



Michael Barr, Acting Under Secretary for Domestic Finance, serves as chief advisor to the Secretary and Deputy Secretary on domestic financial matters, and oversees the Assistant Secretary for Financial Markets; the Assistant Secretary for Financial Institutions; and the Fiscal Assistant Secretary.

Vacant, Senior Advisor to the Under Secretary, assists the Under Secretary for Domestic Finance in the analysis and evaluation of programs and operations of the many reporting offices within the Office of Domestic Finance.

Elizabeth Knack, Assistant to the Under Secretary, and Director, Business Resources, coordinates all budget, personnel, procurement, space, and other administrative matters for the offices within Domestic Finance.

Karthik Ramanathan, Acting Assistant Secretary for Financial Markets, serves as senior advisor to the Secretary, Deputy Secretary, and Under Secretary for Domestic Finance on broad matters of Federal, State and local finance (including the Federal debt), financial markets, and Federal government credit policies, lending and privatization. The Assistant Secretary also serves as the senior member of the Treasury financing group, and coordinates the inter-agency President's Working Group on Financial Markets. The Assistant Secretary for Financial Markets supervises the Deputy Assistant Secretary for Federal Finance and the Deputy Assistant Secretary for Government Financial Policy.

Vacant, Senior Advisor to the Assistant Secretary, assists the Assistant Secretary for Financial Markets in the analysis and evaluation of programs and operations of the offices within the Financial Markets.

Matthew Rutherford, Deputy Assistant Secretary for Federal Finance, supervises the Office of Debt Management, the Office of Financial Market Policy, and the Office of the Advanced Counterfeit Deterrence Program.

Fred Pietrangelli and Steve Vajs, Acting Directors, Office of Debt Management, provides technical assistance, economic analyses, and policy recommendations on matters related to Treasury debt management policy, marketing of Treasury and Federally-related securities, regulating the Government securities market, and current economic and securities market conditions; provides data on allotments of Treasury securities in auctions and ownership of Treasury securities; monitors the volume of funds raised and supplied in the credit markets; and market borrowing of Federal agencies and Government-sponsored agencies.

Heidilynne Schultheiss, Director, Office of Financial Market Policy, provides analyses and policy recommendations on domestic financial market policy and regulation (including securities and derivatives markets); Treasury financing; oversight of the Government securities markets; alternative financing techniques; clearing and settlement issues; and proposed changes in tax provisions that may affect the market for Treasury securities.

Reese Fuller, Director, Office of the Advanced Counterfeit Deterrence Program, leads interagency efforts to provide research, technical assistance, and policy recommendations in the area of combating use of sophisticated technology to counterfeit U.S. currency.

Vacant, Deputy Assistant Secretary for Government Financial Policy, supervises the Office of Policy and Legislative Review and the Office of Federal Lending.

Paula Farrell, Director, Office of Policy and Legislative Review, provides technical assistance, analyses, and policy recommendations on Federal programs and legislative proposals involving Government lending and investment activities; and provides actuarial and mathematical analyses and computations as required for Treasury market financing, the Federal Financing Bank, the U.S. Savings Bonds program, and other Government agencies.

Gary Burner, Director, Office of Federal Lending, develops policy for and administers the operations of the Federal Financing Bank, and supports the data collection, processing, computer programming, and automated equipment requirements of the Office of Government Financial Policy.

Michael Barr, Assistant Secretary for Financial Institutions serves as senior advisor to the Secretary, the Deputy Secretary and the Under Secretary for Domestic Finance on all matters relating to financial institutions, government sponsored enterprises, financial education initiatives, and ensuring the resilience of the financial services sector. The Assistant Secretary serves as Treasury's sector coordinator for critical infrastructure protection. The Assistant Secretary supervises the Community Development Financial Institutions Fund. He manages the Deputy Assistant Secretary for Financial Institutions Policy, the Deputy Assistant Secretary for Critical Infrastructure Protection and Compliance Policy, and the Deputy Assistant Secretary for Financial Education.

Amias Gerety, Senior Advisor to the Secretary, assists the Assistant Secretary for Financial Institutions in the analysis and evaluation of programs and operations of the offices within the Financial Institutions.

