

**2009 Annual  
Interagency  
Minority Depository  
Institutions  
National Conference**

A Bridge to Community Stabilization



# Overview

## Federal Bank Regulators Hold 4<sup>th</sup> Annual Conference for Minority Depository Institutions



Under the theme “Minority Banks: A Bridge to Community Stabilization,” the Office of the Comptroller of the Currency (OCC) co-hosted the 2009 Interagency Minority Depository Institutions (MDI) National Conference with the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board (FRB), and the Office of Thrift Supervision (OTS).

The MDI Conference was held at the Westin Hotel in Chicago, July 8 – 10, 2009. Attendees included bankers, speakers, and federal bank regulators.

# Overview (continued)

More than a dozen OCC employees from Headquarters and Chicago offices participated in the conference, as either speakers, panelists, moderators, exhibit booth managers, or conference registration assistants.

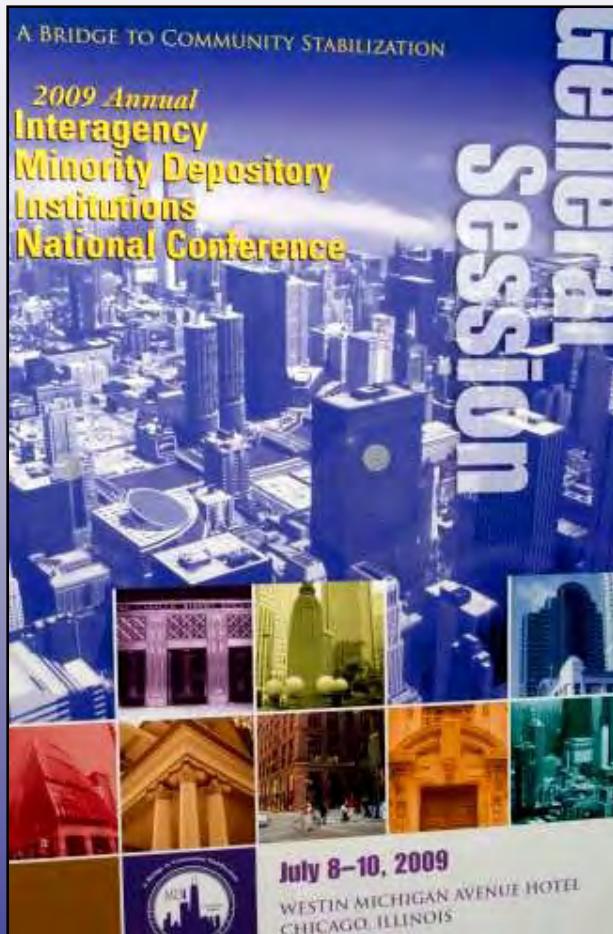
Employees included:

- **Jennifer Kelly**, Senior Deputy Comptroller, Mid-size and Community Bank Supervision (MCBS) – *not pictured*
- **Larry Beard**, Deputy Comptroller for Licensing – *not pictured*
- **Donelle Ward**, Senior Advisor, MCBS – *not pictured*
- **Glenda Cross**, Senior Advisor, External Outreach and Minority Affairs – *pictured #8*
- **Bert Otto**, District Deputy Comptroller, Central District – *pictured #4*



- **Tom Munz**, Assistant Deputy Comptroller, Chicago - North – *pictured #1*
- **Bill Reeves**, Community Development Lending Manager – *pictured #9*
- **Paul Ginger**, District Community Affairs Officer – *not pictured*
- **Maury Zeitler**, Bank Examiner/ Industry Analyst – *pictured #2*
- **Ralph DeLeon**, Bank Examiner/ Industry Analyst – *pictured #6*
- **Derek Hyra**, Community Development Expert – *pictured #7*
- **June Wright**, Executive Secretary – *pictured #3*
- **Monica Ray**, Research Assistant – *pictured #5*

# Conference Sessions



The Conference included several general, plenary, and concurrent sessions for representatives of minority financial institutions. OCC representatives served on the following session panels:

- Having Trouble Finding a Partner? Bankmatch!
- Compliance/CRA Updates
- Doing Business with the SBA and FHA
- MDI Bankers Panel

# Plenary Session: Regulatory Overview

**Jennifer Kelly**, Senior Deputy Comptroller for Mid-size and Community Bank Supervision (pictured), served on a regulatory panel in which she discussed fundamental issues facing all community and mid-size banks. Issues included capital, liquidity, credit quality, and reserves. Other panelists included Michael Collins, Executive Vice President & Lending Officer at the Federal Reserve Bank of Philadelphia; Thomas A. Barnes, Assistant Deputy Director at the Office of Thrift Supervision; and Anthony Lowe, Regional Director at the Federal Deposit Insurance Corporation.



# Plenary Session: Having Trouble Finding a Partner? Bankmatch!



**Larry Beard**, Deputy Comptroller for Licensing, (pictured left) served as a panelist in the session that briefed attendees on the FDIC's Bankmatch program. Larry gave information on the OCC's work with shelf charters.

