

Community Bank Advisory Council Members



Consumer Financial
Protection Bureau

Chairperson Robin Loftus has been the Executive Vice President and Chief Operating Officer of Security Bank, Springfield, IL, for over 15 years. Security Bank is a \$160 million dollar Mutual Savings Bank which specializes in Residential Lending, both through the secondary market and portfolio lending. Ms. Loftus oversees all lending activities and also has past experience as a Regional Loan Manager of a larger regional bank through their mortgage subsidiary.

Vice Chairperson Timothy K. Zimmerman has over 30 years of experience in the financial services industry. He has been President and Chief Executive Officer of Standard Bank since 1992 and a Director since 1993. Prior to joining Standard Bank, Mr. Zimmerman served at Landmark Savings Association, Pittsburgh (and predecessors), from 1977 to 1992, including service as Senior Vice President and Chief Financial Officer from 1985 to 1992.

Guillermo Diaz-Rousselot President, Chief Operating Officer and Acting Chief Executive Officer of Continental National Bank of Miami, Miami Florida. Mr. Diaz-Rousselot has worked extensively with financial institutions both in the operational and lending financial areas. He began his professional career as a Senior Auditor with the Accounting firm of Spear Sheldon Safer & Co prior to joining Capital Banks as their Comptroller. He was hired in 1976 by Continental National Bank of Miami to start the Bank's Audit Department.

Tyrone Fenderson, Jr. is President and Chief Executive Officer of Commonwealth National Bank with more than 21 years of banking experience in regional and community banks throughout Alabama. He is a member of Commonwealth National Bank's Board of Directors and serves as Chief Executive Officer of the Bank's holding company, CNB Bancorp, Inc. Mr. Fenderson is also a member of America's Community Bankers Council, an advisory role to the Chairman of the American Bankers Association.

Donald Giles is the President of Armed Forces Bank, N.A. and has over 39 years of financial industry experience in community and military banking environments, leading retail, operations, and lending business units. He was formerly Vice President of the Home Federal Savings Bank of Kansas, Vice President of First South, Riverside Federal Savings Association, Vice President of First Federal of Arkansas and Vice President of McIlroy Bank and Trust, Fayetteville Arkansas.

Jack A. Hartings is the President and CEO of The Peoples Bank Co. in Coldwater, Ohio. Previously, Hartings was a member of the Federal Reserve's Small Bank Advisory Board, a board member of the Ohio Banking Commission and chairman, and executive director and board member of the Community Bankers Association of Ohio. Mr. Hartings has served as treasurer for the Grand Lake/Mercer County Development Corp. and board member of the Business Enterprise Center Lake Campus. He has served as treasurer and president of the Grand Lake chapter of the National Management Association and trustee and president of the Coldwater Chamber of Commerce.

Melany Kniffen is chairman of a \$520 million bank in Saint Louis Missouri. The bank has ten branches. In the City of Saint Louis, in adjacent Saint Louis County, and in Jefferson County, just to the south of Saint Louis. She became chairman in 2005. Southern Commercial has always been a working class bank. Ms. Kniffen's associations with the Independent Community Bankers of America and the Missouri Independent Bankers Association have deepened her appreciation for the value and service community banks provide.

Jo Ann Merfeld is Senior Vice President for Compliance and Loan Administration of First Citizens Bank, Mason City, IA. First Citizens National Bank, Mason City is a community bank with 8 offices in north central Iowa. Ms. Merfeld is has served her local community as the past President of the Charles City, Iowa, Chamber of Commerce, past President Immaculate Conception School Board of Education, Charles City, IA, past Finance Chair/Parish Council at St. Joseph's Catholic Church, Mason City, IA and served two years to the Iowa Attorney General's Development Authority Board.

Kim Saunders has more than 29 years banking experience with various regulated commercial banks in a number of progressively responsible positions. Since joining M&F Bancorp, Inc., and Mechanics and Farmers ("M&F") Bank as President and CEO in February 2007, Ms. Saunders has spearheaded organizational realignment and implemented numerous employee-focused initiatives to enhance operational efficiency and productivity at M&F. Ms. Saunders is a member of the Federal Reserve Bank of Richmond's Community Depository Institutions Advisory Council.

Laurie Stewart is the President and CEO of Sound Community Bank headquartered in Seattle, WA. Ms. Stewart is also a member of the Bank and the Holding company Board of Directors. In September 2010 Ms. Stewart was selected to serve on the FDIC Advisory Board for community banks. She completed a two year term with the advisory board. Ms. Stewart has also served as the Vice Chair of the Board of the Co-Op Network and as a Board member for Service Centers Corporation, the wholly owned Shared Branch subsidiary of the Co-Op and is a former Board member of PSCU Financial Services, Inc. Prior to Sound, Ms. Stewart was a senior executive at Great Western Bank.

Glen Thurman began his career in banking in 1974 while attending the University of Texas. Mr. Thurman was employed by City National Bank in Austin Texas from 1976 to 1978 and by First City Texas, which acquired City National, from 1978 to 1980. In the fall of 1980 Mr. Thurman moved to Moody Texas and began a career with First National Bank of Moody. In 1983 he became President of the Bank and in 1984 he was elected President/CEO/Chairman, the position he holds today.

Huey Townsend has been the CEO, President and Chairman of the Board of Guaranty Bank and Trust Company, in Belzoni, MS. since 1975. Mr. Townsend is a member of the Delta Council Development Committee, member of Delta Council Board of Directors, member of the Mid-Delta Community Development Corporation Board of Directors, past President and Director of the Belzoni Rotary Club.

Larry Wilson is the Chairman, President and CEO of First Arkansas Bank and Trust; he has been employed by a community bank since 1971 (over 40 years). Mr. Wilson has been a member of the Little Rock Air Force Base Community Council for thirty-five plus years and has served on numerous committees and projects that have been focused on the quality of life issues that military personnel face on a day-to-day basis.