

Consumer Advisory Board

Biographies



Scott Dewald expands Oklahoma's prosperity as President and Chief Executive Officer of REI Oklahoma. He is responsible for the mission-based non-profit's programmatic operations - including its small business loan programs, affordable housing programs, and entrepreneurial guidance services. Since joining the organization in 2013, he has overseen QLICI financing of \$279 million which secured total project financing of over \$823 million in disadvantaged Oklahoma Communities, \$215 million in non-NMTC commercial transactions, and more than \$790 million in housing loans. He has helped facilitate 10 various tribal development projects.

He is a graduate of Oklahoma State University with a BS in Ag Communications and has 36 years of experience in agriculture and economic business development, particularly in underserved rural Oklahoma. In addition to his role with REI

Oklahoma, Scott also serves as President of REI Development Corp, President of REI Capital Access Fund, Inc., and Chair of the REI Internal Loan Committee. Scott is a Past-President of the Oklahoma Society of Association Executives, Member of the Board of Directors of the Four-Star General Tommy Franks Leadership Institute and Museum, Member of the Oklahoma Business Roundtable, Member of the National New Markets Tax Credit Coalition Board of Directors, Massey Fellow on the John Massey School of Business Advisory Board, Vice Chair of the Durant Tourism Economic Development Authority, and President of the Durant Area Chamber of Commerce.

In addition to his background in business, Dewald is a Leadership Oklahoma graduate and an OSU Distinguished Alumni. Prior to joining REI Oklahoma, he spent 17 years as Executive Vice President and CFO of the Oklahoma Cattlemen's Association. There he worked with various state officials to negotiate and draft policies to increase profitability for cattle producers and improve the quality of life in low-income agricultural communities. He began his career as an agricultural loan officer with the Farm Credit System, where he underwrote and serviced a \$45 million loan portfolio.

Along with his family in 2020, Mr. Dewald leveraged his business-startup expertise to repurpose an aging industrial building in downtown Durant, OK into a craft brewery. With accommodations for events and gatherings, the brewery has become the go-to spot for fostering camaraderie and producing a stronger sense of community. The space is routinely donated to local non-profits to host fund raisers and membership events. This much-needed attraction for town visitors and community members has helped diversify the town's food and beverage offerings. Dewald is the treasurer of the Craft Brewers Association of Oklahoma and is a member of the national Brewers Association.



Chelsie Evans is a dynamic and accomplished leader who has made significant contributions in the field of housing and community development in Hawaii. As the former Executive Director of Maui Hui Malama, Chelsie's passion for eliminating barriers for at-risk youth was evident in her tireless efforts to create opportunities for their growth and success.

In her current role as the Executive Director of Hawaiian Community Assets, Chelsie has taken on the challenge of leading the state's largest HUD certified organization, with a primary focus on housing native Hawaiians.

One of the most notable achievements in Chelsie's career is her pioneering work in launching the first rent-to-own program of its kind in Hawaii. This groundbreaking initiative has provided a lifeline to individuals and families who may not have qualified for traditional mortgage loans, offering them the chance to move into a home immediately and work towards homeownership within a defined timeframe. Through this program, Chelsie has made a significant impact on the lives of many, fostering financial stability and empowerment within the community.

Chelsie's dedication to creating equitable housing opportunities is reflected in her efforts to increase philanthropic support from Hawaii-based banks. Through her collaboration with these institutions, she has been instrumental in the creation of new products that facilitate home buying for Hawaii's people, including down payment assistance, gifting of equity, and lower interest rates. These innovations have made the home buying process more accessible and equitable, empowering individuals and families to achieve their dreams of homeownership.

Beyond her professional accomplishments, Chelsie brings a unique perspective to her work, drawing from her personal experiences as a survivor of domestic violence, a teen mom, and a mother of a medically fragile child and a child with learning differences. These experiences have fueled her passion for advocating for equality and social justice in multiple systemic issues, amplifying her advocacy for marginalized communities.

In recognition of the importance of housing stability in overall well-being, Chelsie has also played a key role in establishing housing counseling benefits for employers to offer their staff. By providing this valuable benefit, Chelsie aims to support Hawaii's workforce and promote staff retention in a challenging employee market.

With her master's degree in human services and bachelor's in psychology, Chelsie's expertise and deep empathy for Hawaii's people are evident in her relentless dedication to ensuring that they reach their goals and thrive. Her commitment to serving survivors of domestic violence, keiki displaced from their homes, and youth facing barriers to education and career opportunities has made her an invaluable asset to the community.

Chelsie Evans' visionary leadership and unwavering advocacy have reshaped the landscape of housing opportunities in Hawaii, leaving a lasting impact on the lives of many. Her work continues to inspire and uplift, driving positive change and progress in the realm of affordable housing and beyond.



Thomas Okuda Fitzpatrick is the Executive Director of Housing Opportunities Made Equal of Virginia (HOME of VA). He leads HOME's efforts in eradicating housing and lending discrimination and leveling the playing field to ensure equal access to housing for all people. HOME of VA is dedicated to redressing housing-related system inequities perpetuated by segregation and systemic discriminatory practices. When unequal access to housing and unfair credit contributes to the growing racial homeownership and wealth gap, HOME's multi-faceted approach is a powerful catalyst toward furthering fair housing. HOME enforces fair housing laws, empowers individuals with the skills and knowledge they need to successfully obtain or maintain their housing, and educates people to change systems.

Tom has devoted his career to changing systems, fighting with and for underserved communities, and advocating for the disenfranchised. He joined HOME from the Virginia Department of Criminal Justice Services, where he served as the Policy Advisor and Director of the Division of Programs and Services. Before joining state government, Tom worked for the City of Richmond as the Chief Deputy Director at the Department of Social Services and as a Deputy Director at the Department of Justice Services. Tom started his legal career as a civil rights attorney at the American Civil Liberties Union (ACLU) of Virginia.

