

# AGENDA

## MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC) MEETING

400 Seventh Street, SW, Washington, DC  
Room 1W-410

For virtual attendance, call-in information provided separately  
April 4, 2023

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| 8:15 am    | Welcome  | <b>Michael Brickman</b> , <i>Deputy Comptroller for Specialty Supervision</i>  |
| 8:30 am    | Member Roundtable                                | <b>MSAAC members</b> ,<br><b>Michael Hsu</b> , <i>Acting Comptroller of the Currency</i> ,<br><b>Beverly Cole</b> , <i>Senior Deputy Comptroller for Midsize and Community Bank Supervision</i> ,<br><b>Michael Brickman</b> , <i>Deputy Comptroller for Specialty Supervision</i> |
| 10:00 am   | Break  |  |
| 10:15am    | Economic Update                                  | <b>Paul Moloney</b> , <i>Lead Economic Expert, Economic and Banking Condition</i>  |
| 11:15 am   | Market Risk Update                               | <b>Christopher McBride</b> , <i>Director of Market Risk, Treasury and Market Risk</i>  |
| 12:00 noon | Lunch  |  |
| 1:00 pm    | Committee Update<br>and Discussion of Priorities | <b>Beverly Cole</b> , <i>Senior Deputy Comptroller</i><br><b>Michael Brickman</b> , <i>Deputy Comptroller</i>  |
| 2:15 pm    | Public Comments                                  | <b>Public</b>  |
| 2:30 pm    | Adjourn  |  |

## MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC)

April 4, 2023

### COMMITTEE MEMBERS

**Peter Abt**, President and Chief Lending Officer, First Federal Savings of Middletown, Middletown, NY  
**David Barksdale**, President and Chief Executive Officer, Piedmont Federal Savings Bank, Winston-Salem, NC  
**Paul Gilbody**, President and Chief Executive Officer, Milford Federal Bank, Milford, MA  
**George Hermann**, President and Chief Executive Officer, Windsor Federal Savings, Windsor, CT  
**Thomas Newbern**, Chairman, President and Chief Executive Officer First Federal Savings and Loan Association of Valdosta, Valdosta, GA (Virtual)  
**David Reynolds**, President and Chief Executive Officer, Home Federal Bank of Tennessee, Knoxville, TN  
**Thomas Rudzewick**, President and Chief Executive Officer, Maspeth Federal Savings and Loan Association, Maspeth, NY  
**Stephen Sloup**, President and Chief Executive Officer, Ozarks Federal Savings and Loan Association, Farmington, MO  
**Brian Smith**, President and Chief Executive Officer, New Carlisle Federal Savings Bank, Springfield, OH  
**Samuel Wilkinson**, President and Chief Executive Officer, First Federal Bank of Louisiana, Lake Charles, LA

### OFFICE OF THE COMPTROLLER OF THE CURRENCY

**Michael Hsu**, Acting Comptroller of the Currency, Washington, DC  
**Charlotte M. Bahin**, Senior Advisor for Thrift Supervision, Washington, DC  
**Julie Blake**, Director, Banking Relations, Washington, DC  
**Karen Boehler**, District Deputy Comptroller, Denver CO  
**Michael R. Brickman**, Deputy Comptroller for Specialty Supervision, Washington DC  
**Beverly Cole**, Senior Deputy Comptroller for Midsize and Community Bank Supervision, Washington, DC  
**Christopher Crawford**, Counsel, Bank Advisory, Washington, DC  
**John Harootunian**, Counsel, Bank Advisory, Washington, DC  
**Cristina Im**, Deputy Comptroller Analyst, Washington, DC  
**Anne Kerttula**, Director for Economic and Banking Condition, Economic and Policy Analysis, Washington DC  
**André King**, Assistant Deputy Comptroller, Downers Grove, IL  
**Ernie Knott**, NBE (Financial Analysis), Resource and Financial Analysis, New York, NY  
**Crystal Maddox**, Senior Licensing Analyst, Washington, DC  
**Paul Moloney**, Lead Economic Expert, Economic and Banking Condition, Washington, DC  
**Christopher McBride**, Director of Market Risk, Treasury and Market Risk Policy, Washington DC  
**YooJin Na**, Director for Licensing Activities, Licensing, Washington, DC  
**Erica Onsager**, Counsel, Northeastern District, New York, NY  
**Benjamin Rudolph**, Associate Deputy Comptroller, Chicago, IL  
**Gjergji Shuku**, National Bank Examiner, New York, NY  
**Demetria Springs**, Special Counsel, Bank Advisory, Washington, DC  
**Troy Thornton**, District Deputy Comptroller, Dallas, TX

### PUBLIC OBSERVERS

**Lorenzo Amani**, Industrial Bank, Washington, DC  
**Leon Brunson**, Obsidian Econometrics

**Ojinika Efohi**

**Boyd Elkins**, Evergreen Federal Savings, Evergreen, OR

**Douglas Faucette**, America's Mutual Banks, Washington, DC

**Terri Iverson**, Iverson Bank Associates, Windsor, CO

**James Kendrick**, Independent Community Bankers of America, Washington, DC

**Donna Lara**, Citigroup, New York, NY

**Eric Marion**, Silver, Freedman, Taff and Tiernan, Washington, DC

**William Martin**, First Federal Savings and Loan, Delaware, OH

**Joe Pigg**, American Bankers Association, Washington, DC

**Ron Riggins**, RP Financial, McLean, VA

**Konni Rodeghier**, First Federal Savings Bank, Ottawa, IL

**Christine Sansoucie**, Ozarks Federal Savings and Loan Association, Farmington, MO

**Frank Shashaty**, Second Monetary, New York, NY

**David Schneider**, Fairfield County Savings Bank, Fairfield, CT

**Charles Trump**, First Federal Savings and Loan Association of Greene County, Waynesburg, PA

**Will Waller**, M3 Funds, LLC

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