



# 2023 FDIC Directors' College September 22 Hyatt Place, Dewey, DE

- 8:00 am – 8:30 am**      **Registration**
- 8:30 am – 8:45 am**      **Welcome/Open Remarks**  
Marianne Hatheway, Deputy Regional Director  
Cynthia DuRant, Community Affairs Specialist
- 8:45 am – 9:15 am**      **Special Remarks**  
Ombudsman Director Anthony Lowe
- 9:15 am – 10:15 am**      **Consumer Protection**  
Jessica Carrasco, Financial Institution Examiner  
John R. Penkala, Field Supervisor
- 10:15 am – 10:30 am**      **Break**
- 10:30 am – 11:30 am**      **Risk Management**  
Misty Micenhamer, Supervisory Examiner  
Bryan Jones, Supervisory Examiner
- 11:30 am – 11:40 am**      **Break**
- 11:40 am – 12:30 pm**      **Conversation with Regulators**  
Marianne Hatheway, Deputy Regional Director  
Scott Strockoz, Deputy Regional Director  
Rob Cordeiro, Assistant Regional Director  
Colleen Marano, Field Supervisor
- 12:30 pm – 1:45 pm**      **Lunch and Economic/Banking Update**  
Alexander Gilchrist, Regional Economist

Brought to you by...



Delaware Bankers Association

and Presenting Sponsor...



## **Session Descriptions**

**Consumer Protection Session:** Utilizing a case study, this session will provide attendees with a Fair Lending discussion that focuses on Redlining and Appraisal Discrimination. We intend to provide insight into our examination activities, and discuss common 'red flags' and possible solutions/corrective actions. The case study will not only provide regulatory insight, but will also stress the importance of effective Corporate Governance/Management Oversight and maintaining a strong Compliance Management System (CMS).

**Risk Management Session:** Through three short scenarios/case studies, this session will provide attendees with a series of red flags from failed or problem banks to illustrate the importance of effective governance and risk management practices. We intend to provide insight into the importance of having a strong understanding of the inherent risks in an institution in order to ensure that the appropriate risk management structures are in place to identify, manage, report, and control/mitigate risk.

**Conversation with the Regulators:** This session will provide an informal setting for participants to hear what is on regulators' minds and to share experience and insights as a community bank board member. Members of the FDIC regional management team will highlight emerging issues, answer participant questions and discuss topics raised by participants. The session structure will include prepared remarks, as well as an open forum for questions and discussion.

**Lunch and Economics/Banking Update:** During lunch, presenters from the FDIC's Division of Insurance and Research will provide national and local economic data to assist attendees in identifying key trends that have impacted and may continue to impact the industry.

## **Speaker Biographies**

### **Jessica Carrasco**

FDIC – Compliance Examiner

Jessica began her career with the FDIC as a Financial Institution Specialist in Blue Bell, Pennsylvania and now serves as a Financial Institution Examiner (Compliance). As a Financial Institution Examiner, she has also led and contributed to the examinations of large, complex, and high-risk institutions across multiple FDIC territories in the New York Region. She also serves as a Fair Lending Subject Matter Expert for her territory and has developed and presented internal regional interdivisional training sessions. Most recently, she served as an Acting Fair Lending Examination Specialist for the New York Region and separately as an Acting Examination Specialist in the Washington Office. Jessica received a bachelor's degree in Finance from Rowan University, Glassboro, New Jersey.

### **Robert (Rob) P. Cordeiro**

FDIC- Assistant Regional Director

Robert Cordeiro has over 30 years of experience working for the FDIC. He is a commissioned financial institution examiner in both Risk Management and Consumer Compliance supervision. He began his career in 1991 in the New York City field office as a safety and soundness examiner, and progressed through various positions of increased responsibility until assuming his current role as Assistant Regional Director (ARD). As ARD, Rob is responsible for overseeing the compliance examination function for some of the New York Region's most complex institutions, including large credit card lenders and prepaid card issuers, banks that partner with Fintech companies, and other non-traditional financial entities. He has overseen the compliance examination work of several field offices, having served as a supervisor for both Compliance and Risk Management. He has also performed various details to the Washington Office. Rob is a graduate of Hofstra University with a Bachelors of Business Administration in Finance.