Donna Gambrell, Director of the Community Development Financial Institutions Fund (CDFI), serves as a senior advisor on CDFI Fund matters. The CDFI Fund was created to expand the availability of credit, investment capital, and financial services in distressed urban and rural communities. The Fund was authorized by the Riegle Community Development and Regulatory Improvement Act of 1994, and was a bipartisan initiative. By stimulating the creation and expansion of diverse community development financial institutions and by providing incentives to traditional banks and thrifts through the Bank Enterprise Award (BEA) Program, the Fund's investments work toward building private markets, creating healthy local tax revenues, and empowering residents. The CDFI Fund provides relatively small infusions of capital to institutions that serve distressed communities and low-income individuals. The Fund's activities leverage private-sector investments from banks, foundations, and other funding sources. Community Development Financial Institutions (CDFIs) are specialized financial institutions that work in market niches that have not been adequately served by traditional financial institutions. CDFIs include community development banks, credit unions, loan funds, venture capital funds, and micro-enterprise loan funds. These CDFIs provide a wide range of financial products and services, including mortgage financing for first-time home-buyers, financing for needed community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses. In addition, these institutions provide services that help ensure that credit is used effectively, such as technical assistance to small businesses and credit counseling to consumers.

Vacant, Deputy Assistant Secretary for Financial Institutions Policy, is responsible for developing, analyzing, and coordinating the Department's legislative and policy initiatives with regard to all types of financial institutions, including banks, thrift institutions, credit unions, securities firms, insurance companies, mutual funds, unregulated financial intermediaries, and government sponsored enterprises (Fannie Mae, Freddie Mac, the Federal Home Loan Bank System, Farmer Mac, the National Co-op Bank, and the Farm Credit System). He manages Departmental policy regarding these entities and the agencies of the Federal government that regulate and insure these entities. He is also responsible for coordinating Treasury's implementation of the Terrorism Risk Insurance Act of 2002. He oversees the Office of Financial Institutions Policy, and the Terrorism Risk Insurance Program Office.

Jeffrey S. Bragg, Executive Director of the Terrorism Risk Insurance Program (TRIP) established under the Terrorism Risk Insurance Act of 2002, this office is responsible for implementing the operational requirements of the Terrorism Risk Insurance Act, including setting operational guidelines and policies. TRIP is a temporary Federal program that

provides a system of shared public and private compensation for insured losses resulting from acts of Terrorism.

Mario Ugoletti, Director of the Office of Financial Institutions Policy, is responsible for leading the Office's policy development on legislative and regulatory issues affecting financial institutions. The Office's principal focus is on issues dealing with safety and soundness, market structure, condition, and competitiveness, and regulatory structure. The Office is also responsible for policy implementation of the Terrorism Risk Insurance Act of 2002. The Office assists the Secretary of the Treasury (or his designee) in fulfilling his responsibilities as a member of the Board of Directors of the Pension Benefit Guaranty Corporation and of the Securities Investor Protection Corporation. The Office prepares briefing materials for senior policy officials, directs or contributes to congressionally mandated reports and studies, responds to public and congressional inquiries, and prepares congressional testimony for senior policy officials.

Michelle Greene, Deputy Assistant Secretary for Financial Education, oversees the Office of Financial Education. In this role, the Deputy Assistant Secretary supports the expansion and improvement of financial education across the United States. These activities include testifying before Congress, publishing the first national strategy on financial literacy, and advising companies, schools, non-profits and state and local governments on financial education strategies. The Deputy Assistant Secretary advises the Assistant Secretary of Financial Institutions on matters pertaining to financial education, including the development, analysis and execution of policy. The Deputy Assistant Secretary also serves as Executive Director of the President's Advisory Council on Financial Literacy.

Vacant, Director of Outreach, is responsible for developing and implementing strategic outreach to stakeholders and media outlets to promote the Office's mission and policies. This includes close collaboration with Treasury's Office of Public Affairs and Office of Legislative Affairs. The Director of Outreach serves as liaison to the Chair of the President's Advisory Council on Financial Literacy. In this capacity, the Director of Outreach manages many of the Council's communications and special projects, including the National Financial Literacy Challenge, National Financial Capability Survey, and the Annual Report to the President. The Director of Outreach also coordinates the activities of the 20 federal agencies named to the Financial Literacy and Education Commission, including many of its Calls to Action to implement the National Strategy for Financial Literacy. This oversight includes MyMoney.gov and the development of a Congressionally mandated, multi-media awareness campaign on consumer credit.