Tom received both his undergraduate and law degrees from the College of William and Mary and is a graduate of the Virginia Executive Institute, Sorensen Institute for Political Leadership, and Leadership Metro Richmond. He is actively involved in the community as a member of the Virginia Asian Advisory Board, Asian Pacific American Bar Association of Virginia, and Virginia Center for Inclusive Communities - Richmond Chapter. Tom and his wife Gretchen Garber are proud parents to two very rambunctious yet loving boys.



Cashauna Hill has served as Executive Director of the Louisiana Fair Housing Action Center (formerly the Greater New Orleans Fair Housing Action Center) since 2015. Cashauna leads a team working to end discriminatory housing policies and practices through litigation and policy advocacy, along with providing fair housing training and foreclosure prevention counseling.

She has been interviewed by CNN, NPR, and countless other national and local media outlets. Additionally, Cashauna has written extensively about housing segregation and civil rights and has testified before the United States Congress as a fair housing expert. In 2017, she was the inaugural recipient of the Tulane Law School Public Interest Law Foundation's Practitioner Service Award. Cashauna is a graduate of Spelman College and Tulane Law School.



Gayla Huber is President and Founding Partner of IntegriShield, a compliance monitoring platform founded in 2012 to make the internet safer for consumers. For more than a decade, Gayla has worked at the intersection of consumer protection, financial services, and technology, building tools that detect deceptive advertising, online scams, and fraudulent websites before they reach the people they are designed to harm.

Gayla's path to consumer protection began in digital advertising, where she saw firsthand how quickly bad actors could exploit gaps in online marketplaces, often targeting the most vulnerable consumers. That experience convinced her that transparency and accountability could not be left to chance. Under her leadership, IntegriShield has resolved tens of thousands of violations, and Gayla considers the fraud her team has helped

stamp out to be the achievement she is most proud of.

A recognized voice on emerging online risks, Gayla has served as an expert on multiple marketing compliance challenges and advises industry and policy groups on how deceptive practices evolve and how to stop them. She serves on the board of Responsible Enterprises Against Consumer Harassment (REACH), on the LeadGen Committee of the Online Lenders Alliance, as a monitor for the Direct Selling Self-Regulatory Council (a BBB National Program), and on the advisory board of LinkUnite, a women's association focused on mentoring and identifying opportunities for women across the globe. With these roles, she brings a practitioner's understanding of how new products, practices, and technologies affect consumers, and a steady insistence that innovation and consumer protection can advance together.

Beyond her work, Gayla is a committed mentor and a longtime advocate for elevating women in technology and leadership. She credits her most meaningful work to the teams she has built, and lives by a principle that has guided her career from the start: be sincere and always keep your promises.



Amy Nelson is the Executive Director of the Fair Housing Center of Central Indiana (FHCCI) having joined the FHCCI in October 2011. The mission of the FHCCI is to ensure equal housing opportunities by eliminating housing discrimination through advocacy, enforcement, education and outreach. The FHCCI has a service area of 24 counties in Central Indiana reaching a population of over 2.5 million.

The FHCCI works to prevent housing discrimination through its Advocacy, Education, Inclusive Communities, and Public Policy Programs. It conducts investigations to uncover violations of fair housing laws and files enforcement actions to stop identified discriminatory practices; offers a diverse array of education programs to build knowledge of fair housing laws and works to strengthen fair housing policies at the local, state, and federal levels.

Amy believes that all people deserve safe, affordable, accessible housing that is free from discrimination. She has managed nonprofit fair housing organizations and programs since 1997 working previously at the Fair Housing of the Dakotas and Housing Opportunities Made Equal of Virginia (HOME).

Amy received a Bachelor of Science degree in International Business and Political Science from Minnesota State University-Moorhead of Moorhead, Minnesota and received her Master of Business Administration from Averett College of Danville, Virginia.



Julieann Thurlow is the President and Chief Executive Officer at Reading Cooperative Bank (RCB). She is responsible for the bank's strategic direction and management. She also serves as President of the RCB Charitable Foundation.

Julieann was formerly Chairman of the American Bankers Association (ABA) and the ABA Core Platforms Council and its membership council. She currently serves as a member of the Government Relations Administrative Committee and Membership Council. She is a founding member of Alloy Labs, a consortium of banks nationally formed to innovate in the banking space and is a Director of Atlantic Community Bankers Bank.

Julieann serves as the Co-Chair of the Massachusetts Fintech Hub and is on the Board and Executive Committee for the Lawrence Partnership and the Massachusetts Taxpayer Foundation, and LEADS, Inc., she is a board member of Greater Lawrence Community Health Center and a Trustee of Winchester Hospital. In 2022, Julieann was appointed to the Massachusetts Development Finance Agency. She was previously the Chair of the Cooperative Central Bank and was a member of the Federal Reserve's Community Depository Institutions Advisory Council.

In 2025, Julieann was named one of the "Most Powerful Women in Banking" by American Banker Magazine and, over the years, has repeatedly been among its Top 25 "Women to Watch in Banking". The Women's Edge (formerly the Commonwealth Institute) has named Reading Cooperative Bank a Top 100 Women-Led Business for the past seven years running.

In addition to an MBA from the Charles F. Dolan School of Business at Fairfield University, Julieann has completed advanced studies at the Stonier Graduate School of Banking, the Massachusetts School for Financial Studies, Harvard Business School's Division of Continuing Education, and the CEO Leadership Lab at Wharton's Aresty Institute for Executive Education. She is a proud member of the first cohort of Lawrence Leads, a cross-sectoral leadership program focused on civic engagement and social responsibility.