

Credit Union Advisory Council

Biographies



Chair, Jose Iregui is the Vice-President of Consumer Lending for Langley Federal Credit Union, in Newport News, Virginia.

Iregui, has over 25 years in the financial services industry, in both prime and subprime markets. He has extensive experience in call center management, credit administration and underwriting, outsourcing and consumer finance management in the United States, Canada, Latin America and South East Asia.

Jose earned a Bachelor of Arts degree in management and entrepreneurship from Buena Vista University in Iowa. He serves on the board of directors for the Langley for Families Foundation and the Metropolitan Area Credit Union Management Association.



Michael Daugherty, CPA has been President of Community Plus Federal Credit Union (CPFCU) since 1995 and has over 31 years of experience in the credit union movement. CPFCU has over \$20 million in assets and is located in Rantoul, Illinois. As the name suggests, it is a community credit union serving 3 counties. Michael assumed leadership shortly after the local Air Force base shut down, taking nearly half of Rantoul's residents with it. Since then, he has guided it on a path to serving the underserved, which included certification as a Community Development Financial Institution (CDFI) in 2009. Under his watch the credit union has committed itself to providing credit building opportunities through counseling, small dollar loans, and non-prime auto loans for working families. Michael is active in credit union organizations. He is a director on the Illinois

Credit Union Political Action Committee (CUPAC) board and a member of the Illinois Small Asset Size (SAS) Credit Union Advisory Committee. He also is a member of the Alloya Corporate Federal Credit Union board. Michael has been a speaker several times at the Illinois SAS Conference and at the state convention. He is a member of the Illinois CPA Society, CFO Council, and CUES. He has served his community as chairman of the Planning and Zoning Commission and is a trustee of the Police Pension Board. Michael has a B.S. in Business Administration from Eastern Illinois University and took additional coursework at University of Illinois at Springfield.



Monica Davis is a Wichita Falls native with over twenty-four years of experience in the financial institution industry. Monica currently serves as the Senior Vice President of Risk Management at Union Square Credit Union and is responsible for ensuring balance between risk, compliance and member service throughout the credit union. Her broad range of knowledge and experience in the teller services, accounting, and compliance and audit departments have equipped her to develop a well- respected risk management department that encompasses internal audit, compliance, security and risk.

Prior to establishing the risk management department at the credit union, Monica built Union Square's formal compliance and audit program in 2007. Her professional certifications include: NAFCU Certified Compliance Officer, NAFCU Certified Risk Manager, CUNA Credit Union Compliance Expert, CUNA Certified Credit Union Internal Auditor and CUNA BSA Compliance Specialist.

Monica graduated from Midwestern State University (MSU) with a Bachelor of Science Degree in 1995, and she and her husband enjoy spending time with their three sons in Wichita Falls, TX.



Michelle Dwyer has been the CEO of Franklin First Federal Credit Union since June of 2016. Franklin First is currently \$64 million in assets and is located in Greenfield, Massachusetts. The credit union serves 8,000 members of the Franklin County community. Michelle started at the credit union in 2007 as a Teller and worked her way through Lead Teller, EFT Specialist and Accounting Clerk to the position of President/CEO. She has dedicated her time to ensuring that Franklin First is a community partner by starting a sub-prime auto lending program, credit building program, and financial counseling. Michelle is also very active in community by serving on several non-profit boards and committees as well as creating a competition in the City of Greenfield for small business owners and entrepreneurs to win crowdfunded money to use toward

their businesses.



Jeff Ivey is President and CEO of River City Federal Credit Union, a Community Development Financial Institution (CDFI) and Juntos Avanzamos credit union located in San Antonio, Texas. Founded in 1936, the credit union serves members in Bexar County and is also designated as a Minority Deposit Institution (MDI).

Ivey has over 30 years in the financial industry, working at large regional and small community banks, as well as a large credit union prior to joining River City in 2018. He is a graduate of Baldwin-Wallace University and received his MBA from the University of Washington.

