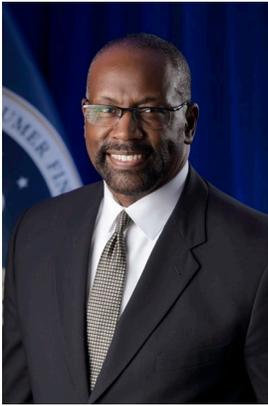


Credit Union Advisory Council

Biographies



Chair, Racardo McLaughlin, CMB, is Vice President of Mortgage Originations and Operations at TwinStar Credit Union, headquartered in Lacey, Washington. McLaughlin is a veteran of the mortgage industry having worked with Alaska USA Credit Union as an AVP and most of his professional career at Columbia Bank in Tacoma, Washington where he served as Senior Vice President of Mortgage Banking. Racardo is a past Board President of the Washington Association of Mortgage Lenders and the Puget Sound Mortgage Lenders Association. He served as a Distinguished Panel Member for Freddie Mac's National Customer Conference. McLaughlin is a Member of the National Society of Certified Mortgage Bankers and is designated as a Master Certified Mortgage Banker. He is a Past Board Member and Board President for the Tacoma Urban League and the Tacoma Actors Guild, respectively. Racardo has a BA in Economics and Finance from the University of Puget Sound in Tacoma. He is currently a candidate at the WCMS CUNA Management School.



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.



Rick Durante serves as Vice President, Director of Corporate Social Responsibility & Government Affairs for Franklin Mint Federal Credit Union (FMFCU). He has been with FMFCU since 1997 and has previously held positions as Director of Education and Learning & Development Manager. Rick's current responsibilities include corporate philanthropy, and government affairs. He also serves as Executive Director for FMFCU's CUSO, Credit Union Network for Financial Literacy and the charitable FMFCU Foundation. Rick has many years' experience advocating for financial education and created a financial literacy program at FMFCU which included student-operated branches and on-site financial education that has reached thousands of children

and adults. He led the creation of and the national expansion of The Berenstain Bears Financial Literacy Program and Bear Country Credit Union, an interactive children's exhibit. Rick is also credited for creating the concept for the original children's book *The Berenstain Bears Visit the Credit Union* by Mike Berenstain. He has been recognized for his financial literacy efforts by the National Youth Involvement Board and the Pennsylvania Credit Union Association. He also serves as Treasurer of the Delaware County Literacy Council and volunteers his time with several other community organizations. Rick's education includes a B.S. in Education from Temple University and a Master's Certificate in Instructional Design from Penn State.



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 insuring 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.



Doe Gregersen serves as the Vice President and General Counsel at Landmark Credit Union, Wisconsin's largest credit union at \$4.2B in assets. Gregersen joined Landmark in 2010 as its first in-house attorney where she established and continues growing the Legal & Compliance department, comprised of legal, compliance, and BSA teams. Prior to joining Landmark, Gregersen worked at an employment-based immigration law firm and completed an internship at the JAMS Alternative Dispute Resolution Center in Rome, Italy. She currently is a member of the Board for the Wisconsin Chapter of the Association of Corporate Counsel and a Chairperson of the Board of the Difference Principle, a nonprofit organization providing services to social justice nonprofit organizations. Gregersen is a graduate of Marquette University Law School and while at Landmark has obtained the following designations: Credit Union Compliance Expert (CUCE); Bank Secrecy Act Compliance Specialist (BSACS); Project Management Professional (PMP).



Brian Holst joined Elevations Credit Union (ECU) as General Counsel in 2017, after representing ECU as outside counsel for almost three decades. As General Counsel for ECU, Brian leads the credit union's legal and compliance teams, and oversees credit union litigation matters, compliance and regulation, loan enforcement/debt collection matters, consumer and credit reporting matters, and participates in many of the credit union's projects and initiatives related to consumer education, consumer protection and increasing the credit union's reach to the underserved. Brian also provides ongoing education to ECU staff, as well as other Colorado credit unions, on many areas of the law and credit union operations. Prior to joining ECU, Brian was a managing partner at Holst, Boettcher & Tehrani LLP, and was engaged in the private practice of law in Colorado for more than 30 years. Brian's legal practice has focused on credit union representation, advising and representing many credit unions in Colorado and around the country in matters pertaining to policy, governance, regulation, compliance, contractual matters, personnel and employment matters, real estate matters, mergers and acquisitions, loan enforcement/debt collection matters, litigation and arbitration. Brian holds a law degree from Washburn Law School and a bachelor's degree in accounting from Colorado State University. He also serves on the CUNA Consumer Protection Subcommittee and the NASCUS Legislative and Regulatory Affairs Committee.



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. Additionally, Iregui chairs the advisory board for the School of Accounting and Business at Thomas Nelson Community College.



Jeremiah Kossen is the President/CEO of Town & Country Credit Union (TCCU) in Minot, North Dakota. TCCU has assets of \$530M with significant agriculture and commercial loan portfolios. Additionally, the credit union owns two CUSOs, holds the title of the largest credit union mortgage lender in the state and is one of the largest writers of crop insurance. Prior to joining TCCU in 2017, Jeremiah served as Chief Operating Officer at Lake Michigan Credit Union, a \$7B organization in Grand Rapids, Michigan. He began his career with the Office of the Comptroller of the Currency (OCC) and was an examiner with the National Credit Union Administration (NCUA), focusing on consumer

compliance and commercial lending. Jeremiah serves on the Credit Union Association of the Dakotas (CUAD) Governmental Affairs Committee and the National Association of State Credit Union Supervisors (NASCUS) Legislative and Regulatory Committee. Most recently, he joined the NASCUS COVID-19 working group. 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.