he became involved with credit unions. In 1993 he joined the Lower East Side People's FCU (LESPFCU) a credit union serving Hispanics and other underserved populations in the New York City area and acted as its CEO until 2004. From May of 2004 to November 2005, Mr. DeFilippi managed the World Council of Credit Unions, Inc. (WOCCU)'s International Remittance Program (IRnet). Currently, Mr. DeFilippi provides marketing support to the National Cooperative Business Association (NCBA) and consulting services to the Federation's Weed and Seed IDA Program. Mr. DeFilippi also provides management and fundraising support to the Lower East Side People's FCU and has participated in overseas volunteer assignments for the Agricultural Cooperative Development International and Volunteers in Overseas Cooperative Assistance (ACDI/VOCA).

Mr. DeFilippi is currently a board member of the LESPFCU; a board member of the People's Center for Economic Independency, Inc., a recently formed New York City-based non-profit dedicated to the promotion of financial literacy, community development and access to financial services by underserved populations; and an alternate board member of the Federation, where he serves as a co-chair of the Latino Credit Union Task Force. He is actively involved in the development of the U.S. Latino Credit Union Network. DeFilippi is also founding member of the National Association of Latino Credit Union Professionals.

Mr. DeFilippi holds a B.A. in Social Studies from Universidad de Chile, as well as a Professional Accounting Certificates from Baruch College and New York University. He has a Masters of Business Administration from Pace University, and is a graduate of CUNA's Management School.

**Deyanira Del Río** – [dey@nedap.org](mailto:dey@nedap.org)

Deyanira Del Río directs the Immigrant Financial Justice Project at the Neighborhood Economic Development Advocacy Project (NEDAP). She has brought grassroots groups, immigrants' rights advocates and community development financial institutions together in coalition to promote equal access

to financial services and credit for immigrant New Yorkers, through community education, organizing and advocacy strategies. Deyanira also directed anti-predatory lending projects at NEDAP and co-authored the Community Financial Literacy and Justice Curriculum, a popular rights-based financial education program that has been taught throughout the U.S. She previously worked at the National Federation of Community Development Credit Unions, staffing the AmeriCorps\*VISTA program and coordinating the first Latino Credit Union Conference in 1999. She is board president of the Lower East Side People's Federal Credit Union.

**Franklin Drake** – [fdrake@smithdebnamlaw.com](mailto:fdrake@smithdebnamlaw.com)

Franklin Drake joined the Raleigh, North Carolina law firm of Smith Debnam Narron Wyche Story & Myers, L.L.P. as a partner in April of 1994 after a sixteen year practice specializing in creditor's rights, bankruptcy, and repossession law in Louisville, Kentucky. There, he was Senior Vice President of William Mapother's law firm. He is licensed to practice in North Carolina, Kentucky, West Virginia and the Federal courts of southern Indiana. He lectures annually at NCMSC meetings, conducts practical skills courses for young attorneys and paralegals, and bankruptcy training programs for the North Carolina Credit Union Network statewide. For the past 24 years, he has advised and represented most of the major secured and unsecured financiers on secured lending and bankruptcy matters in North Carolina and in the Midwest. Since returning here to his native state, he has specialized in representing credit unions in all of our courts statewide. Mr. Drake received his B.A., with honors, and his law degree from the University of North Carolina

**Mary Dunn** – [mdunn@cuna.coop](mailto:mdunn@cuna.coop)

Mary Dunn has recently been promoted to CUNA's Deputy General Counsel and Senior Vice President of regulatory advocacy. She represents credit union interests before the National Credit Union Administration, the Federal Reserve Board and other federal agencies. Prior to joining CUNA in 1987, she served on the staff of the National Association of Federal Credit Unions and on the staff of the U.S. League of Savings Institutions. Ms. Dunn has a B.A. from the University of Arkansas, an M.A. from George Washington University and a law degree from George Mason University.

**Martin Eakes** – [martin.eakes@self-help.org](mailto:martin.eakes@self-help.org)

Mr. Eakes co-founded Self-Help, a community development lender, in 1980. He currently serves as Chief Executive Officer of Self-Help/Center for Responsible Lending. Self-Help has provided over \$4.5 billion in financing to 50,769 homebuyers, small businesses and nonprofits. Self-Help reaches people who are underserved by conventional lenders—particularly persons of color, women, rural residents, and low-wealth families—through the support of socially-responsible citizens and institutions across the U.S.

Mr. Eakes sits on a number of boards including the North Carolina Community Development Initiative, the Institute for Minority Economic Development and The Stewards Fund. In 1998, after learning that a Self-Help borrower was locked in an abusive loan, and that numerous other borrowers were having the same experiences he helped formulate the Coalition for Responsible Lending, a coalition of 120 financial institution CEOs and 86 organizations representing 3 million North Carolina citizens to stop predatory lending practices in NC and nationally. The work of the Coalition resulted in the nation's first anti-predatory mortgage lending law being enacted in the state of North Carolina in 1999. The Coalition was also responsible for helping sunset the authority for payday lending in state of North Carolina.

Mr. Eakes holds a law degree from Yale, a Master's from the Woodrow Wilson School of Public Affairs at Princeton, and a BA from Davidson College. A native of North Carolina, he is a nationally recognized expert on development finance and has been honored by the John D. and Catherine T. MacArthur Foundation as a MacArthur Fellow for his work. Other awards include the Credit Union National Association Wegner Award, National Consumer Law Center's Father Robert F. Drinan Leadership Award, and the Annie E. Casey Foundation National Families Count Award.

**Laura Lowe Edgar** – [Laura.Edgar@azfcu.org](mailto:Laura.Edgar@azfcu.org)

Laura Lowe Edgar is the Director of Community Services for Arizona Federal, where she is responsible for Hispanic marketing, development of services for the unbanked/underserved, and business development. Prior to working for Arizona Federal, Laura held the position of Director of Community Development for Desert Schools Federal Credit Union. Previously, she spent 6 years at Make a Difference, a nonprofit community development organization, as Director of Corporate Programs. Before moving to Phoenix in 1996, she spent 3 years in Ecuador as a volunteer with a Harvard community development program. She began her career in Washington, DC as a Marketing Associate with the Advisory Board Company.

Laura is active in the Phoenix civic and nonprofit community. Laura serves as Secretary of the Board of Directors of Make a Difference, is a board member for Arizona Saves, and serves on the Finance Committee of Friendly House, one of Arizona's oldest nonprofit organizations serving the Hispanic population. She just completed her term as Vice Chair of the City of Phoenix Commission on Housing and Neighborhoods, and as Chair of the City of Phoenix Community Development Block Grant (CDBG) Review Committee.

Laura holds a Masters of Business Administration degree from Arizona State University, and a Bachelor of Arts degree in Anthropology from the University of Colorado, Boulder.

**Richard L. Enswailer** – [rensweiler@tcul.coop](mailto:rensweiler@tcul.coop)

Richard L. (Dick) Enswailer started in credit unions with a summer job while going to college. He served as a teller at State Central Credit Union in Milwaukee. After graduation and completing his military service, he returned to State Central as a management trainee. The training must have paid off, for he was then hired as Treasurer/Manager of the Harley Davidson Credit Union in Milwaukee.

He has been a field consultant for the Michigan Credit Union League, President of both the Minnesota and Illinois Credit Union Leagues and a Senior Vice President at CUNA Mutual Group. Among other accomplishments at CUNA Mutual, he created the Plan America program, now called the Members Financial Services Network.

