

# Community Bank Advisory Council

Biographies



Consumer Financial  
Protection Bureau



**Chair, Mary Buche** serves as Senior Vice President, Fair Banking & CRA Officer at Lead Bank, a \$786 million community bank headquartered in Kansas City, Missouri. Lead Bank has a strong 90-year tradition of serving the community. Mary has 33 years of banking and financial industry experience. She recently joined Lead Bank with a wealth of knowledge in CRA, 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 CRA & Fair Banking landscape successfully. Mary currently serves on the board for the National Association of Asian American Professionals Kansas City & on the Board of Trustees at Resurrection Catholic School in urban Kansas City, KS. She is a member of Diversity Inclusion Consortium, CREW (Commercial Real Estate for Women) Kansas City, an Ambassador for United WE (Women's Empowerment) and a founding member of Women in the National Association of Asian American Professionals in KC. She has successfully led a Small Business Lunch & Learn Money Smart program at a previous bank and Senior Elder Abuse seminars in the community. She has worked with several programs & served on numerous boards in the community over her entire banking career & provided 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.



**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.



**Anita Drentlaw** is the CEO/President/CFO of New Market Bank a \$190 million bank in Elko New Market, Lakeville and Prior Lake, MN serving the south metro of the Minneapolis/St. Paul area. Ms. Drentlaw is a 4th generation banker who over the course of several years has held positions of teller to CEO/President/CFO.

Since coming back to the bank to work full-time in 2002, her primary responsibilities have included leading the operations department, overseeing the IT function, leading the loan operations department, holding the Compliance Officer and BSA Officer positions, serving as the controller and Chief Financial Officer, becoming President in 2014 and adding CEO to her title in 2021.

Her background includes earning a BA in Accounting from the University of St. Thomas in 2000, working for McGladrey & Pullen on their financial institutions' tax/audit team from 2000 to 2002, receiving her Certified Public Accounting certificate in March of 2001 and graduating from the Graduate School of Banking in Boulder, CO in 2010.

She currently serves as the Past-Chairman for BankIn MN (formerly the Independent Community Bankers of MN). She also services as the Chair of the Consumer Financial Services Subcommittee for the Independent Community Bankers of America (ICBA). Finally, she also serves as an advisory board member for the Community Bank Advisory group to the State of MN Commerce department.

She has been very involved in her community and several non-profits including the Prior Lake-Savage Optimist Club (currently on the board and oversees the high school mentorship program the club provides), St. Michael's School and Church (former finance council and school advisory council member), past board member of Chase's Warrior Foundation (provides adaptive equipment to kids with special needs), mentor to high school students through the MNCAPS (MN Center for Advanced Professional Studies) program at Prior Lake High School, member of the Dakota Scott Counties Workforce Development Board and Business Services Committee, and the Lakeville Chamber of Commerce (chair of annual fall gala and member of women's expo committee).



**Bruce Hoyer** is the President and CEO of Belt Valley Bank, an \$80 million bank located in Belt, MT. Belt Valley Bank is located in rural Montana and specializes in Ag lending and construction lending. Bruce is a 2nd generation banker and joined the bank in November 1984 in the bookkeeping department. Through the years, he worked through bookkeeping, new accounts, operations, IT and eventually into lending.

Bruce was elected to the Board of Directors in 1998 and was appointed President and CEO in 2006. He was elected to the Montana Bankers Association Board of Directors in 2015 and continues to serve in that position.

Bruce is 4th generation in the Belt area and has children and grandchildren still living here as well. He was born and raised on a small ranch outside of Belt and although that ranch was sold, he continues to operate a small ranch in the area with some of his children and grandchildren. Outside of the bank, he has also served 2 terms on the local school board where he helped establish a tax-exempt foundation to benefit the school district and volunteers in many local groups and organizations.



**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).





**Carlos P. Naudon**, a retired Attorney and Certified Public Accountant, is Director, President and Chief Executive Officer of Ponce Bank, a \$2.2 billion federal savings association headquartered in The Bronx, NY, and of its publicly traded parent company, Ponce Financial Group, Inc. He has served as a member of its Board of Directors since 2014 and since 1985 had served as its consultant and regulatory counsel. Carlos is also President of the Ponce De Leon Foundation, a private foundation established by Ponce Bank.