### **Cynthia DuRant**

FDIC- Community Affairs Specialist

Cynthia has been a Community Affairs Specialist for the FDIC in the Maryland and District of Columbia markets since April 2011. Prior to the FDIC, she worked for the US Department of Housing and Urban Development monitoring 109 housing counseling agencies while working to promote the HAMP and HARP programs. Cynthia has over 20 years of community and economic development experience including mortgage loan officer, CRA officer, and vice president and manager for community development for Tennessee and Arkansas at a large financial institution. Cynthia has also worked closely with faith-based and community-based organizations, served on numerous boards, and hosted a financial empowerment radio show.

**Alexander Gilchrist**  
FDIC – Regional Economist

Alex has served as a regional economist with the FDIC's Division of Insurance and Research for over 15 years. Prior to that he ran trade and investment programs in Russia, the former Soviet Union and Eastern Europe for both government and non-profit agencies in Washington D.C. He has master's degrees in international business and economics.

**Marianne Hatheway**  
FDIC-Deputy Regional Director

Marianne Hatheway is the Deputy Regional Director for RMS in the New York Region, where she has supervisory responsibility for banks in New England, Maryland, Delaware, District of Columbia, and Puerto Rico. Previously, Marianne served as Deputy Regional Director in the Chicago Regional Office and served as Deputy to two FDIC Board members. Marianne began her 30-year career at the FDIC as a risk management examiner in the Northeast New England Territory, where she also served as Supervisory Examiner and Field Supervisor. She received a Bachelor of Science in Business Management from Boston College in Chestnut Hill, Massachusetts, and earned a Masters Degree in Business Administration from Babson College in Babson Park, Massachusetts. Marianne is a graduate of the USDA's Executive Potential Program and completed the Senior Managers in Government Program at the Harvard Kennedy School in Cambridge, Massachusetts.

**Bryan L. Jones**  
FDIC – Supervisory Examiner

Bryan joined the FDIC in 1990, and serves as a Supervisory Examiner with responsibilities in the Maryland and Delaware Field Offices. During his 32-year tenure, Bryan has examined community-sized banks, as well as large and complex institutions within the Large Bank Program. Bryan has significant experience in planning, directing, and coordinating the work of others as a Senior Examiner and as a Supervisory Examiner since 1998. Bryan serves as a Trust and AML/CFT subject matter expert, and has extensive experience examining large credit card banks. He is also fluent in Spanish, and has represented the FDIC on various projects and examinations where his fluency has been beneficial. Bryan received his Bachelor of Science degree in International Relations from Brigham Young University and a Masters of Business Administration from Arizona State University.

**M. Anthony Lowe**

FDIC – Director, Office of the Ombudsman

Anthony began his career with the Corporation as an Assistant Examiner in Shreveport, Louisiana in 1985. During his career, he has served as a Case Manager, BSA Subject Matter Expert, Fraud Specialist, Assistant Regional Director, Deputy Regional Director, and for almost nine years as Regional Director for the FDIC's Chicago Region. In May of 2017, the FDIC Board of Directors approved the appointment of Anthony to his current position as FDIC Ombudsman and Director of the Office of the Ombudsman.

During his tenure with the Corporation, Anthony served an extended assignment working on a project related to the Economic Growth and Regulatory Paperwork Reduction Act (EGRPRA). Anthony also headed a Regional task force, which provided supervisory oversight for financial institutions impacted by the 2005 Gulf Coast hurricanes. Anthony also led a major initiative relative to identifying strategies for improving the Corporation's oversight and technical assistance programs for minority depository institutions.

Anthony also has made numerous presentations, on financial related issues, to large and small groups of bankers and regulators, including discussions with international groups of senior level bankers and supervisors in Europe and Asia regarding problem bank and contingency planning issues.