Dick serves on the Board of Directors of Credit Union National Association and just completed his second term as Chairman of the Board. He also serves as Chairman of League InfoSight, LLC, and on the Boards of TNB Card Services, and his alma mater, Lakeland College. He is a Certified Credit Union Executive, a Certified Association Executive and a Credit Union Development Educator.

Dick has been married to Judy, a professional trainer and public speaker, for 31 years, and has two sons. He has been President and CEO of the Texas Credit Union League since January 1995.

**Robert M. Fenner** – [bofb@ncua.gov](mailto:bofb@ncua.gov)

Robert M. Fenner is NCUA General Counsel. As General Counsel, he provides legal advice to the Board and other NCUA offices, administers the agency's rulemaking policies and represents the agency in litigation proceedings.

Fenner joined NCUA as a staff attorney in 1974 and was named assistant general counsel in 1977. He became deputy general counsel in 1981 and was selected to serve in his current position in 1985.

A native of St. Joseph, Mo., Fenner is a graduate of the University of Kansas and received his jurist doctor degree from George Washington University National Law School in Washington, D.C.

**Miriam Fernández** – [miriam@bethexfcu.org](mailto:miriam@bethexfcu.org)

Miriam Fernández is the CFO/Compliance Officer of Bethex Federal Credit Union, an \$11 million in assets, 10,000 member low-income designated CDFI, located in the Bronx, but serving many areas throughout New York City. She has been certified by ACAMS, the Association of Certified Anti-Money Laundering

Specialists and oversees Bethex's growing money remittance program - the first of its kind in the credit union industry.

Ms. Fernández devotes much of her time to community activities. She is the treasurer of the Mount Hope Housing Company and is frequently called upon to make presentations at schools and immigrant organizations. She serves on the Latino Task Force of the Federation.

Ms. Fernández has an Accounting Degree from Lehman College and completed the Executive Level Program for Not-for-Profit Management at Columbia University Business School.

**Terri Fowlkes** – [tjfowlkes@cdcu.coop](mailto:tjfowlkes@cdcu.coop)

A seasoned mortgage professional and community lender, Ms. Fowlkes came to the Federation in 2005 from Carver Federal Savings Bank, the nation's largest minority thrift, where she was Vice President and Residential Lending Manager responsible for managing all aspects of the Bank's one-to-four family residential lending activities. Recruited to expand Carver's Residential Lending Department, she did just that, establishing the bank as a recognized player in the New York mortgage industry. Within a year of joining the bank, her unit grew mortgage originations by more than 400% and increased profitability by 600%.

Ms. Fowlkes is also an Adjunct Professor at York College in Queens, NY, where she teaches "Introduction to Mortgage Banking" and "Fair Lending and Fair Housing." She has spent many years as a Junior Achievement volunteer, conducting a class in economics and personal finance for junior high school students in Harlem, and as a Sunday School Teacher at her church. She also currently mentors "at-risk" teenage girls and acts as a "big sister" to them. In 2000, Ms. Fowlkes was recognized for the "40 under Forty Achievement Award" by the "The Network Journal," a magazine for black professionals and small businesses.

Ms. Fowlkes holds both a Bachelor of Science Degree and a Masters in Business Administration from New York University's Stern School of Business, and holds professional memberships with the National Black MBA Association, the Urban Financial Services Network, and the African-American Real Estate Professionals of New York. She also sits on the Board of Project Enterprise, a micro loan fund whose mission is to help strengthen low-income communities by supporting entrepreneurship among some of New York's most underserved residents.

**Angie Franklin** – [cucuks1@juno.com](mailto:cucuks1@juno.com)

Angie Franklin is manager of Communities United Credit Union (CUCU), the only community development credit union in the state of Kansas. Ms. Franklin began as a volunteer in 1996 when the credit union opened and became manager in 1998. Since During her tenure, CUCU has implemented development services such as the Individual Development Account Program, Payday Alternative Loans, and opened a financial literacy center in one of the most impoverished communities in Wichita, KS. CUCU is currently one of two disability outreach pilot project sites.

Ms. Franklin serves on the advisory board of the YMCA and StepStone, a shelter for women and children of domestic violence. She also conducts financial literacy workshops for local churches and organizations.

**Art Garcia**

Art Garcia is the director of the U.S. Treasury Department's Community Development Financial Institutions (CDFI) Fund. Prior to his appointment to the CDFI Fund, Mr. Garcia served as the Administrator of the Rural Housing Service (RHS) at the U.S. Department of Agriculture since April 2002. Prior to coming to Washington D.C., Mr. Garcia served on the faculty of both Webster University and the University of Phoenix and the College of Santa Fe. In addition, Mr. Garcia was a Lending Manager with

Sunwest Bank, and he also served as Vice President of retail banking at First State Bank in New Mexico. Mr. Garcia has served as President of the Hispanic Bankers Association.

Mr. Garcia is a graduate of New Mexico State University and the School of Banking at the University of New Mexico. He also received a Masters Degree in Finance and a Masters of Business Administration from Webster University.

**Vicky Garcia** – [vicky@cooperativationalona.org](mailto:vicky@cooperativationalona.org)

Ms. Garcia currently manages the lending program at Latino Community Credit Union and has served various capacities as both staff and as a volunteer since 2001. She has served as Manager of the LCCU's flagship branch in Durham. Prior to that, she served as a volunteer loan officer and member of the credit committee. Ms. Garcia has eight years of banking experience in her native Colombia. She has a B.S. in Industrial Engineering from Pontificia Universidad Javeriana in Bogotá, Colombia and is currently an M.B.A. candidate for 2007 at the University of North Carolina, Chapel Hill.

**Javier Gavito** – [losanchez@bansefi.gob.mx](mailto:losanchez@bansefi.gob.mx)

Since 2002, Javier Gavito has been CEO of the Banco del Ahorro Nacional y Servicios Financieros, S.N.C. BANSEFI. This government-owned financial institution seeks to promote savings mobilization in popular sectors of the population, to act as a second tier organ to the financial cooperative system in Mexico, to coordinate the efforts of the Mexican Government to strengthen the sector, and to contribute in the process of rearrangement established in the Law of Saving and Popular Credit.

Previously Mr. Gavito worked at the Mexican Treasury Department as Director of Banking Institutions where he was in charge of the preparation of the project of the Law of Saving and Popular Credit and of its presentation before the Congress. From 1994 to 1999 Mr. Gavito was Vice-President of the Comisión Nacional de Bancos y Valores.

From 1980 to 1994 Mr. Gavito worked in different capacities at the prestigious Instituto Tecnológico Autónomo de México (ITAM). He was dean of the Finance Faculty and Head of the Department of Administration and Coordinator of the Area of Finances, as well as author, coordinator and professor of graduate studies in Corporate Finances and Stock-exchange Finances at the Department of University Extension. During that period he assisted the government as an independent consultant.

Javier Gavito has a M.B. A. with specialty in Finance from the Tulane University in New Orleans and a B.S. in Administration from the University of Anáhuac. Mr. Gavito is coauthor of the book "External Debt and Economic Growth: Recent Experience of Mexico "(1990), published by the Mexican Institute of Executives in Finances and has published numerous articles, investigations and tests.

**James A. Hanson** – [jihanson@cuna.coop](mailto:jihanson@cuna.coop)

Jim Hanson is Vice President of the Center for Personal Finance (CPF) for the Credit Union National Association (CUNA). CPF's mission is to promote financial education and credit unions to credit union members and consumer groups. CPF provides both print and online educational materials for young people and adults in English and Spanish for credit unions and their members.

