

Community Bank Advisory Council

Biographies



Consumer Financial
Protection Bureau



Chair, John Buhrmaster is the President & CEO of 1st National Bank of Scotia a \$492 million bank located in Scotia, NY near the state capital, serving a mix of urban, suburban, and rural customers. Mr. Buhrmaster is a 4th generation banker who has served in many capacities at the Bank from Teller to CEO. Over the years his primary responsibilities have centered on consumer lending and technology, serving as manager of Indirect Lending, Credit Administration, Acting Compliance Officer, Senior Technology Officer, and Senior Lending Officer. Mr. Buhrmaster is a former National Chairman of the Independent Community Bankers of America (ICBA) and previously served as chairman of various committees including many years on the Payments & Technology Committee. He also served as Chairman of ICBA Bancard, as a director of TCM Bank

NA, a credit card only bank, and has testified before the House and Senate several times on community bank and consumer issues. Mr. Buhrmaster is an original mentor for the Little Rock Venture Center's community bank technology Accelerator programs. He has been active in his community as an advocate for Financial Literacy, as a former School Board Member for the Niskayuna Central School District, is a founding board member of Better Community Neighborhoods that promotes financial literacy and home ownership in underserved areas and has served on numerous community boards and committees over his career.



Barry Anderson, a fifth-generation Oklahoman, serves as the President and COO of F&M Bank, a \$600 million-dollar Native American owned bank serving suburban and rural Oklahoma communities since 1902. In addition to his bank operations duties, he oversees and manages mortgage lending activities for the bank. Barry was appointed to serve on the Board of the Oklahoma Consumer Credit Commission, and he is the incoming Board Chairman of the Community Bankers Association of Oklahoma. In addition, he serves as the Vice Chairman of the Independent Community Bankers Association (ICBA), Housing Finance Committee. Barry is a member of the ICBA Minority Bank Council, which advocates for minority-owned banks across the country. He actively gives back to his community by volunteering in service roles such as the chairman of the board

of the Emergency Medical Service, district one, as well as various other community boards. F&M Bank has a long history of working with the Guthrie Housing Authority aimed at rehabilitation of existing structures and creating new and affordable living opportunities for low-income, minority and veteran populations. He completed the Graduate School of Banking at the University of Colorado, University of South Carolina Graduate School of Investments and Financial Management, and Jack T. Conn Graduate School of Community Banking at Oklahoma City University, and several Oklahoma Bankers Association (OBA) banking schools.



Mary Buche serves as Senior Vice President, Consumer Lending Relationship Manager at Bank of Labor, a \$759 million community bank headquartered in downtown Kansas City Kansas since 1924. Bank of Labor has emerged as one of the few remaining union-owned and operated financial institutions also serving labor organizations across the country. Mary has 32 years of banking and financial industry experience. She joined Bank of Labor in 2017 with a wealth of knowledge in management, consumer lending & retail banking & operations. Her lengthy experience encompasses nearly all industries and facets of banking in both the Kansas City & Phoenix AZ markets, enabling her to lead efforts at the bank to navigate the consumer lending & relationship management landscape successfully. Mary currently serves on the board for Downtown Shareholders

of Kansas City Kansas and as an Advisory Board Member for the Academy of Finance with Bishop Ward High School. She is a member of the National Association of Asian American Professionals in KC, Diversity Inclusion Consortium and a founding member of Women in the National Association of Asian American Professionals in KC. She also currently serves on the Housing For All Task Force. She has led the Small Business Lunch & Learn Money Smart program at Bank of Labor and Senior Elder Abuse seminars in the community. She has worked with several programs over her entire banking career to provide financial education through Junior Achievement, Teach Kids to Save, Money Smart, and financial education classes through a local community college. Mary received her Bachelor of Arts in Psychology from the University of Kansas. She completed the Strategic Management: Competitive & Corporate Strategy with Wharton-University of Pennsylvania Online in 2021.



Ronette Hauser-Jones serves as the Mortgage Division President for Great Plains Bank, a community bank based out of Elk City, Oklahoma. She oversees the secondary mortgage lending division, with retail offices in Oklahoma and Texas. Ronette has been with Great Plains Bank since 2015 and has been in retail mortgage banking since 2000. Before joining, Great Plains Bank, Ronette was Vice President at First United Bank Mortgage for nine years. She currently serves on the Board of Directors for the Oklahoma Mortgage Bankers Association and held the position of President from 2018-2019. Originally from Minnesota, Ronette attended Willmar Community College, the University of Minnesota and the College of St. Thomas.