Anthony is a native of Arkansas and graduated from Arkansas State University with a degree in Finance. He also graduated, with honors, from the Graduate School of Banking of the South at LSU, and attended the African-American Leadership Institute at UCLA.

**Colleen M. Marano**

FDIC- Field Supervisor (Baltimore Territory)

As Field Supervisor, Colleen oversees staff in two field offices conducting examination activity in Delaware, Maryland, and the District of Columbia. She joined the FDIC in 1993 as an Examiner (Trainee) and was promoted to Supervisory Examiner in 2003, a position held for 14 years. In addition to her role as a supervisor, Colleen is a regional Subject Matter Expert in Third Party Relationships, Subprime Lending, and Bank Secrecy Act/Anti-money Laundering. She led examinations of complex and/or problem institutions, including Large Bank and complex Bank Secrecy Act/Anti-money Laundering examinations. Colleen has completed numerous other assignments of significance, including Acting Assistant to the RMS Division Director, Acting Assistant Regional Director, RMS Workplace Excellence Council member, and Supervisory Examiner Council member. As a member of the RMS Workplace Excellence Council, Colleen received the 2016 Chairman's Creativity and Innovation Award. Colleen was also a member of the New York Regional Audit Team and a key contributor to national training for senior examiners, case managers, field supervisors, and supervisory examiners. She graduated Summa Cum Laude with a Bachelor of Science degree from Misericordia University, Dallas, PA, and is a graduate of the Stonier Graduate School of Banking, University of Pennsylvania.

**Misty Micenhamer**

FDIC – Acting Supervisory Examiner

Ms. Micenhamer has 12-years' experience in the banking industry and 23-years as a financial regulator. She began her banking career out of college where she progressed to Chief Operations Officer, IT Program Manager, BSA Officer, and Loan Review manager. Next, she became a Commissioned Senior Examiner with the Arkansas State Bank Department where she served as a BSA subject matter expert and Examiner-In-Charge of numerous problem banks. In 2008, she began with the FDIC as a Loan Review Specialist in Little Rock, Arkansas. She received her FDIC commission in 2012, and now serves as an Acting Supervisory Examiner in the Baltimore Territory. Her full time position is Trust Examination Specialist for the Dallas Region. She has led and contributed to the examinations of large, complex, problem, and community institutions across multiple FDIC territories. Misty is a subject matter expert for BSA, Trust, Fraud, and Agriculture Lending and has been an instructor for the FFIEC's "Fundamentals of Fraud" school. She received a bachelor's degree in Finance from Arkansas State University Jonesboro, Arkansas and completed the Graduate School of Banking at Colorado, Boulder, Colorado.

**John R. Penkala**

FDIC – DCP Acting Field Supervisor, New England Territory

John Penkala currently serves as the Acting Field Supervisor in the New England Territory. Previously, he served as a Supervisory Examiner in the Territory. He began his FDIC career with Risk Management in 1991 in the Concord, NH Field Office, and holds a dual commission in Risk Management and Consumer Compliance. John has served in his current role since 2016, but has also served as a Review Examiner in the New York Region, Acting Chief of the Fair Lending and CRA Section in the Washington Office, Acting Special Assistant to the Senior Deputy Director, Acting Assistant Regional Director, and a Corporate University Instructor. John holds a Bachelor of Arts in Economics, with a dual major in Business Administration, from the University of New Hampshire.

**Scott D. Strockoz**

FDIC – Compliance Deputy Regional Director

Scott currently serves as the FDIC's Deputy Regional Director for Consumer Protection and CRA for the New York Region. Mr. Strockoz is a 31-year veteran of the FDIC and he holds examiner commissions in both risk management and consumer protection. During his career, he has served in a variety of roles including Review Examiner; Field Supervisor; Acting Regional Director, New York; Acting Senior Deputy Director, Compliance and Consumer Protection; and Acting National Director for Minority and Community Development Banking. Mr. Strockoz is a graduate of Bloomsburg University and The Stonier Graduate School of Banking.