In addition to managing CPF, Jim has served as a staff liaison to CUNA's Hispanic Outreach Program for the past two years. Working with an Advisory Group of credit union representatives and some key staff people, Jim oversees development of the Hispanic Resource Center at CUNA.

Prior to being named to head up CUNA's financial literacy department in 2002, Jim served as Vice President of CUNA's credit union and consumer publications department in Madison, Wisconsin. A former newspaper reporter and editor, Jim served as the editorial director for Credit Union Magazine, Credit Union Directors Newsletter, Credit Union Executive Journal, Executive Newsletter, Home & Family Finance, and News Now from 1988 to 1999.

Jim is a graduate of the University of Wisconsin-Madison.

**Valerie Harrison** – [vharrison@cdu.coop](mailto:vharrison@cdu.coop)

Valerie Harrison joined the Federation in October 2000. Ms. Harrison has primary responsibility for coordinating special programs for credit unions with common interests or similar fields of membership. These initiatives include the Disability Outreach program, the Faith-based Credit Union Network, the New York Community Financial Network, and the Business Development Assistance Program. Ms. Harrison is a graduate of Colorado State University where she received a B.S. in Human Development and Family Relations.

**John A. Herrera** – [john.herrera@self-help.org](mailto:john.herrera@self-help.org)

John Herrera is Vice President of Latino/Hispanic Affairs at Self-Help Credit Union. He is Co-Founder and CEO of Latino Community Credit Union, the first Latino owned and operated financial institution in North Carolina. Herrera was elected to The Carrboro Board of Alderman in 2003, becoming the first Latino immigrant elected to municipal office in North Carolina. Mr. Herrera is actively involved with a number of Latino community organizations, and is the founder and former president of El Pueblo, Inc., a statewide Latino advocacy organization. He holds a BS in General Agriculture from the University of Delaware and a M.S. in Parks, Recreation and Tourism Management from North Carolina State University.

**Rodney Hood** – [boardmember.hood@ncua.gov](mailto:boardmember.hood@ncua.gov)

On November 15, 2005, Rodney E. Hood was appointed by President George W. Bush to a seat on the Board of the National Credit Union Administration (NCUA). Following his appointment, on November 30, 2005, the NCUA Board elected Mr. Hood to serve as the Vice Chairman of the Board.

Prior to joining NCUA, Mr. Hood served in the Bush Administration at the United States Department of Agriculture (USDA) as the Associate Administrator of the Rural Housing Service. In his position as Associate Administrator, Mr. Hood addressed the housing needs of rural America and helped administer a \$43 billion dollar loan portfolio.

Prior to public service, Mr. Hood served as the Marketing Director and Group Sales Manager for the North Carolina Mutual Life Insurance Company in Durham, N.C. Before joining North Carolina Mutual, he was National Director of the Emerging Markets Group for Wells Fargo Home Mortgage. While at Wells Fargo, he also served on the Board of the Wells Fargo Housing Foundation. Earlier in his career, Mr. Hood worked for Bank of America as a Community Reinvestment Act (CRA) Officer and completed the management development program at G.E. Capital Corporation.

Originally from Charlotte, North Carolina, Mr. Hood holds a B.A. degree in business, speech, and political science from the University of North Carolina at Chapel Hill. Mr. Hood was named a Young Leader and awarded a fellowship to study in Germany during the summer of 2005 through the American Council on Germany. Recently, he was named one of the “40 Young Leaders Under the age of 40” by the Triangle Business Journal and received the first ever “Dream Award” instituted by the Wells Fargo Housing Foundation to recognize distinguished individuals who have exhibited outstanding commitment to affordable housing.

Currently, Mr. Hood sits on the Board of the Neighborhood Reinvestment Corporation (NeighborWorks), which was created by the Congress to assist in revitalization of urban residential neighborhoods. Prior to his Senate confirmation Mr. Hood served as a trustee of the North Carolina School of the Arts in Winston-Salem, North Carolina ; on the Board of the City Tavern Club in Washington, D.C.; and on the Board of Visitors at the University of North Carolina at Chapel Hill.

**Gigi Hyland** – [boardmember.hyland@ncua.gov](mailto:boardmember.hyland@ncua.gov)

Gigi Hyland was appointed by President George W. Bush to a seat on the National Credit Union (NCUA) Board effective November 18, 2005. Her term expires August 2, 2011. Prior to her NCUA Board appointment, Ms. Hyland's career spanned 14 years serving the credit union community.

When nominated to the NCUA Board, she served as Senior Vice President, General Counsel for Empire Corporate Federal Credit Union in Albany, New York. She previously served concurrently as Vice President, Corporate Credit Union Relations of the Credit Union National Association, Inc. and Executive Director for the Association of Corporate Credit Unions.

Ms. Hyland began her career as an attorney serving credit unions at the Alexandria, VA, family firm of Hyland & Hyland.

Ms. Hyland holds a bachelor's degree from the College of William and Mary, a JD from George Mason University and an Advanced Diploma in International Law from McGeorge School of Law.

**Marvin G. Jensen – [mmarvin@aol.com](mailto:mmarvin@aol.com)**

Marvin Jensen is currently a Board Member of the Federation. Mr. Jensen's career with credit unions began shortly after he accepted early retirement from the Land Division of the Union Pacific Railroad Co. and began working with Union Pacific EFCU and Rockwell FCU (now know as Financial Partners CU). Additionally, Mr. Jensen has worked with the California Credit Union League Assembly of Delegates, served as CUNA National Director for nine years, and was Chairman of the California Credit Union League (CCUL) in 1990. In 1992, Mr. Jensen was a member of the organizing committee that brought forth the formation of Episcopal Community FCU for the Episcopal Diocese of Los Angeles. He served as chairman of the Supervisory Committee of Episcopal Community FCU and is currently on the Board of Directors. In addition to his involvement with the Federation, Mr. Jensen also serves on the boards of Union Pacific CA EFCU and the Richard Myles Johnson Foundation, which is an educational foundation associated with the CCUL.

In 2001, Mr. Jensen was selected as a Region 6 Representative to the Federation's Board of Directors. He is a member of the Federation's Capitalization Committee and Faith-based Credit Union Task Force.

**Jim Johnson – [johnsonj@kenan-flagler.unc.edu](mailto:johnsonj@kenan-flagler.unc.edu)**

Jim Johnson is the William R. Kenan Jr. Distinguished Professor of Entrepreneurship and Director of the Urban Investment Strategies Center. He is co-director of the Center for Sustainable Enterprise.

His research interests include community and economic development, the effects of demographic changes on the U.S. workplace, interethnic minority conflict in advanced industrial societies, urban poverty and public policy in urban America, and workforce diversity issues. With support from the Russell Sage Foundation, he is researching the economic impact of Sept. 11 on U.S. metropolitan communities.

Dr. Johnson's research focuses on the causes and consequences of growing inequality in American society, particularly as it affects socially and economically disadvantaged youth; entrepreneurial approaches to poverty alleviation, job creation, and community development; interethnic minority conflict in advanced industrial societies; and business demography and workforce diversity issues.

He has published more than 100 scholarly research articles and three research monographs and has co-edited four theme issues of scholarly journals on these and related topics. He received his Ph.D. from Michigan State University, his M.S. from the University of Wisconsin at Madison and his B.S. from North Carolina Central University.