The other panelist included Donald Hamm, Chief of Risk Management and Applications at the FDIC.

# Plenary Session: Compliance/CRA Updates

**Calvin Hagins**, OCC Director for Compliance Policy (pictured), provided an update on Compliance and CRA matters on a panel that also included Timothy Burniston, Assistant Director for the FRB's Division of Consumer and Community Affairs; Sylvia Plunkett, Associate Director For FDIC's Compliance Examination Branch; and Montrice Godard Yakimov, Managing Director for Compliance and Consumer Protection at the OTS.



# Concurrent Session: Doing Business with the SBA and FHA



**Derek Hyra**, one of the OCC's Community Development Experts (pictured), moderated this panel in which session presenters – Judith Heaney, Supervisory Operations Officer at the U.S. Department of Housing and Urban Development, and Grady Hedgespeth, Director in the Office of Financial Assistance at the U.S. Small Business Administration – gave an overview of current lending products at their respective agencies and discussed how to best resolve guaranty claims.



# Plenary Session: MDI Bankers Panel



Assistant Deputy Comptroller **Tom Munz** (pictured) served as moderator for the MDI Bankers Panel, which addressed issues such as how best to operate in low- and moderate-income communities.

The panel included Lester Parker, President and CEO of United Bank of El Paso del Norte; Amadeo Lopez-Castro, Chairman and President of Intercontinental Bank; Paul Hudson, Chairman and CEO of Broadway Federal Bank; and J. David Joves, President and CEO of Mission National Bank.

# OCC Exhibit



Members of OCC's Banking Relations staff/ bank examiners, **Maury Zeitler** (in left photo) and **Ralph DeLeon** (in right photo), managed the agency's exhibit at the conference. They discussed with visitors the OCC's banker education program and BankNet site for national bankers and distributed multimedia products and literature, including the OCC's Community Affairs fact sheet about working with MDIs.

# OCC Meeting with Bank CEOs



Pictured: **Jennifer Kelly**,  
OCC Senior Deputy  
Comptroller for Mid-size and  
Community Bank Supervision  
(left); Tyrone Fenderson Jr.,  
President and CEO of  
Commonwealth National Bank  
(center); John Hou, CEO of  
Asian Pacific National Bank  
(right)

The OCC sponsored a breakfast meeting led by **Jennifer Kelly** for all CEOs and other executives of minority-owned national banks (MONBs) who attended the conference. The discussion focused on how the OCC was tailoring its supervisory strategy to meet the needs of MONBs and how the OCC might do a better job of making automated examiner tools, such as the National Credit Tool, available to the banks.

# OCC Meeting with Bank CEOs



Other participating bank executives included:

- Louis Prezeau, President and CEO, City National Bank – pictured, see #7
- Tommy Brooks, EVP and CFO, Unity National Bank – pictured: see #1
- Stanley Weeks, EVP, City National Bank pictured: see #2
- John Joves, CEO, Mission National Bank – not pictured
- Guillermo Diaz-Rousselot, President, Continental National Bank of Miami – not pictured

Other participating OCC staff included:

- **Larry Beard**, Deputy Comptroller for Licensing – not pictured
- **Donelle Ward**, Senior Advisor, Mid-size and Community Bank Supervision – not pictured
- **Glenda Cross**, Senior Advisor, External Outreach and Minority Affairs – pictured: see #4
- **Bert Otto**, Deputy Comptroller – pictured: see #3
- **Tom Munz**, Assistant Deputy Comptroller – pictured: see #6
- **Bill Reeves**, Community Development Lending Manager – pictured: see #5

# Networking

Between sessions, OCC staff discussed banking regulatory matters with conference attendees.



Pictured: **Jennifer Kelly**, OCC Senior Deputy Comptroller for Midsize and Community Bank Supervision (left); Michael E. Collins, EVP & Lending Officer, Federal Reserve Bank of Philadelphia (2<sup>nd</sup> from left); **Donelle Ward**, OCC Senior Advisor (2<sup>nd</sup> from right); **Bert Otto**, OCC Deputy Comptroller (right)

# Networking



Pictured: **Larry Beard**, OCC Deputy Comptroller for Licensing (left), and **Tyrone Fenderson Jr.**, President and CEO of Commonwealth National Bank

# Networking



Pictured: **Paul Ginger**, OCC District Community Affairs Officer (left) and **Bill Reeves**, OCC Community Development Lending Manager

# Networking



Pictured: **Bert Otto**, OCC Deputy Comptroller (left); Sanders Adu, Staff Director and Counsel, House Financial Services Committee (2<sup>nd</sup> from left); **Glenda Cross**, OCC Senior Advisor (center); James Ballentine, Senior Vice President, Grassroots and Political Operations, American Bankers Association (2<sup>nd</sup> from right); Larry Lavender, Minority Chief of Staff, House Financial Services Committee (right)





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