Dubis Correal, Director of the Office of Financial Education, serves as a senior-level advisor to the Deputy Assistant Secretary for Financial Education, and manages the office. The Director is also responsible for developing and implementing financial education policy and programs, including the Sherman Award for Excellence in Financial Education, the Technical Assistance Center, and other communications and outreach activities

Louisa Mittelgluck Quittman, Director, Community Programs, manages the Community Financial Access Pilot to expand financial access and financial education for low- and moderate-income Americans in communities across the country and other initiatives related to expanding access to financial services for low- and moderate-income individuals. Additionally, the Director serves as the Director of the U.S. Community Adjustment and Investment Program, which provides capital to small businesses that create and retain jobs in communities adversely affected by NAFTA.

Vacant, Deputy Assistant Secretary for Critical Infrastructure Protection and Compliance Policy, supervises the implementation of the Department's critical infrastructure protection program and the development of Departmental policy regarding the implementation and enforcement of the Bank Secrecy Acts, as well as the security and uses of personal financial information, the promotion of remittances through the expansion of free enterprise competition, issues surrounding the unbanked, and the Right to Financial Privacy Act.

Charles Klingman, Senior-Level Policy Expert for Critical Infrastructure Protection and Compliance Policy, is responsible for leading the Office's efforts on operational, legislative and regulatory issues affecting critical infrastructure protection and compliance policy. The Office's principal focus is on issues dealing with resilience of the financial services sector, and compliance with certain regulatory requirements. The Office assists the Assistant Secretary of the Treasury in fulfilling his responsibilities as the head of the Finance and Banking Information Infrastructure Committee, a standing committee of the President's Working Group on Financial Markets. The Office prepares briefing materials for senior policy officials, directs or contributes to congressionally mandated reports and studies, responds to public and congressional inquiries, and prepares congressional testimony for senior policy officials., provides recommendations to develop and implement policies regarding: the protection of the critical infrastructure of the financial services sector, including the Department's lead agency role with respect to the financial sector; the enforcement of statutes and regulations within the financial sector, including money laundering, terrorist financing, and identity theft; the sharing of information among financial institutions and between the private and public sectors, including financial privacy and the sharing of suspicious information pursuant to the Bank Secrecy Act; and the promotion of free market competition in the context of remittances.

Eric Stein, Deputy Assistant Secretary for Consumer Protection

Vacant, Director for Consumer Protection

Richard Gregg, Acting Fiscal Assistant Secretary, serves as senior advisor on all matters relating to the development of policies, programs, and systems for the collection, disbursement, management and security of public monies in the United States and in foreign countries and the related government wide accounting and reporting for such funds. The Fiscal Assistant Secretary is the head of the Fiscal Service, which consists of the Office of the Fiscal Assistant Secretary, the Financial Management Service, and the Bureau of the Public Debt. The Fiscal Service, in cooperation with the Office of Management and Budget and the General Accounting Office, provides a wide range of financial management leadership and assistance to Federal program agencies. The Fiscal Assistant Secretary supervises the Deputy Assistant Secretary for Fiscal Operations and the Deputy Assistant Secretary for Accounting Operations, and provides general supervision, policy oversight, management, and coordination of the Financial Management Service and the Bureau of the Public Debt.

Gary Grippo, Deputy Assistant Secretary for Fiscal Operations and Policy, supervises the Office of Fiscal Projections.

David Monroe, Director, Fiscal Projections, provides administration of the Federal government's fiscal affairs and an effective financing program for Federal cash requirements; acts as fiscal agent manages the cash position of the Federal government through commercial financial institutions and Federal Reserve Banks; provides effective accounting for the national Debt; manages accounts at the Federal Reserve; and provides cash flow forecasts for use in Treasury financing and debt management decisions.

Nancy Fleetwood, Deputy Assistant Secretary for Accounting Operations and Policy, provides central accountability for Federal resources across government, and provides full disclosure of government's financial condition and the results of operations.

Herbert M. Allison, Jr., Assistant Secretary for Financial Stability, supervises the Office of Financial Stability including the Troubled Asset Relief Program, assisted by the following officials:

Rawan Abdelrazek, Senior Advisor

Duane Morse, Chief Counsel

Howard Schweitzer, Chief Operating Officer

James Milstein, Chief Restructuring Officer

Vacant, Chief Investment Officer

Jennifer Main, Chief Financial Officer

Paul Wolfeich, Chief Compliance Officer

Donna Gambrell, Chief Homeownership Officer

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