**Paolo Lezama Belman – [plezama@libertad.com.mx](mailto:plezama@libertad.com.mx)**

Mr. Lezama has worked for Caja Libertad, the second largest credit union in Mexico, in different capacities, first as chief of Internal Audit and Quality Control and more recently as its Chief Operations Manager

(COO). Mr. Lezama has been extensively involved in the financial services industry, working for Afore Santander Mexicano, Bital and Bital/HSBC. Mr. Lezama is professor of graduate studies at the Universidad Autonoma de Queretaro.

Mr. Lezama has a Masters Degree in Organizational Development and a B.S. in International Business from the University of Guanajuato. He also holds diplomas on Sales, Business Management and Credit Risk.

**Joni Lovingood - [joni.lovingood@cunamutual.com](mailto:joni.lovingood@cunamutual.com)**

Joni Lovingood is a Senior Risk Management Specialist for the Credit Union Risk Management Department of the CUNA Mutual Group. She joined the Risk Management Department in May, 1997.

In this capacity, Ms. Lovingood is responsible for assisting credit unions to identify areas of risk in their operations and recommend appropriate controls to reduce potential exposures to losses. In addition, Ms. Lovingood educates and trains credit union staff and organizations in all areas of fraud prevention and risk management.

Ms. Lovingood is a 1993 graduate of Duquesne University in Pittsburgh, PA with a BSBA (major in accounting).

**Maureen B. Lucas – [mlucas@gencomcu.org](mailto:mlucas@gencomcu.org)**

In her short year tenure as President of Generations Community Credit Union, a start-up community development credit union headquartered in Durham, North Carolina, Maureen Lucas has overseen the merger of four additional branch locations, the purchase of one and asset growth in excess of 100%. The credit union has expanded its product offerings to include a debit card and mortgages through a negotiated a partnership agreement for back room support (services in-kind) with a major bank.

Maureen is a seasoned financial executive with over twenty years of business experience including management positions in accounting and financial management, auditing, commercial lending, teaching and lecturing and consulting and advising small businesses. She was previously President and co-owner of Vertical Technologies, LLC, a company that provided contract manufacturing services to a diversified industry group. Prior to that, she was a Senior Vice President with the Banc of America Catalyst Equity Fund (“fund”) where she was responsible for building deal flow, underwriting, closing and monitoring mezzanine and equity investments in small, women and minority owned companies. She spent over thirteen years at Bank of America in a variety of positions acting as adviser to both middle market and small and emerging companies.

Prior to receiving her M.B.A. from the Babcock School at Wake Forest University in 1987, she held positions in accounting, financial analysis and auditing and also spent two years teaching Accounting and Business Management courses at a community college. At the Babcock School, Maureen was a Babcock Scholar and recipient of the Babcock Award (based on demonstrated leadership ability and integrity as determined by the Business School faculty). She received a B.S. in Accounting from Morgan State University.

**Anita Macias – [amacias@patelco.org](mailto:amacias@patelco.org)**

Anita Macias has been in the financial services industry for over 35 years with 30 of those years being spent in various management positions within the credit union industry. She currently holds the position of Senior Vice President Corporate Planning & Communications at San Francisco based Patelco Credit Union, where she has been a member of the senior management team for 13 years.

Prior to joining Patelco she was a recognized credit union management consultant and has worked with hundreds of credit unions ranging in asset sizes from \$5 Million to \$4 Billion and credit union trade associations throughout the United States, Japan, Guam and Korea. She has been an instructor at CUNA Western Management School, Southwestern Management School and CUES Executive Marketing Institute.

Anita is a graduate of San Diego State University, CUNA Western Management School and CUES Executive Marketing Institute.

**Melissa Marquez** – [melissa@genesee.coop](mailto:melissa@genesee.coop)

Melissa Marquez is the Manager and Loan officer at Genesee Co-op Federal Credit Union in Rochester, New York, a 24-year-old CDCU with over \$7 million in assets and 2,500 members. She has been a member of Genesee Co-op FCU for almost 20 years, serving on the Board for ten years and on the Supervisory Committee for three years. Ms. Marquez has also served as General Manager at Progressive Neighborhood Federal Credit Union in Rochester, New York for eight years until March 2003. Ms. Marquez was elected as a Region 1 Director for the Federation in 2000.

Ms. Marquez serves on the Federation's Executive Committee as Recording Secretary. She is the Chairperson of the Governmental Affairs Committee and also serves on the Governance Committee, the Latino Credit Union Task Force, the Mortgage Task Force, and the Disability Task Force.

**Harriet May** – [harriet.may@gecu-ep.org](mailto:harriet.may@gecu-ep.org)

Harriet May is President and Chief Executive Officer of GECU of El Paso, the city's largest locally owned financial institution with over \$1 billion in assets, 248,000 member-owners and over 550 employees. Harriet began her credit union career with GECU in 1974 as a teller and steadily worked her way up through the ranks until April, 1996 when she was named President and CEO.

Harriet is recognized as a leader throughout the credit union movement. Nationally, she serves on the Board of Directors for the Credit Union National Association (CUNA), and Town North Bank, a bank owned by credit unions. She sits on the Filene Institute Research Council and is a Delegate to the World Council of Credit Unions. She also serves on the Pulse EFT Oversight Committee. Harriet is a past director of the Texas Credit Union Foundation and has served on the Texas Credit Union League as Secretary-Treasurer and as Chairman of the League

In 2005, Harriet was rewarded for her efforts in championing small business by being named Minority Business Advocate of the Year by the Small Business Administration (SBA). In 1997, she was honored with the prestigious YWCA Reach Award for her achievements in the business community. In 2000, she received the Gold Nugget Award from the College of Science at UTEP.

Harriet is a native El Pasoan, having been born and raised in El Paso's Lower Valley. She attended Ysleta High School and went on to graduate from the University of Texas of El Paso with a Bachelor of Science degree in mathematics.

**Sandell McLaughlin** – [smclaughlin@myctcu.com](mailto:smclaughlin@myctcu.com)

Sandell McLaughlin is the Community Development Director for Community Trust Credit Union in Modesto, California. She writes and administrates grants for the credit union, and coordinates initiatives that connect community-based organizations and non-profit agencies with the credit union's mission: to bring financial education, programs, products, and services to the traditionally underserved, low-income, unbanked Hispanic population in the Central Valley. She is active in the community serving on a variety of Boards and committees for local community-based organizations such as Habitat for Humanity, the County Office of Education. She mentors the fourth grade at a local elementary school on an organic garden project, and directs *Los Senderos*; an advocacy that connects undocumented high school students to higher education.

**Deborah W. Meyers** – [dmeyers@migrationpolicy.org](mailto:dmeyers@migrationpolicy.org)

Deborah W. Meyers is a Senior Policy Analyst at the Migration Policy Institute and also directs MPI's internship program. Her recent work has focused on U.S. immigration policy and structure and U.S.-Canada-Mexico migration and border issues.

Prior to helping launch MPI, Ms. Meyers was an Associate in the International Migration Policy Program at the Carnegie Endowment for International Peace, where she managed a comparative project on self-governance at U.S. and other international borders. She also served as a Policy Analyst at the U.S. Commission on Immigration Reform (the Jordan Commission) and as a Project Associate for the U.S.-Mexico Bi-national Study on Migration.

