

Community Bank Advisory Council



Consumer Financial
Protection Bureau

Chair 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.

Vice Chair Guillermo Diaz-Rousselot currently serves as President and CEO of Continental National Bank a \$365 million asset bank in Miami, where he has worked for the past 38 years. He serves on the Office of the Comptroller of the Currency Minority Depository Institution Advisory Council and the Minority Depository Advisory Council. Mr. Diaz-Rousselot is also a Director of the American Bankers Association and recently concluded a two-year term as Chairman of the Minority Council of the Independent Community Bankers Association. Guillermo also serves as a board member of both Citizen's Crime Watch and the Center for Financial Training (CFT). He also Co-chairs the Banking and Finance Committee of the Greater Miami Chamber of Commerce.

Angela Beilke currently serves as Vice President, Mortgage Department Manager of American Bank & Trust. She has been with American Bank & Trust since 2005 and has more than 15 years of industry experience. Ms. Beilke has extensive knowledge & expertise in Legal Issues, Community Banking, Supervisory Management, Mortgage Accounting, Mortgage Servicing Law, Federal Rules and Regulations and Technology in Mortgage Banking. She has enjoyed directing and maneuvering through the delicate balance of dedication to consumer protection, lending in underserved areas, and the application of sound trends, practices, policies and procedures. Ms. Beilke plays an advisory role and serves on numerous Community Committees and Volunteer projects. American Bank & Trust is a Community Bank with 9 locations throughout South Dakota.

Michael Gallagher currently serves as the Executive Vice President and Chief Risk Officer at Enterprise Bank in Lowell, Massachusetts. Enterprise Bank is a 22 branch community bank offering a full range of commercial and consumer banking products throughout the Merrimack Valley and North Central in Massachusetts and in Southern New Hampshire. Mr. Gallagher has served on numerous nonprofit boards over the past two decades, and is a Director and Past President of the Risk Management Association-New England Chapter. Mr. Gallagher currently serves as Chairperson of the New Hampshire Bankers Association Risk Committee. Mr. Gallagher is a graduate of the Advanced Management Program at Harvard Business School and currently holds designations as a Certified Public Accountant and a Justice of the Peace.

Donald C. Giles is the President of Armed Forces Bank, Armed Forces Bank of California and Academy Bank, and has over 40 years of financial industry experience in both community and military banking environments. During his career, Mr. Giles has had extensive experience in retail, operations, lending and military banking. 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).

Paul Mackin became President and Chief Executive Officer of Think Mutual Bank in 2008 and was appointed to its board in 2012. Prior to his current role Mr. Mackin served as Think Mutual's President and Chief Operating Officer from 2003 to 2008 and Senior Vice President from 2002 to

2003. His 29-year banking career spans across large national, regional, and community banking organizations. Mr. Mackin's community and industry volunteer experience includes serving on the boards of the Rochester area Ronald McDonald House, Chamber of Commerce, and Independent Community Bankers of Minnesota along with several non-profit agencies supporting health care, education and economic development. He is currently Chair of the ICBA's Mutual Bank Council and member of the OCC's Mutual Savings Association Advisory Committee.

Sheila Mathews currently serves as President and CEO of Four Corners Community Bank. Ms. Mathews is a member of the Board of Directors, which oversees and manages all aspects of the bank operations. Ms. Mathews was instrumental in the state charter application process along with obtaining FDIC insurance. Prior to joining Four Corners Community Bank, Ms. Mathews was with Bank of America for 16 years. Her last position with Bank of America was Assistant Vice President. Ms. Mathews is a current member of the ABA Membership Council and the American Bankers Mutual Insurance Board. Previously, Ms. Mathews has served on the American Bankers Association Community Banker's Council and was an ABA Board member.

Lynda Messick currently serves as President and CEO of Community Bank Delaware, an eight year old community bank she helped found in 2006 and her second denovo community bank in Delaware. She has over 40 years of banking experience and also serves as a board member of the Federal Home Loan Bank of Pittsburgh, Atlantic Community Bankers Bank, the Delaware Bankers Association, where she is Chair elect and the American Bankers Association Community Bankers Council. She is the Chair elect of Nanticoke Health Systems and a volunteer with the American Red Cross.

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 for several years on the Iowa Bankers Association Compliance Committee and has previously served on the Independent Community Bankers Association Lending Committee. 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.

J. David Motley currently serves as President of Colonial Savings, David Motley is responsible for managing all phases of residential mortgage lending, including construction lending. He also oversees the depository banking, commercial and consumer lending divisions. He joined the company as a mortgage branch manager in 1980 and relocated to the corporate office in 1983 to serve as Vice President of mortgage lending. He was named President in 2006. He holds a B.A. in Economics from the University of Texas at Austin, is a graduate of the School of Mortgage Banking, and is a Certified Mortgage Banker. David has served on the board of the Texas Mortgage Bankers Association and is currently the Chairman of the national Mortgage Bankers Association's 2013 and 2014 Residential Board of Governors.

David Reiling is the CEO of Sunrise Banks. David is a social entrepreneur with a long history of innovation in community development finance. David has served on the Board of Directors of the Minnesota Bankers Association, University of Wisconsin-Madison's Graduate School of Banking and the Capitol Area Planning & Architectural Board. He is also a member of numerous civic and professional associations including the St. Paul Chamber of Commerce and the Midway Chamber of Commerce, Community Development Bankers Association, Entrepreneurs' Organization, Young

Presidents' Organization, Strategic Coach and the Global Alliance for Banking on Values.

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.

Monica Thomas currently serves as Executive Vice President of Illinois Service Federal (ISF), a position she has held since 2009. She has over 30 years of community banking experience that has covered retail banking, human resources, information technology, operations and strategic planning. She is also a member of the bank's Board of Directors. ISF specializes in responding to financial services gaps that exist within the local markets. The bank's business strategy focuses on the foundation of asset building for individuals and neighborhood stability by providing lending products that foster home-ownership and business revitalization. Ms. Thomas is active in various community and civic organizations.

Christopher Triplett currently serves as the Director, President, CEO, and CFO of Newport Federal Bank in Newport, Tennessee. Newport Federal is a community bank with three offices. Mr. Triplett has service in a variety of positions in community organizations and volunteer boards of directors. Mr. Triplett has more than 23 years banking experience that covers branch management, operations, audit, compliance and financial management.

Kathryn Underwood currently serves as President and CEO of Ledyard National Bank in Hanover, NH, where she has worked for the past 9 years. Prior to joining Ledyard, Ms. Underwood was with Key Bank for 25 years. Kathy is a Director and past chair of the New Hampshire Bankers Association, Director and Audit Chair for the Federal Reserve Bank of Boston, Delegate of the Independent Community Bankers of America, Director of ICBA Securities, and a Director of the American Heart Association and Kendal at Hanover, a continuing care retirement community.

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. He is Past Chairman of the Consumer Financial Protection Bureau's Community Bank Advisory Council, and member of the National Association of Home Builders Mortgage Roundtable.