

# Community Bank Advisory Council

Member Biographies



Consumer Financial  
Protection Bureau

September 2015

**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.

**Vice Chair, 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 4 Community Bank Advisory Council Presidents' Organization, Strategic Coach and the Global Alliance for Banking on Values.

**Jonathan "Jon" T. Allen** is a banker and an attorney. He is a graduate of Brigham Young University's Marriott School of Management (emphasis in finance), the University of Idaho College of Law, and Pacific Coast Banking School at the University of Washington. He is certified by the Institute of Certified Bankers as a Certified Regulatory Compliance Manager. He has written articles on banking and finance. He currently serves as Chief Compliance Officer at Bank of American Fork and Lewiston State Bank, and has been a bank compliance officer for 15 years. He oversees consumer protection, Community Reinvestment Act, and third-party risk management for those banks. Jon is a former member of the American Bankers Association's Compliance Administrative Committee and teaches personal finance as an adjunct at Utah Valley University. Before his current role, he was a commercial and consumer loan officer and branch manager at a community bank.

**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.

**Kathleen J. Cook** currently serves as President and Chief Executive Officer of The Village Bank, a 95 year old community owned banking facility, in St. Libory, Illinois. During her 37 years of service, she established Village Bancshares, Inc. a, one bank holding company, with S Corporation tax status. She now enjoys the position of Chairman of the Board managing all aspects of the bank's operations. She is a devoted advocate of small community banks serving rural areas throughout the country. She is a member and past director of the Illinois Bankers Association and continues to serve on it's Government Relations Committee. She is also a proud member of the Community Bankers Association of Illinois and the Independent Community Bankers Association.

**Julia R. DeBery** currently serves as SVP Risk Management and Internal Audit at Bath Savings Institution, a \$780 million asset community bank in midcoast Maine. She has more than 17 years experience in all areas of banking compliance. Ms. DeBery serves on the Compliance Committee of the Maine Bankers Association and is Treasurer of the Patten Free Library and the Bath Water District in Bath, Maine.

**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.

**Jack E. Hopkins** currently serves as President and CEO of CorTrust Bank. CorTrust Bank is a 25 branch community bank located in South Dakota and Minnesota offering a full range of bank products and services. Mr. Hopkins has extensive experience in mortgage lending, secondary market mortgage servicing, and credit card issuance. He currently serves as chair of the Independent Community Bankers of America Housing Policy Task Force and is a member of their Federal Delegate Board of Directors. Mr. Hopkins past experience includes being one of the first members of the FDIC's Advisory Committee on Community Banking, past chair of the Independent Community Bankers of South Dakota, and has served on various committees in the past for the Independent Community Bankers of America. He has also served and has been chairman of various non-profit organizations and economic development boards.

**Ricardo "Ricky" D. Leal** currently serves as Senior Vice President of First Community Bank, Harlingen, TX; a community bank with 9 locations throughout the south Texas Rio Grande Valley. He joined the company in 2005 and is responsible for commercial/consumer lending, branch management and asset/liability management. Mr. Leal is a Regional President for the Independent Bankers Association of Texas Leadership Division and Finance Committee Chair for the State of Texas Product Development & Small Business Incubator Fund. He is also active in numerous civic associations including Chairman-Elect of the Harlingen Area Chamber of Commerce, Chairman Pro Tem of the Valley International Airport Board of Directors and President of the Board for the Loaves & Fishes community homeless shelter and food kitchen. Prior to banking Mr. Leal served 5 years active duty as a Munitions & Missile Maintenance Officer in the United States Air Force.

**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 3 Community Bank Advisory Council 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.

**J. David Motley** currently serves as President of Colonial Savings. Mr. 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.

**Cara Quick** currently serves as Vice President for Compliance, CRA Officer, and BSA Officer of First Hope Bank, NA, a \$469 million bank in Northwestern New Jersey where she has worked for the past 30 years. She currently serves on the New Jersey Bankers Compliance/CRA Committee and previously served on the ABA Compliance Administrative Committee. Ms. Quick currently serves as an instructor for the ABA National Compliance School. Ms. Quick holds the designation of a Certified Regulatory Compliance Manager and has served on the Housing Task Force for Norwescap since 2005.

**Thomas E. Spitz** is the founding Chief Executive Officer of Settlers bank in Madison Wisconsin. He has over 30 years of banking experience that ranges from community banking to corporate commercial lending. He has worked at some of the nation's largest banks and was president of a de novo effort aimed at the nationwide delivery of banking services to low-income consumers. This experience set provides him with an extensive knowledge base in regulatory requirements and compliancy. Beyond banking, he was an executive for an information technology firm and a television production company giving him extensive experience in entrepreneurial business formation and the successful operation of start-up companies. He remains an active volunteer and community board member for a number of organizations and is a gubernatorial appointee to the Banking Review Board for the State of Wisconsin.

**Yee Phong “Alan” Thian** currently serves as the Chairman of the Board, President, and CEO of Royal Business Bank (“RBB”). Mr. Thian has more than 30 years of banking experience in the Chinese-American banking community. In 2008 Mr. Thian and a team of business leaders in the Chinese-American community formed RBB locating in Los Angeles. RBB is a full-service commercial bank specializing in financial services to businesses operating in the U. S and the Pacific Rim. Over the past seven years, RBB acquired and merged three community banks and has grown its assets to over \$1 billion as of June 30, 2015. Mr. Thian was a member of the FDIC Advisory Committee for the past three years and he is very active in supporting non-profit organizations and local community service activities.

**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.

**Samuel Vallandingham** currently serves as President and CEO of The First State Bank in Barboursville, WV. The First State Bank is a community bank serving the commercial and consumer needs of western West Virginia. Mr. Vallandingham has served on several national committees and various boards. Currently, he is an ICBA board member, chairs ICBA’s Bank Operations and Payments Committee, serves on FHLMC’s Community Lending Advisory Board, serves on the Richmond Federal Reserve’s Payment Advisory Committee, as well as the board of Community Bankers of West Virginia. His extensive knowledge in lending, compliance, information technology and payments is evidenced in the various positions he holds.