Most recently, Ms. Meyers served as principal investigator for a project assessing the implementation and impact of post 9/11 border-related changes, including the integration of inspectors at the border, changes in visa procedures, and implementation of an entry-exit tracking system. She also has done consulting work with the Chicago Council on Foreign Relations, Inter-American Dialogue, and RAND.

Ms. Meyers earned her M.A. in International Affairs from The George Washington University and her B.A. in History from Brandeis University (Phi Beta Kappa). She has over 30 publications to her credit.

**Robert Mims - [robert.mims@wpcu.org](mailto:robert.mims@wpcu.org)**

Robert Mims started with the credit union on May 6, 1986 as a Teller at the Hope Street Branch inside the Department of Water and Power headquarters building then known as the GOB (General Office Building). Robert worked hard as a teller assisting members with transactions and Member Service inquiries. In the mid 1990's he made the transition to the Member Service platform. During the late 1990's he also assisted in back office operations, the Call Center, Lending, and served on various committees. Robert helped start the Inglewood branch in the late 1990's when it was just a one man show. In 1999 he was appointed Assistant Branch Manager for the Sunset Branch. When the credit union opened two new branches in the summer of 2002, Robert was appointed Branch Manager for the Montebello office.

During the first quarter of 2003 Robert and his Assistant Manager developed the successful Montebello Community Dealer Network. Since its opening under his leadership the Montebello branch has exceeded in funding more than \$30 million in loan volume. In 2005 he received the MVE Manager of the Year Award.

**Javier Olave – [javier@cooperativelatina.org](mailto:javier@cooperativelatina.org)**

Javier Olave joined the Latino Community Credit Union's Greensboro branch in September 2003 where he served as a Loan Officer and was soon promoted to Branch Manager. He has nearly 20 years of experience in the financial services industry in his home country, Colombia, as well as the United States. He managed one of Colombia's first community banks. Javier received degrees in Bookkeeping and Accounting from National University in Bucaramanga, Colombia.

**Dr. Manuel Orozco – [morozco@thedialogue.org](mailto:morozco@thedialogue.org)**

Dr. Manuel Orozco is currently Senior Associate for the Inter-American Dialogue, a Washington DC-based think tank. He is also Senior Researcher at the Institute for the Study of International Migration at Georgetown University. From 2000 to 2005, Dr. Orozco taught and was the Chairman of Central America and the Caribbean at the United States Foreign Service Institute of the U.S. State Department. He also taught Political Science at the University of Akron, Ohio. Dr Orozco has a high publishing pedigree, ranging from the academic to the consulting fields. His first book was *International Norms and Mobilization of Democracy: Nicaragua in the World* (2002). Since then, he has been author and co-author for numerous policy monographs, book chapters, and newspapers and journal articles, such as *The Remittance Marketplace: Prices, Policy and Financial Institutions* (2004). His areas of engagement and research include globalization, democracy, migration, Central America, conflict in war-torn societies, and minority politics. He holds a Ph.D. in Political Science, a Masters degree in Public Administration, and a Masters degree in Latin American Studies, all from the University of Texas, Austin.

**Pamela Owens – [powens@cdc.coop](mailto:powens@cdc.coop)**

Pamela Owens is the Federation's Director of Education and Training. Since joining the Federation in 1998, Ms. Owens has developed and coordinated the CDCU Institute™, the *Each One, Teach Many*

financial literacy train-the-trainer program, the regional business planning workshops, and a variety of other training programs.

Prior to joining the Federation, Ms. Owens worked in higher education for ten years, developing post-secondary counseling and academic advisement programs for adults and at-risk youths. Ms. Owens also served as an instructor for the BEGIN program at Bronx Community College. She has worked on several steering committees looking at the need for remedial bilingual adult education programs. She is a member of the Higher Education Professional Organization and the American Training Society. Ms. Owens has an M.S. Ed. in adult education and human resource development, as well as a B.A. in political science from Fordham University.

**Luis Pastor** – [luis@cooperativalatina.org](mailto:luis@cooperativalatina.org)

Luis Pastor, a native of Spain, came to the U.S. in 2000. He has a degree in Business Administration from CUNEF (Universidad Computense, Madrid, Spain), a master's in Human Resources from CEF (Centros de Estudios Financieros, Madrid, Spain) and an M.B.A. with a concentration in Finance and Management Control, from Instituto de Empresa, a top-ranked European graduate institution.

He started at Latino Community CU as a volunteer, three months after its inauguration. One month later he became the Manager and four months later the CEO. Mr. Pastor has expanded LCCU to five branches statewide and a central services location in less than four years. During his tenure, the credit union membership has grown from 200 to over 45,000 members and continues to grow at a rate of approximately 1,000 new members per month, becoming the fastest growing credit union in the United States. Under his leadership LCCU has been awarded NCUF's 2003 Herb Wegner Award for outstanding organization, and CUNA's 2000 Dora Maxwell Award for its commitment to social responsibility.

**Ronald R. Phoenix** – [dphoenix@nw.org](mailto:dphoenix@nw.org)

Ronald R. Phoenix, NeighborWorks® America, Southern District Director, is experienced in mortgage banking, housing rehabilitation and local government. Mr. Phoenix is responsible for the administration of financial and technical services to 28 non-profit community development corporations throughout a eight state region including Georgia, Florida, North and South Carolina, Mississippi, Alabama, Arkansas, and Louisiana. Prior to accepting his current position, Mr. Phoenix was previously the Executive Director of the Neighborhood Housing Services of Savannah, a member of the national NeighborWorks® network. Under the his watch, the NHS of Savannah became known as a high producer of affordable housing. He pioneered a revitalization strategy that involved the NHS, in partnership with the City of Savannah, purchasing vacant and abandoned properties. These properties were rehabilitated and auctioned to neighborhood residents.

For the past 28 years, Phoenix has served in several capacities in the community development field including Housing Director for the City of Savannah, Vice President of Carver State Bank of Savannah and Assistant Vice President of Great Southern Federal Savings Bank.

He is a member and board member of the Georgia Community Development Association, the Atlanta's Alliance for Community Investment, and Georgia State Trade Association of Nonprofit Developers. Don serves on the Advisory Board of Wachovia Bank and he is also a member of several other community development organizations. He is a past chairman of the Advisory Council for the Federal Home Loan Bank.

**Francine Prince** – [francine.prince@irs.gov](mailto:francine.prince@irs.gov)

Francine Prince serves as Senior Manager, Individual Taxpayer Identification Program, where she oversees policy and procedures for the Form W-7 application processing and the Acceptance Agent Program. The ITIN program has issued more than 13 million ITIN to individuals ineligible for the Social Security Number and has agreements with over 1,400 tax professionals, financial institutions, and colleges and universities.

Francine began her career with IRS in 1979 as a Revenue Officer in Santa Rosa, California. She holds a B.A. in Management from Sonoma State University in California.

**Chuck Purvis** – [cpurvis@coastalfcu.org](mailto:cpurvis@coastalfcu.org)

Chuck Purvis is Senior Vice President of Coastal Federal Credit Union, responsible for the Information Technology Group and member trust, investment and insurance programs. He also serves as Chief Privacy Officer and is a member of the credit union's ALCO, Investment and Business Loan committees. He is also the Vice Chairman of the board of managers and President of Coastal Federal Financial Group, LLC, a wholly-owned subsidiary of Coastal. He joined Coastal in May 2001.

Chuck began his credit union career with the North Carolina Credit Union League in 1981 where he served in various executive capacities until 1992, including Chief Operating Officer of the league's service corporation and First Carolina Corporate Credit Union.

