Community Bank Advisory Council

Biographies
Chair, Valerie M. Quiett serves as Senior Vice President/Chief Legal Officer/Corporate Secretary for M&F Bancorp, Inc. and its wholly owned subsidiary, M&F Bank. M&F Bank, founded in 1907, is a $262 million community bank headquartered in Durham, North Carolina. Ms. Quiett is responsible for the Bank’s regulatory compliance program and its legal matters. She also serves as the Bank’s BSA Officer and CRA Officer. Ms. Quiett has been with the Bank since 2000 and has over thirty years of combined community bank operations, compliance, legal and corporate experience. Ms. Quiett is involved in the community and formerly served on the Board of Trustees of Durham Academy and its Finance Committee and Diversity Committee. She currently serves on the Board of the North Carolina Coastal Pines Girl Scouts where she is First Vice Chair and a member of the Audit Committee. Ms. Quiett received a B.S. in Business Economics from North Carolina A&T State University in Greensboro, North Carolina. She received her Juris Doctorate from North Carolina Central University School of Law in Durham, North Carolina. In addition, Ms. Quiett completed the North Carolina Bankers Association School of Banking.

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.
Patrick Ervin serves as Executive Vice President of Independent Bank Corporation in Michigan. Independent Bank is a $3.4 billion full-service community bank serving communities from large urban to “single bank” rural. He is responsible for the bank’s Mortgage Department and Independent Title Services, as well as Fair Lending, Compliance, CRA implementation and monitoring. He has been a leader in the mortgage and banking industries for 27 years in MetroDetroit. Patrick served on the Fannie Mae and Freddie Mac Community Lending Advisory Boards. He led innovative partnerships which helped Detroit recover from the financial crisis. These partnerships led to a new type of loan called The Detroit Home Mortgage to serve low income homeowners and rebuild devastated neighborhoods. Patrick enjoys teaching classes for Junior Achievement; he has a passion for serving children in need through mentoring, foster parenting, and adoption. Patrick is a graduate of Adrian College in Adrian Michigan and holds a Bachelor of Arts in Business.

Shan Hanes is the President/CEO of Heartland Tri-State Bank in Elkhart, KS and President/CEO of Elkhart Financial Corporation, a Bank Holding Company. Mr. Hanes has been the President/CEO and Compliance Officer for 11 years. Prior to this role, he worked as a Consumer Loan Officer and Information Technology Officer for 15 years. Heartland Tri-State Bank is a $125 million bank located in Southwest Kansas serving rural customers as well as Ag farmers and ranchers with four branch locations. Mr. Hanes is currently serving as Chairman of the American Bankers Association’s Ag and Rural Banker Committee and serving on the Government Relations Committee. He chaired the Kansas Bankers Association Education/Human Resources committee and served as Division President of Kansas Bankers Association Ag Committee. Shan has also been active in his local community by currently serving as a board member of the USD 218 School District, Elkhart Youth Foundation, President of High Plains Health Foundation, Chamber of Commerce being named Man-of-the-Year in 2016, and Chair of Business Growth and Retention Committee along with numerous civic organizations within the community. Mr. Hanes has testified before the House of Representatives Small Business Committee for Economic Growth Sub-Committee regarding Ag and Rural issues, U. S. Senate Agriculture, Nutrition and Forestry Committee regarding the 2018 Farm Bill, and U.S. Treasury in regard to Core Principles for Regulating the U.S. Financial System.
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.

Bruce Ocko is Senior Vice President, Director of Mortgage and Consumer Lending for Bangor Savings Bank a $4.6 billion community bank. His responsibilities include capital markets, sales, origination, processing, underwriting and closing functions throughout Maine, New Hampshire and Massachusetts for these business lines. He has been with Bangor Savings Bank for 5 years and serves on the bank’s Executive Leadership Committee. Bruce is a results-driven leader with 30+ years in the mortgage and consumer lending industry who is passionate about change management and the building and retention of high-performing sales, secondary and operational teams who are committed to providing exemplary customer experiences. He previously held financial services leadership roles at Citizens Bank and Cambridgeport Bank and is graduate of University of Massachusetts, Amherst with a Bachelor of Business Administration.

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).

**Brad Williamson** is the Chief Executive Officer and President of Islanders Bank, a $295 million community bank headquartered in Friday Harbor, Washington, which he joined in 2011. Prior to his current position, Mr. Williamson was the Director of the Division of Banks for the State of Washington. In that capacity, he supervised regulatory activities of all banks, savings banks, trust companies and business development banks chartered in Washington State. While serving as the Director of Banks, he was a founding member of the Bank on Seattle Initiative, one of the first “Bank On” Initiatives in the US, which brought low-cost banking to thousands of unbanked Washington citizens, who had previously been unable to obtain traditional banking services.

Prior to serving as Director of Banks, Mr. Williamson was Managing Director for RSM McGladrey’s Northwest Risk Management Practice. That practice provided internal audit, compliance, BSA, IT, Sarbanes-Oxley and loan review consulting services to over 50 banks, credit unions and finance companies throughout the Western United States.

Before joining RSM McGladrey, Mr. Williamson was Senior Vice President of Phoenix Savings Bank, headquartered in Lynnwood, Washington. In that role he supervised all deposit, compliance and CRA activities for the bank.

Mr. Williamson began his career as an FDIC examiner in 1987, where he remained until 1994 when he joined the State of Washington to become the Program Manager of Bank Examinations.

Mr. Williamson has served on the Board of the Conference of State Bank Supervisors (CSBS) where he was Chairman of CSBS’ Regulatory Committee. He was previously a Member of the Foss Waterway Development Authority in Tacoma Washington where he served as Treasurer. He is a graduate of the Pacific Coast Banking School and California State University East Bay.