

# Community Bank Advisory Council

Member Biographies



Consumer Financial  
Protection Bureau

September 2016

**Chairperson, David Reiling** is the Chairman & CEO of Sunrise Banks. David is a social entrepreneur with a long history of innovation in community development finance. David has served on the Board of Directors of the Community Development Bankers Association, Minnesota Bankers Association, University of Wisconsin-Madison's Graduate School of Banking, Entrepreneur's Organization, Breck School and the Capitol Area Planning & Architectural Board. He is also a member of numerous civic and professional associations including the St. Paul Chamber of Commerce, The Midway Chamber of Commerce, Young Presidents Organization, Strategic Coach and the Global Alliance for Banking on Values.

**Vice Chairperson, Angela Beilke** currently serves as Vice President, Mortgage Department Manager of American Bank & Trust. She has been with American Bank & Trust since 2005 and has more than 15 years of industry experience. Ms. Beilke has extensive knowledge & expertise in Legal Issues, Community Banking, Supervisory Management, Mortgage Accounting, Mortgage Servicing Law, Federal Rules and Regulations and Technology in Mortgage Banking. She has enjoyed directing and maneuvering through the delicate balance of dedication to consumer protection, lending in underserved areas, and the application of sound trends, practices, policies and procedures. Ms. Beilke plays an advisory role and serves on numerous Community Committees and Volunteer projects. American Bank & Trust is a Community Bank with 9 locations throughout South Dakota.

**Jonathan "Jon" T. Allen** currently serves as Chief Compliance Officer at People's Intermountain Bank, and has been a bank compliance officer for 16 years. He oversees consumer protection, Community Reinvestment Act, and third-party risk management for that bank. Jon is an attorney and a former member of the American Bankers Association's Compliance Administrative Committee and teaches personal finance as an adjunct at Utah Valley University and Brigham Young University. Before his current role, he was a commercial and consumer loan officer and branch manager at a community bank.

**Melissa A. Ballard** currently serves as Vice President and Director of First Iowa State Bank in Albia, Iowa. Ms. Ballard's experience includes lending compliance, fair lending, community reinvestment, and risk management. She is a member of the Iowa Bankers Association having served as the chairman of the IBA Leadership Institute. Ms. Ballard is also a member of the Independent Community Bankers of America holding certifications as a Certified Community Bank Compliance Officer and Certified Community Bank Internal Auditor. She is a board member of the Great Prairie Area Education Agency and is a hospice volunteer with HCI Care Services.

**Menzo D. Case** currently serves as President and CEO of Seneca-Cayuga Bancorp, Inc. – the publicly traded parent corporation of Generations Bank. Generations is a \$275 million bank headquartered in Seneca Falls, with 10 offices located throughout the Finger Lakes Region and offers a full line of banking services, personal and business insurance through its wholly owned subsidiary, Generations Agency, and brokerage and financial planning via its Generations Investment Services operations. Menzo has been with Generations since 1999 and has 28 years of industry experience. He serves as a Director on the following Boards: The National Women's Hall of Fame, Catholic Charities of the Finger Lakes, Habitat for Humanity of Seneca County, Finger Lakes Health, Merry-Go-Round Theater, Finger Lakes Christian Fellowship and the Seneca Falls Economic Development Corporation.

**Kathleen J. Cook** currently serves as President and Chief Executive Officer of The Village Bank, a 95 year old community owned banking facility, in St. Libory, Illinois. During her 37 years of service, she established Village Bancshares, Inc. a, one bank holding company, with S Corporation tax status. She now enjoys the position of Chairman of the Board managing all aspects of the bank's operations. She is a devoted advocate of small community banks serving rural areas throughout the country. She is a member and past director of the Illinois Bankers Association and continues to serve on it's Government Relations Committee. She is also a proud member of the Community Bankers Association of Illinois and the Independent Community Bankers Association.

**Julia R. DeBery** currently serves as SVP Risk Management and Internal Audit at Bath Savings Institution, a \$780 million asset community bank in midcoast Maine. She has more than 17 years experience in all areas of banking compliance. Ms. DeBery serves on the Compliance Committee of the Maine Bankers Association and is Treasurer of the Patten Free Library and the Bath Water District in Bath, Maine.

**Linda Feighery** currently serves as Vice President – CRA/Fair Lending Officer at Citywide Banks, a \$1.3 billion asset community bank in Denver, Colorado that has been serving the community for 53 years. Ms. Feighery has 30+ years banking expertise in the areas of regulatory compliance, fair lending, consumer finance and community development and has held various positions for a myriad of corporate and community banks located in several states as a Compliance Officer, Fair Lending Officer, CRA Officer, BSA/AML Officer, Credit Officer (consumer & commercial) and Branch Manager. Ms. Feighery has served on several nonprofit community and economic development boards and committees and currently serves on nonprofit boards AllHealth Network and Behavioral Healthcare Inc. and also serves on the Financial Services Advisory committee for nonprofit Mi Casa. Additionally Ms. Feighery has been involved with volunteer opportunities for nonprofits and public schools in the capacity of spearheading and providing financial education in the areas of consumer finance and consumer protection.