He and wife Janice are also court appointed child advocates with CASA in San Antonio, working with children that are under Child Protective Services custody due to abuse and neglect. Jeff is a Board Member with the San Antonio LGBTQ Chamber of Commerce and serves on the United Way's Partners for Community Change.



Jeremiah Kossen is the President/CEO of Publix Employees Federal Credit Union (PEFCU) in Lakeland, Florida. PEFCU has assets of \$1.4B with seven locations throughout Florida and Georgia. Before joining PEFCU in 2022, Jeremiah served as President/CEO at Town and Country Credit Union in Minot, North Dakota. Jeremiah previously served as Chief Operating Officer at Lake Michigan Credit Union in Grand Rapids, Michigan. He began his career with the Office of the Comptroller of the Currency (OCC). He was an examiner with the National Credit Union Administration (NCUA), focusing on consumer compliance and commercial lending. Jeremiah's education includes an MBA from Wayne State University and a Bachelor's degree from Michigan State University. He also earned the Certified Credit Union Executive (CCUE) designation graduating with high honors from CUNA Management School at UW - Madison, Wisconsin.



Michael J. Levy is the Vice President/General Counsel at Travis Credit Union, headquartered in Vacaville, CA.

Levy's career includes 20 years as an attorney with the State of California, nine in private practice, and a year as a volunteer deputy district attorney. His most recent state service was as Deputy General Counsel for Litigation for the California Department of Insurance, the largest consumer protection agency in California. There, he supervised the teams that handle producer licensing and discipline, enforce the Unfair Insurance Practices Act, approve property and casualty insurance rates, and enforce the Insurance Frauds Prevention Act for false claims presented to private insurers. Levy's prior state experience includes Secretary/Chief Counsel to the Unemployment

Insurance Appeals Board, Chief Counsel to the California Energy Commission, General Counsel to Los Angeles Regional Water Quality Control Board, and Senior Staff Counsel to the State Water Resources Control Board. Before his state service, Levy worked in private practice handling complex litigation, appeals, estate planning, and probate administration. Across Levy's career, he has garnered compliance experience with virtually all aspects of government and has amassed a diverse and successful portfolio of litigation experience in a variety of disciplines and in some of the most complex legal fields including administrative, statutory, and constitutional law.

Levy is an active volunteer in the legal and local community. He is an Appellate Mediator for the Third District-California Court of Appeal and is Amicus Committee Chair of the California Access to Justice Commission. He served two terms as Supreme Court appointee to the State Bar Trustees Nominating Committee, held several appointments as Judge Pro Temp of the Sacramento Superior Court, and was president of the Sacramento County Bar Association. He has held leadership positions on several civic bodies, including the Davis Planning Commission. In 2020, he joined the author team of "California Practice Guide: Administrative Law" (The Rutter Group).

Levy earned his LL.M. (cum laude) in natural resources and environmental law from Northwestern School of Law, Lewis & Clark College, his J.D. from the University of San Diego, and his A.B. from U.C. Davis.



Deb Wreden serves as the Executive Vice President, Product & Delivery Strategy for Virginia Credit Union (VACU). She has been with VACU since 2003 and has previously held positions as SVP Product Development and VP Marketing. Deb's current responsibilities include member and consumer marketing, financial education, community partnerships and outreach, innovation and agile product development teams. Deb is passionate about developing products and programs centered around members needs and was instrumental in the further development of VACU's successful credit card programs. The financial education program under Deb's leadership has expanded to 4 full-time educators that support the greater Richmond Virginia community. In 2020 alone, the team reached over 65,000 people ranging in age from elementary students to

adults. Deb also oversees an endowment made to Virginia Commonwealth University to establish the Virginia Credit Union Financial Success Center at VCU whose goal is to build financial wellness programming and resources for VCU students, faculty and staff, and alumni. VACU's commitment to financial education has earned them the designation of Financial Health Leader from the Financial Health Network two years in a row. Deb has participated in various industry advisory groups, including most recently the Federal Reserve Faster Payments Task Force and the CU Ledger (CU owned distributed ledger platform) product advisory group. Deb holds a BFA Arts/Education from C.W. Post, Long Island University.