

# Community Bank Advisory Council



Consumer Financial  
Protection Bureau

**Chairperson Timothy K. Zimmerman** has served as President and CEO of Standard Bank since 1992 and as 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. Mr. Zimmerman is very active in community organizations and volunteer boards of directors. Currently he is serving as Secretary of the Executive Committee of the Independent Community Bankers of America (“ICBA”), Executive Committee Liaison to ICBA’s Federal Home Loan Bank Task Force and Chairman of the Consumer Financial Protection Bureau’s Community Bank Advisory Council, and member of the National Association of Home Builders Mortgage Roundtable.

**Vice Chairperson Tyrone Fenderson Jr.** currently serves as President and Chief Executive Officer of Commonwealth National Bank. He has 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, where he plays an advisory role to the Chairman of the American Bankers Association.

**Guillermo Diaz-Rousselot** currently serves as President and CEO of Continental National Bank of Miami, a \$345 million asset bank where he has worked for the past 37 years. He serves on the Office of the Comptroller of the Currency Minority Depository Institution Advisory Council and on the Consumer Financial Protection Bureau Bank Advisory Council. He is also a Director of the American Bankers Association, Florida Bankers Association, and recently concluded a two-year term as Chairman of the Minority Council of the Independent Community Bankers Association. In the community, Guillermo is a board member of both Citizen’s Crime Watch and the Center for Financial Training (CFT). Executive Member of the Beacon Council and the Greater Miami Chamber of Commerce.

**Donald C. Giles** currently serves as President of the Armed Forces Bank, N.A. and has over 40 years of financial industry experience in community and military banking environments. Mr. Giles has had extensive experience in retail, operations and lending business units in banks in Arkansas and Missouri. Currently, Armed Forces Bank has branches located on over 30 military installations. He is former chairman and current board member of Association of Military Banks of America (AMBA) and Armed Forces Financial Network (AFFN). Mr. Giles is a founding trustee of the Command and General Staff College Foundation, Fort Leavenworth, Kansas. He is currently an active member of Military Spouse Employment Partnership (MSEP).

**Jack A. Hartings** currently serves as 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, chairman, executive director, and board member of the Community Bankers Association of Ohio. Mr. Hartings currently serves as Vice Chairman of the Independent Community Bankers of American and serves as treasurer for the Grand Lake/Mercer County Development Corp. He also is a board member of the Wright State University-Lake Campus Business Enterprise Center. He has served as Treasurer and President of the Grand Lake chapter of the National Management Association and President of the Coldwater Chamber of Commerce.

**Melany Kniffen** currently serves as Chairwoman of Southern Commercial, a position she has held since 2005. The bank has ten branches. Ms. Kniffen's associations with the independent Community Bankers of America and the Missouri Independent Bankers Association have deepened her appreciation for the value of service in the community.

**Sheila Mathews** currently serves as President, CEO and Board Member of Four Corners Community Bank (FCCB). Prior to joining Four Corners Community Bank, Ms. Mathews was with Bank of America for 16 years. Her last position at Bank of America was Assistant Vice President, Business Banker. As an organizer of the financial institution, Ms. Mathews built the bank from the ground up. She was instrumental in the state charter application process along with obtaining FDIC insurance.

**Jo Ann Merfeld** currently serves as 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 eight offices in north central Iowa. Ms. Merfeld has served her local community as former President of the Charles City, Iowa, Chamber of Commerce, former President of the Immaculate Conception School Board of Education, Charles City, IA, and past Finance Chair/Parish Council at St. Joseph's Catholic Church, Mason City, IA.

**Donna J. O' Dell Petrocco** currently serves as President and CEO of Valley Bank & Trust. Donna J. O' Dell Petrocco continues the family tradition of providing excellent customer service in this locally owned and operated community bank. Ms. Petrocco maintains the commitment to a Quality Service and Quality Sales culture, which allows the continued successful development of new products and services designed to exceed the expectations of our customers throughout the Colorado marketplace and beyond.

**Kim Saunders** currently serves as President and CEO of Mechanics and Farmers ("M&F") Bank, positions she has held since 2007. Ms. Saunders has more than 29 years of banking experience with various regulated commercial banks. She 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.

**Farid Tan** currently serves as President and CEO of Metro City Bank, a community bank headquartered in Doraville, Georgia. He has more than 34 years of banking experience in community, regional and international banking that covers financial operations, audit, retail banking, mergers and acquisitions, loan syndication, foreign exchange trading, security investment, strategic planning and portfolio management. The Bank offers a full range of financial services for a diverse group of customers and small businesses through its six branches located around the metropolitan Atlanta area another located in Opelika, Alabama. Mr. Tan is also a member of the Bank Board of Directors.

**Glen Thurman** currently serves as President, CEO and Chairman of the Board of First National Bank of Moody, a position he has held since 1984. Mr. 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.

**Huey Townsend** has served as President, CEO 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, and past President and Director of the Belzoni Rotary Club.

**Larry Wilson** currently serves as President, CEO and Chairman of the Board 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.