Todd McDonald received his undergraduate degree in Business Management from Morehouse College and a Master's in Business Administration from Northwestern's Kellogg School of Management.

McDonald began his career at Liberty Bank and Trust 18 years ago, with most of his experience concentrated in Commercial Lending. He now serves in the role as Senior Vice President and is a Member of the Liberty Bank Board of Directors. In his role, McDonald is responsible for uncovering, evaluating, and developing business plans for growth and performance improvement opportunities; leading high impact initiatives; and providing overall management for special projects initiated by the CEO and Board. Todd is intimately involved in the company's high-level corporate strategy decisions that

ultimately affect the long-term growth and sustainability of the bank.

Todd's civic activities include but are not limited to the National CDFI Fund Board (appointed position by the President of the United States), New Orleans Board of Liquidation (appointed position by the Mayor of New Orleans), National Bankers Association (Board Member), Independent Community Bankers of America/ICBA (Federal Delegate), the Cowen Institute (Board Member), Bureau of Governmental Research (Past Board Member), and the Louisiana Workforce Investment Council (Past Chair/appointed by the Governor of Louisiana).



Kristina Schaefer serves as Senior Vice President, General Counsel & Chief Risk Officer for Fishback Financial Corporation/First Bank & Trust, a \$3.2 billion dollar organization headquartered in Brookings, South Dakota. Prior to joining Fishback Financial Corporation, Kristina practiced law at the Davenport Evans Law Firm in Sioux Falls, where she was a member of the financial institutions practice group. Kristina is actively engaged in efforts to prevent elder financial exploitation and was appointed to the South Dakota Elder Abuse Task Force. Kristina is a member of several local, state, and national professional organizations, serving on a number of committees and advisory councils, as well as Vice Chair of the South Dakota Bankers Association. Schaefer regularly coaches Girls on the Run, serves on the Helpline Center Board of Directors, and mentors two children as part of the Lutheran Social Services School Based Mentoring Program. Kristina graduated from South Dakota State University in Brookings, South Dakota, received her Juris Doctorate from Creighton University in Omaha, Nebraska, and is a Certified Regulatory Compliance Manager (CRCM).



Michael E. Tucker, Esq. is Chief Executive Officer and Director of Greenfield Cooperative Bank, a \$750 million Massachusetts chartered bank with 10 locations in Western Massachusetts. Mr. Tucker started his career as a teller at the former Springfield Institution for Savings a/k/a SIS. He later served as Compliance and CRA Officer of the bank and ultimately became Senior Vice President & General Counsel to SIS Bancorp until its acquisition in 1999. From 1999 to 2002, he served as Senior Vice President & Senior Operating Officer at Easthampton Savings Bank until being recruited to Greenfield Cooperative Bank.

Mr. Tucker serves as a Director of the Share Insurance Fund of Massachusetts, the Horace Smith Fund Scholarship Fund and the Franklin County Chamber of Commerce. He is a member of the Economic Development Council of Western Massachusetts. Mr. Tucker served as a Director and Audit Chairperson of the Federal Reserve Bank of Boston from 2014 to 2020 and a Director of the Massachusetts Bankers Association from 2008 to 2014, and he was statewide chairperson for the MBA from 2013-2014. Tucker is also former Director and Campaign Chairperson of the United Way of Franklin County.

In 2011, Mr. Tucker served as a member of the Governor's Commission to Study the Feasibility of Establishing a Massachusetts Owned Bank. From 2012 to 2014, Mr. Tucker chaired the MBA's Bank Modernization effort for Massachusetts banking law, which resulted in the passage of Chapter 482 of the Acts of 2014.

Mr. Tucker received his bachelor's degree from Holy Cross College (Worcester, MA), Doctor of Law (J.D.) degree from Western New England University School of Law (Springfield, MA) and Masters of Law in Banking Law (LLM) from Boston University School of Law. He is an honors graduate of the Massachusetts Bankers School for Financial Studies (1985) and the ACB National Graduate School of Banking at Fairfield University (2002). He is admitted before the Massachusetts and Federal bars and the U.S. Supreme Court. He and his wife Janet reside in Easthampton, Massachusetts.