From 1992 – 2000, Chuck was a member of the senior management team of U.S. Central Credit Union in Overland Park, KS. Among numerous executive roles, he served as senior managing director of Corporate Network Brokerage Services (CNBS), the brokerage subsidiary of U.S. Central, and led the successful spin-off of CNBS in 1997. He also served as the Acting President of U.S. Central for 10 months in 1995. Chuck also served as President/COO of Corporate Network eCom and was responsible for launching this e-commerce subsidiary of U.S. Central in 1999.

Chuck is the immediate Past Chairman of the National Credit Union Foundation (NCUF). He has been a member of the Board of NCUF since 1995. Chuck has been the champion of the Community Investment Fund (CIF), a family of funds that have become the major source of funding for NCUF. The Community Investment Fund now has investments of over \$350 million, resulting in significant increases in grants for NCUF. Chuck earned his BS degree in Business and Economics from UNC-Greensboro in 1979.

**Terrence Ratigan** – [tratigan@cdcu.coop](mailto:tratigan@cdcu.coop)

Terry Ratigan joined the Federation as a consultant in August 2001 after thirteen years working overseas that included ten years as a senior manager for CARE in Bangladesh and Mozambique and three years as a Peace Corps Volunteer in Sierra Leone. Mr. Ratigan's CARE responsibilities included the development of micro finance programs, management of financial operations, and supervision of disaster preparedness and response. In addition to program and operations management, Mr. Ratigan was responsible for writing, editing and contributing to successful funding proposals worth more than \$150 million.

His duties at the Federation include developing business plans and grant proposals, editing Federation reports and publications, and assisting members in fundraising efforts. Mr. Ratigan is also responsible for coordinating the Federation's technical assistance to Department of Justice Weed & Seed site IDA programs. Mr. Ratigan holds a master's degree in public policy from the John F. Kennedy School of Government at Harvard University, where he specialized in microfinance and international development.

**Ronald J. Rioux** – [rrioux@stmarysbank.com](mailto:rrioux@stmarysbank.com)

Ronald J. Rioux is the President and Chief Executive Officer of St. Mary's Bank, the nation's first credit union, in Manchester, N.H. He has over 37 years experience in the financial services industry, the last 13 at St. Mary's. Ron currently serves as Chairman of the New Hampshire Credit Union League (NHCUL) Board, is a member of the NHCUL Federal & State Legislative Activities Committee/PAC, and is a founding member of the NHCUL Community Outreach Committee, which in October 2003 launched a five-year, \$35 million commitment from a pool of lendable funds from the state's credit unions to help New Hampshire residents facing hard financial times. Assistance is offered in the form of emergency loans up to \$500 for payment of utility bills or medical needs and home ownership loans up to \$150,000 through local

community housing agencies and community aid organization in finding residents who are qualified to apply.

Ron is Vice Chairman of America's Credit Union Museum Foundation, which owns and operates *America's Credit Union Museum* in Manchester, New Hampshire. The museum details the credit union movement in the United States and is located at the site of the first U.S. credit union established in 1908. Ron is a founding member of the Credit Union Consumers' Cooperative (CUCC), created to promote the aggregation of non-financial products and services for marketing and distribution to member New Hampshire credit unions and their memberships. He was Chairman for six years and currently serves as a Director. Ron serves as a member of CUNA's State Credit Union Subcommittee, addressing issues concerning consumer regulatory issues as they apply to state chartered credit unions on a national level. He is also a member of the CUNA Renewal Committee, which considers recommendations regarding the governance structure of CUNA and their overall mission in serving member credit unions.

Additionally, Ron serves as a Board member and Treasurer of Catholic Medical Center, as a member of the Catholic Diocese Finance Council, as a member of the Catholic Diocese Long Range Planning Commission, as Vice Chairman of the Board of New Hampshire Catholic Charities, and as an Advisory Board member of Manchester Community Technical College.

**Jamie Robinson** – [jamie-robinson@uiowa.edu](mailto:jamie-robinson@uiowa.edu)

Jamie Robinson has worked in the disability field for over 10 years. She is currently a Program Associate with the Law, Health Policy, and Disability Center of the University of Iowa, College of Law and also works in collaboration with the National Disability Institute in Washington, D.C. Robinson has a Master's degree in Deafness Rehabilitation from New York University and was the Coordinator for the Lexington Vocational Center for the Deaf in New York, which provides a variety of rehabilitation and community services to deaf and hard-of-hearing adults. She also worked at the Independent Living Center of N.E. Florida as a certified Benefits Planning, Assistance and Outreach Specialist (BPAO) under the Ticket-to-Work legislation, as well as a Disability Program Navigator for three comprehensive One-Stop Career Centers in southeastern Massachusetts. As one of the first Navigators hired in Massachusetts, Jamie helped to establish the role in the state, as well as to organize a local Disability Action Committee which proved instrumental in assisting the workforce system to more effectively serve individuals with disabilities.

**Eunice Johnson Rogers** – [eejrogers@att.net](mailto:eejrogers@att.net)

Mrs. Eunice Johnson Rogers is co-founder and CEO/Treasurer of the NRS Community Development Federal Credit Union in Birmingham, Alabama. She serves as Vice-Chairman of the Board of Directors of the Federation and is presently serving as Chairman of the Annual Meeting Task Force. Within the credit union industry, Mrs. Rogers' activities includes being a 2001 graduate of the CDCU Institute, a 2003 graduate of CUNA Management School, member of CUNA's Cooperatives Alliance Committee, the Consumer Protection Sub-Committee, the African-American Credit Union Coalition, the Birmingham-Jefferson Chapter of Credit Unions, the Alabama Credit Union Managers Association, the National Association of Federal Credit Unions, a District Captain for the Alabama Credit Union Leagues' CU Ambassador and a 2003 speaker at the Alabama Credit Union League's (ACUL) Development Conference. Under her leadership, the credit union won the 2003 and the 2005 Merit Awards from the Alabama League.

Mrs. Rogers is very active in civic and community activities including serving as Chairman of the City of Birmingham Planning Commission, and Past Chairman of the Sub-Division Committee of the Birmingham Planning Commission. In 2003 she was selected to Who's Who among Business Executives and Professionals. Within her church, she has served in several capacities including a Deaconess, Announcement Clerk, Sunday School Teacher, Vacation Bible School Teacher, Trustee, Office Administration, and Church Musician. Mrs. Rogers is the wife of Mr. Bernard Rogers Jr., and the mother of two children, Tamara and Daniel.

Mrs. Rogers also serves on the Federation's Education and Training Committee and on the Faith-based Credit Union Task Force.

**Clifford N. Rosenthal** – [croenthal@cdcu.coop](mailto:croenthal@cdcu.coop)

Cliff Rosenthal is the Executive Director of the National Federation of Community Development Credit Unions (the Federation). Mr. Rosenthal began his career in the cooperative movement in 1970, when he organized a neighborhood food co-op in New York City. Mr. Rosenthal worked for a statewide Native American advocacy organization in Connecticut, and later for a national migrant and seasonal farm worker organization in Washington, D.C., before joining the Federation in 1980 as Director of Training and Technical Assistance. In April 1983, he became Executive Director of the Federation. In this capacity, Mr. Rosenthal helped design and later managed the Federation's Capitalization Program. He has assisted in organizing a dozen new CDCUs, and authored the Federation's manual, *Organizing Credit Unions*.