As President, Carlos lead Ponce Bank's mutual-to-stock conversions and has reinvigorated its 62-year mission of providing financial services to the underserved but highly deserving immigrant communities and low-and-middle income stakeholders in and around New York City and other similar communities. One of the largest U.S. Latino banks east of the

Mississippi, Ponce Bank has been recognized as a Minority Depository Institution (MDI) as well as a Community Development Financial Institution (CDFI), one of fewer than 50 banks so designated in the U.S. Ponce Bank was recently rated the #1 Latinx Bank in the country for community investment by Mighty Deposits, an independent rating resource for mission-oriented banking. It has also been consistently rated the #1 housing lender CDFI bank in the country by the National Community Investment Fund.

After being introduced to banking at a banking trade association and leading its division of Banking Services, Carlos started a law firm and an advisory firm dedicated to serving community banks. Through those firms, Carlos has served as Regulatory Counsel and Advisor to many banks during almost 40 years as an Attorney and CPA and became the owner and publisher of *The Gold Book: The Manual of Bank Operations*, long a trusted resource within the banking community. He also helped found a number of banking related firms including Open Solutions, Inc. for which he served as Director and Acting Chief Executive Officer during its formative years and as Director while becoming an international payment and core processing public company.

Carlos is the Vice-Chairman of the Minority Bank Advisory Council of the ICBA, a member of the Minority Depository Institutions Advisory Council of the ABA and serves on the boards of the CDBA and of the IBANYS. Carlos also is a member of the Community Advisory Council of the Federal Reserve Bank of New York and was appointed by Governor Hochul to the CDFI/MDI Advisory Council of the Department of Financial Services. For his work on behalf of Ponce Bank and the communities it serves, Carlos has been recognized as one of the top Socially Responsible Executives and a member of the 100 most influential Latino leaders in New York State.

Carlos is a graduate of the University of Maryland (1972), with a degree in Economics and Computer Science; the University of Rochester's Simon School of Management (1974), with a master's degree in Accounting, Finance and Operations Management; and the Brooklyn Law

School (1981), with a Doctorate in Jurisprudence. He has served as an adjunct faculty member at the Graduate School of Business at Columbia University.

Carlos has current and previous service in various healthcare and community organizations. He is the Immediate Past Chairman of the Brooklyn Hospital Center and former Chairman of the Board of ModernMD, which has urgent care facilities throughout Brooklyn, NY. He has served as a trustee of the Brooklyn Botanic Garden and other community organizations. He also is a member of the New York City Hispanic Chamber of Commerce and other professional associations.





**Michael E. Tucker, Esq.** is Director and retired Chief Executive 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.



**Ignacio Urrabazo** has more than 50 years of banking experience, including 39 years as President of Laredo's Commerce Bank, Ignacio Urrabazo has established himself as one of the leading small business-banking experts in the United States.

Mr. Urrabazo has been the chairman of both the National Bankers Association and the Texas Bankers Association. The TBA is the largest and most powerful state banking organization in the country. He has also been involved in U.S.- Mexico border financial services and relationships since taking a leadership role in the creation of Commerce Bank in 1983. Under his direction, Commerce Bank, part of International Bancshares Corporation, a \$16.1 billion financial holding company and the largest Hispanic minority-owned bank in the country, has grown from a start-up bank to close to \$700 million. Commerce Bank has always been considered and is consistently recognized as "High Performance Bank". Mr. Urrabazo is currently involved in

the Compliance Review Committee and is heading the CRA Committee and the Small Business Committee including the PPP Program for the holding company.

He was one of the original 15 members of the FDIC Advisory Committee on community banking. He has testified before the US Congress on two occasions on the passage of NAFTA and the impact of the DFA on community banking. For more than two decades he has been the chairman of the MinBanc Foundation, a non-profit organization he helped create in 1999 to increase educational opportunities in the minority banking community.

The Marine Corps veteran earned his bachelor's degree at the University of Texas-El Paso, where he is a Distinguished Alumnus, his MBA degree at the University of Texas-San Antonio, and a graduate banking degree at Southern Methodist University.