

AGENDA

MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC) MEETING

400 Seventh Street, SW, Washington, DC
Room 1W-210

For virtual attendance, call-in information provided separately
October 22, 2024

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|----------|--------------------------------|---|
| 8:30 am | Welcome | Michael Brickman , <i>Deputy Comptroller for Specialty Supervision</i> |
| 8:35 am | Economic Update | Daniel Grantham , <i>Senior Financial Economist Economic and Banking Condition</i> |
| 9:45 am | Break | |
| 10:00 am | Mortgage Update and Discussion | Joe Smith , <i>Technical Expert, Mortgage Banking Risk, Credit Risk</i> |
| 11:00 am | Mutual Financial Trends | Ernie Knott , <i>NBE (Financial Analysis), Resource and Financial Analysis, New York, NY</i> |
| 12:00 pm | Lunch | |
| 1:00 pm | Member Roundtable | MSAAC members,
Michael J. Hsu , <i>Acting Comptroller of the Currency</i>
Beverly Cole , <i>Senior Deputy Comptroller for Midsize and Community Bank Supervision,</i>
Michael Brickman , <i>Deputy Comptroller for Specialty Supervision</i> |
| 2:15 pm | Committee Updates and Business | |
| 2:30 pm | Public Comments | Public |
| 3:00 pm | Adjourn | |

MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC)

October 22, 2024

COMMITTEE MEMBERS

Peter Abt, President and Chief Executive 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
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, 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 J. Hsu, Acting Comptroller of the Currency
Maria Adams, Counsel, Bank Advisory, Washington, DC
Jason Almonte, Director of Licensing, Large Banks, New York, NY
Charlotte M. Bahin, Senior Advisor for Thrift Supervision, Washington, DC
Julie Blake, Director, Banking Relations, Washington, DC
Greg Bost, Assistant Deputy Comptroller, Technology Service Providers, Washington, DC
Amanda Brennan, Deputy Comptroller Analyst, Specialty Supervision, Washington, DC
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
Chau Do, Deputy Comptroller for Risk Analysis, Washington, DC
Daniel Grantham, Senior Financial Economist, Economic and Banking Condition, Washington, DC
Cesar Gutierrez, CRA/Fair Lending Lead Expert, Miami, FL
John Harootunian, Counsel, Bank Advisory, Washington, DC
Allison Hester-Haddad, Special Counsel, Bank Advisory, Washington, DC
Anne Kerttula, Director for Economic and Banking Condition, Economic and Policy Analysis, Washington, DC
André King, Assistant Deputy Comptroller, Downers Grove, IL
Amy Klein, Associate Deputy Comptroller, West/Midwest Regions, Denver, CO
Ernie Knott, NBE (Financial Analysis), Resource and Financial Analysis, New York, NY
Mariya Komartsova, Attorney, Chief Counsel's Office, Washington, DC
Shari Lamar, Associate Deputy Comptroller, East/Northeast Regions, Columbus, OH
Alison MacDonald, Senior Counsel, Bank Advisory, Washington, DC
Adand Mohar, Senior Enterprise Architect, Washington, DC
Paul Moloney, Lead Economic Expert, Washington, DC
Donna Murphy, Deputy Comptroller for Compliance Risk Policy, Washington, DC
Erica Onsager, Counsel, Northeastern District, New York, NY
Heidi Pawelczyk, Large Bank Examiner, IL
Kathryn Ray, Assistant Director, Bank Advisory, Washington, DC

Demetria Springs, Senior Counsel, Bank Advisory, Washington, DC
Natalie Tiernan, Lead Modeling Expert, Retail Credit, Dallas, TX
Troy Thornton, District Deputy Comptroller, Dallas, TX
Tracy Velez, Associate Deputy Comptroller, East/Northeast Regions, New York, NY
Matthew Vick, Assistant Deputy Comptroller, South/Southeastern Regions, Little Rock, AR

PUBLIC OBSERVERS

Michael Adelman, President, Ohio Bankers League, Columbus, OH
Lisa Arnold, Home Bank SB, Martinsville, IN
Gary Barnoff, Jarrettsville Federal, Jarrettsville, MD
Scott Birrenkott, Wisconsin Bankers Association, Madison, WI
Darren Cotter, Chairman, NCF Savings Bank, New Carlisle, OH
Douglas Faucette, America's Mutual Banks, Washington, DC
Adam Fernandes, Public Observer
Anna Harpstreit, Collinsville Building and Loan Association, Collinsville, IL
Cindy Hart, Internal Audit & Advisory, TX
Steven Lanter, Luse Gorman, Washington, DC
Eric Marion, Silver, Freedman, Taff and Tiernan, Washington, DC
Kristy Merrill, New Hampshire Bankers Association, Concord, NH
Chad Nixon, Worthington Federal, Worthington, MN
David Peters, Dearborn Federal Savings Bank, Dearborn, MI
Joe Pigg, American Bankers Association, Washington, DC
Ron Riggins, RP Financial, Arlington, VA
Christine Sansoucie, Ozarks Federal Savings and Loan, Farmington, MO
Diane Turner, First Shore Federal, Salisbury, MD