From 1989 through 1991, he served on the Consumer Advisory Council of the Federal Reserve System, where he won recognition for investments in CDCUs under the Community Reinvestment Act (CRA). He serves on the Community Advisory Board of J.P. Morgan Chase, the Board of Overseers of the Southern New Hampshire University School of Community Economic Development, the Fannie Mae New York Partnership advisory board, and the Consumer Council of New York City. Mr. Rosenthal is the Chairman of the national Coalition of Community Development Financial Institutions (CDFI), which he co-founded.

Mr. Rosenthal was a Charles Revson Foundation Fellow for the Future of the City of New York (1983-84) and received postgraduate training in the management of financial institutions at Columbia University, where he also obtained his B.A. and M.A. degrees. In 1993, he was a recipient of one of the first Annie Vamper Helping Hands Awards. In 2005, Rosenthal was awarded the credit union movement's highest honor from the National Credit Union Foundation, the Herb Wegner Individual Achievement Award.

**Joe Saari** – [joesaari@precision-info.com](mailto:joesaari@precision-info.com)

Joe Saari is a Registered Investment Advisor, member of the Governor's Task Force on Financial Education in the State of Wisconsin, and has been a featured guest on CNBC's Squawk Box, CNNfn's Your Money, Bloomberg's Personal Finance, and dozens of local and national radio and TV shows. Saari is a national thought leader who speaks frequently on the topics of financial and workforce education, ethnic and multi-lingual educational efforts, and explaining opportunities to leverage technology to deliver personalized e-learning programs.

In 1998, Mr. Saari co-founded Precision Information, where he currently serves as President / CEO. In that capacity, he has helped provide clients like Morningstar, Ameritrade, US Bank, Univision (a leading Spanish language news publication), Nightly Business Report and roughly 100+ companies nationwide with effective financial education, e-learning tools, and consulting services. Precision Information has recently been honored by the State of Wisconsin with the Governor's Award for Excellence in Financial Literacy. Prior to co-founding Precision Information, Saari worked as an economic analyst, financial consultant, and earned his MBA in finance and international business from the University of Wisconsin-Madison.

**Oscar Saavedra** – [oscar@cooperativalatina.org](mailto:oscar@cooperativalatina.org)

Oscar Saavedra is currently the branch manager for the Latino Community Credit Union's Charlotte office. Before his promotion to branch manager, Mr. Saavedra filled almost every position in the branch, including teller, member service representative, community outreach, member education, and loan officer. He has over 15 years of management and marketing experience. Mr. Saavedra owned his own company in Colombia for eight years before coming to the United States. He holds a B.S. in Business Administration from Itae College and studied marketing research at National University in Bucaramanga, Colombia.

**Sandra R. Scales** – [sgeorgec3@aol.com](mailto:sgeorgec3@aol.com)

Sandra R. Scales has been President and CEO of First Legacy Federal Credit Union (formerly School Workers FCU) for 25 years. During her tenure, her credit union's membership has increased from 1,012 in

1981 to over 6,300 at year-end 2005. The credit union's assets are now over \$26 million. Ms. Scales is a graduate of the University of North Carolina at Charlotte and a graduate of the Southeast Regional Credit Union School.

Ms. Scales is Chairperson of the Federation's Nominating Committee and she also serves on the Governance Committee, the Education and Training Committee, and the Annual Meeting Task Force.

**Marc Schaefer**

Not available at time of printing.

**Leonardo Simpser** – [leonardo.simpser@hnma.com](mailto:leonardo.simpser@hnma.com)

Leonardo Simpser is HNMA's co-founder and currently serves as its Executive Vice President/Managing Director. In his current position, Mr. Simpser is responsible for heading the day to day operations of the company and setting its strategic direction. Previously, Mr. Simpser was the COO of Señor Snacks, a US-based Hispanic food company. Before then he was a Senior Analyst at Deutsche Bank doing Latin American Equity Research, covering a variety of sectors. Mr. Simpser has been involved in a variety of real estate projects, primarily in Mexico, spanning from low income housing to commercial and industrial. He advises/sits on the boards of a handful of growing companies. Mr. Simpser was born in Mexico and graduated magna cum laude with a B.S.E. in Finance from the Wharton School and a B.A. with distinction in Political Economy from the College of Arts and Sciences, both from the University of Pennsylvania. He holds a Master in Business Administration from Stanford University.

**Helen C. Smith** – [sfcu@shrevefcu.org](mailto:sfcu@shrevefcu.org)

Ms. Smith has been President/CEO of Shreveport Federal Credit Union since 1983. Under her leadership, Shreveport FCU became one of the fastest growing credit unions in the area, expanding from \$1.9 million to \$60 million in assets. Ms. Smith is the Chairperson of the Audit Committee of the Louisiana Credit Union of the League. She is a board Member of Louisiana Credit Union Co-operative Branching and the Louisiana Credit Union Executive Association. She is a founding member of the African American Credit Union Coalition (AACUC), as well as a current board member. Ms. Smith is a member of CUNA's Consumer Task Force, as well as other credit union organizations. In 2001, Ms. Smith received an award from the World Council of Credit Unions for her efforts in promoting growth of the credit union movement in South Africa. She is a newly appointed member of the Public Defender's Board for Caddo Parish, and she serves on the boards of other community-based organizations. She is President/CEO of her own training and development company, Pro-Vision Concepts, Inc.

Ms. Smith is Chairperson of the Federation's Education and Training Committee, Co-Chair of the Annual Meeting Task Force, and she also serves on the Governmental Affairs Committee and the Nominating Committee.

**Shayna Smith** – [shayna30@sbcglobal.net](mailto:shayna30@sbcglobal.net)

Shayna Smith is a Federation Asset Building AmeriCorps\*VISTA Volunteer working for the disability community at Detroit Wayne CIL. Shayna's job duties include developing partnerships with local credit unions, financial institutions, and community development organizations and disseminating their products and services (IDAs, Financial Literacy programs, VITA/EITC et al). Before she became a VISTA, Shayna was successfully climbing the rungs of corporate banking in Michigan. She was diagnosed with a degenerative visual disease in October 2003, which halted her growth in this industry. Frustrated with the disease and the lack of opportunity that at one time seemed omnipresent, Shayna was determined to find opportunity and resources to sustain her quality of life---just because her quality of vision was deteriorating, didn't mean that her quality of life should too. She found the Federation's position as an asset building VISTA the perfect opportunity to unearth asset building opportunities for people with disabilities, people like her.

**Shirley I. Spruill** – [rcdcu55@aol.com](mailto:rcdcu55@aol.com)

Shirley Spruill a native of New Jersey, has been involved in the credit union movement for over 30 years. She was an organizer of the Renaissance Community Development Credit Union located in Somerset, NJ and currently serves as its President

Ms. Spruill was also appointed by the Governor of New Jersey and confirmed by the Senate to serve on the Credit Union Advisory Council. She was elected chairperson of the Council in January 2006, the first female to hold this position.

Ms. Spruill attended Rutgers University and Pace University

**Alonzo A. Swann, III** – [aswan@ncua.gov](mailto:aswan@ncua.gov)

Alonzo A. Swann, III is the Regional Director of the National Credit Union Administration's Region III (Atlanta) office. As the Regional Director, Mr. Swann is responsible for coordinating the examination activities for over 1,800 federally insured credit unions in the following: Alabama, Florida, Georgia, Indiana, Kentucky, Mississippi, North Carolina, Ohio, Puerto Rico, South Carolina, Tennessee and the Virgin Islands. He has held this position since September 1997.

Mr. Swann joined the National Credit Union Administration's (NCUA) Chicago Region as an Examiner in Gary, Indiana in February of 1983, examining Indiana and Illinois credit unions for six years. He has held various positions within the agency during his career progression. Prior to becoming the Atlanta Region's Regional Director he served for three years as Associate Regional Director of Field Operations in NCUA's Chicago Region.

Mr. Swann was raised in Gary, Indiana and is a graduate of Indiana University where he received a Bachelor of Science degree in Accounting in 1981 and a Post Baccalaureate Certificate in Data Processing and Information Systems in 1983. He spent four years on active duty in the U.S. Air Force and currently is a Lieutenant Colonel in the Air Force Reserves. Mr. Swann is married, has three children and four grandchildren.

**Sarah Taylor** – [Sarah.Taylor@asifcu.com](mailto:Sarah.Taylor@asifcu.com)

Sarah Taylor was born and raised on the Mississippi Gulf Coast and moved to New Orleans after graduating from the College of Charleston (Charleston, SC) with a BA in Communications and Concentration in Mass Media Studies.

Ms. Taylor has worked in several capacities for the credit union. At various times she has been responsible for coordinating and developing the credit union's APPLE/Payday Lender Rebuilder, Individual Development Account, Volunteer Income Tax Assistance (VITA), and VIGO/IRnet programs, all of which share an anti-poverty or asset-accumulation theme.

She is responsible for the marketing and publicity of ASI as well as its community development endeavors. Most recently, Taylor has focused her efforts to successfully certify ASI as a CDFI and to help establish *A Shared Initiative, Inc. Community Development Corporation (ASII)*. ASII functions as a non-profit arm of the credit union and is primarily dedicated to the mission of providing housing for low-income residents of New Orleans.

Ms. Sarah is a former two-time All-American Collegiate Sailor, who enjoys spending her free time sailing, running, and operating an un-official small animal rescue.

**Donald F. Terry** – [donaldf@iadb.org](mailto:donaldf@iadb.org)

Donald Terry, a U.S. citizen, has been the Manager of the Multilateral Investment Fund (MIF) of the Inter-American Development Bank since its inception in 1993. The \$1.3 billion Fund which is principally sponsored by Japan, the United States, and Spain, along with other 27 donor countries, was established to

provide grant and equity funding to accelerate the market transformation of economies in Latin America and the Caribbean.

Before joining the MIF, Mr. Terry held a number of key positions in the United States Congress and the United States Treasury Department. Mr. Terry served as Deputy Assistant Secretary of the Treasury from 1979 to 1981 where he was principally involved in shaping U.S. policy toward international financial institutions. He was a recipient of the U.S. Treasury's Meritorious Service Award in 1980.

From 1983-1993, Mr. Terry served as Staff Director of three different U.S. Congressional Committees: the Joint Economic Committee, the House Committee on Small Business, and the House Committee on Banking and Financial Institutions.

Mr. Terry came to Washington, D.C. in 1973 when he served on the House Judiciary Committee Staff and then as the Staff Director of the House Committee on Ethics from 1977-78.

Mr. Terry holds a bachelor's degree in Political Science from Yale University (1968) and a law degree from the University of California Law School at Berkeley (1972). He also graduated from the Senior Managers in Government Program at the Harvard Business School in 1978.

**David Torres** – [david\\_torres@cpm.org.mx](mailto:david_torres@cpm.org.mx)

David Torres is the Chief Financial Officer at Caja Popular Mexicana (CPM), the largest credit union in Mexico. Mr. Torres has represented CPM in numerous events both in Mexico and abroad where he's made presentations in a variety of topics ranging from savings mobilization to remittances.

Mr. Torres has a BA in Business administration and advanced degrees in Accounting. Since 1995 he's been involved with CPM in different capacities: Branch Manager, Finance and Administration Manager, Comptroller and CFO. Prior to his involvement with credit unions, Mr. Torres run his own accounting firm and taught Mathematics and Marketing at the Instituto Educativo Dr. Carlos Navarro.

**Juri Valdov** – [jvaldov@northwestfcu.org](mailto:jvaldov@northwestfcu.org)

Juri Valdov is the chairman of the Board of Directors of Credit Union National Association (CUNA). . He is President and CEO of Northwest Federal Credit Union, a \$1.5 billion credit union in Herndon, VA.

He is chairman of the CU Miracle Day, Inc., in support of Children's Miracle Network and Children's Hospitals through the sponsorship of the CU Cherry Blossom 10-mile run. He is past chairman of CUNA Strategic Services, Inc and has served as chairman of CUNA's Governmental Affairs Committee and the Brokerage Activities Task Force.

He currently serves as chair of the Partnership Committee as well as the CUNA Personnel Policies Committee. He serves on the Board of Managers of Northwest Services, LLC; Chairman of CU Realty of VA, MD & DC, LLC; Vice Chairman of Ongoing Operations, LLC; Chairman of the NWFCU Foundation and Vice Chairman of Cavion Plus.

Valdov is a graduate of Penn State University and a retired lieutenant colonel in the Marines.

**Linda Webb-Manon**

Not available at time of printing.

**Marva Williams** – [marvaw@woodstockinst.org](mailto:marvaw@woodstockinst.org)

Marva Williams is Senior Vice President of the Woodstock Institute. Her program areas include community development finance institutions (CDFI), financial services, and community reinvestment coalition-building. Williams recently completed a guide to enable community organizations to develop partnerships with credit unions, an analysis of the asset building programs of large mainstream financial

institutions, and an evaluation of affordable alternatives to payday loans. She is also the coordinator of the Chicago CRA Coalition.

Ms Williams has extensive experience in community economic development practice and research. She established an industrial retention and attraction and financing program in a small town in northeast Ohio. Subsequently, she spent eight years with a community development corporation in Pittsburgh where served as manager of business development. She also directed the organization's for-profit real estate development company, overseeing the development of commercial and affordable housing projects.

Ms. Williams is involved in many community development finance efforts and is a member of the Community Advisory Council of the Federal Reserve Bank. Additionally she is a CDCU volunteer with the North Side Community Federal Credit Union in Chicago. Williams is a member of the National Partnership on Financial Education of the Consumer Federation of America. She has served as an adjunct lecturer at University of Illinois at Chicago (UIC) College of Urban Planning and Policy Analysis.

Ms. Williams was selected by LaSalle Bank to receive the 2004 Tom Gobby Community Leadership Award for her commitment to helping lower-income households access the financial mainstream and develop assets. She was recognized by National Center of Poverty Law for her work on financial literacy and by Illinois Representative Eddie Washington for supporting the establishment of a state community reinvestment policy.

Ms. Williams holds a Master of Urban and Regional Planning from the University of Pittsburgh and a Ph.D. in urban planning and public policy from Rutgers University's Bloustein School of Planning and Public Policy.

**Michele Woodall** – [michele.woodall@suntrust.com](mailto:michele.woodall@suntrust.com)

Michelle Woodall is the Regional Operations Manager for SunTrust Mortgage. She is responsible for the daily mortgage operations for all of the mortgage branches in the Triangle Region. She has been with SunTrust Mortgage for a little over a year, joining SunTrust when they merged with Central Carolina Bank. Prior to the merger she was with Central Carolina Bank for three years as a Processing Supervisor.