**Jack E. Hopkins** currently serves as President and CEO of CorTrust Bank. CorTrust Bank is a 25 branch community bank located in South Dakota and Minnesota offering a full range of bank products and services. Mr. Hopkins has extensive experience in mortgage lending, secondary market mortgage servicing, and credit card issuance. He currently serves as chair of the Independent Community Bankers of America Housing Policy Task Force and is a member of their Federal Delegate Board of Directors. Mr. Hopkins past experience includes being one of the first members of the FDIC's Advisory Committee on Community Banking, past chair of the Independent Community Bankers of South Dakota, and has served on various committees in the past for the Independent Community Bankers of America. He has also served and has been chairman of various non-profit organizations and economic development boards.

**Brenda K. Hughes** currently serves as Senior Vice President, Director of Mortgage and Retail Lending for First Federal Savings Bank in Twin Falls, Idaho, a 101-year old community bank. Brenda, who is actively involved in the mortgage industry, has been in banking since 1987 and has worked in many facets of management, lending, and operations. Currently she is charged with oversight of all aspects of mortgage and consumer originations, processing, underwriting, loan servicing and investor management. Brenda serves on First Federal's Senior Management Committee, Compliance Committee, ALCO, Asset Classification Committee, and EDP Steering Committees. Brenda also serves on the American Bankers Association Mortgage Markets Committee; serving as Chairman from March 2013 to September 2014, American Bankers Association Community Bank LLC committee member, and Freddie Mac's Community Bank Advisory Board. Brenda is active in her community and is a past board member of many other worthy associations.

**Dion Kidd Johnson** currently serves as President, Chief Operations Officer, and Chief Risk Officer at Western Bank, Alamogordo, NM. She also serves on the Board of Directors of the bank. Ms. Kidd Johnson served as Chairman of the Independent Community Bankers Association of New Mexico, and currently serves that organization as a member of the board. She is currently the Chairman of the New Mexico Student Guaranteed Loan Corporation, and Chairman of the Educational Assistance Foundation's Audit Committee. Throughout her banking career, Ms. Kidd has served in various capacities as a consumer advocate. She is currently a Member of the State of New Mexico Land Title Trust Fund Advisory Committee, appointed by Senator Mary Kay Papen, and is a past member of the State of New Mexico's Mortgage Task Force Committee, appointed by New Mexico State Senator, Michael Padilla. She is also a past member, and past Chairperson, of the State of New Mexico Manufactured Housing Committee, appointed by Governor Gary Johnson. Ms. Kidd actively serves her community, advocating for Holloman Air Force Base, and White Sands Missile Range. She is the current Chairman of the Alamogordo Chamber of Commerce's Committee of 50 and serves as the current Chairman of the Area Regional Military Support Committee "ARMS". She currently serves as an Honorary Commander for the 16<sup>th</sup> Training Squadron for the RPA Training program at Holloman Air Force Base in Alamogordo.

**Ricardo "Ricky" D. Leal** currently serves as Senior Vice President of First Community Bank, Harlingen, TX; a community bank with 9 locations throughout the south Texas Rio Grande Valley. He joined the company in 2005 and is responsible for commercial/consumer lending, branch management and asset/liability management. Mr. Leal currently serves as Chairman of the Valley International Airport Board and has served in leadership positions of several other local and state organizations. Prior to banking Mr. Leal served 5 years active duty as a Munitions & Missile Maintenance Officer in the United States Air Force.

**Cara L. Quick** currently serves as Vice President for Compliance, CRA Officer, and BSA Officer of First Hope Bank, NA, a 6 branch bank in Northwestern New Jersey where she has worked for the past 30 years. She currently serves on the New Jersey Bankers Compliance/CRA Committee and previously served on the ABA Compliance Administrative Committee. Ms. Quick currently serves as an instructor for the ABA National Compliance School. Ms. Quick holds the designations of a Certified Regulatory Compliance Manager and Certified AML and Fraud Professional. She has served on the Housing Task Force for Norwescap since 2005.

**Cal Ratcliff** is the Chief Compliance Officer at Bank of North Carolina, a \$5.7B financial institution serving the needs of communities in NC, SC and VA. In this role he oversees all aspects of Fraud, physical security and Compliance (including BSA, CRA and Fair Banking). His 34 year banking career has spanned large commercial banks as well as community and regional banks. His experience has been primarily spent in varying areas of risk management, with the last seven years focused on Compliance. Mr. Ratcliff has served on numerous nonprofit boards as well as varying positions in banking trade groups including the MidSized Bank Coalition of America (MBCA) and the Consumer Bankers Association (CBA), where he served as chairman of the CFPB Committee.

**Trent Sorbe** leads the Central Payments Division of Central Bank of Kansas City. He has over twenty years of prepaid and consumer credit experience. In addition to his leadership and administration roles, Trent is actively involved in new product innovations, business development, and regulatory compliance at the bank. Trent is the inventor on 14 patents for various processes and methods associated with consumer financial services. Trent's career path includes senior positions at three nationwide payment card issuers and the FDIC. He is also a Certified Risk Professional and Certified Regulatory Compliance Manager. Trent attended Northwestern College and graduated with a B.A. in Political science and Business Administration in 1993.

**Thomas E. Spitz** is the founding Chief Executive Officer of Settlers bank in Madison Wisconsin. He has over 30 years of banking experience that ranges from community banking to corporate commercial lending. He has worked at some of the nation's largest banks and was president of a de novo effort aimed at the nationwide delivery of banking services to low-income consumers. This experience set provides him with an extensive knowledge base in regulatory requirements and compliancy. Beyond banking, he was an executive for an information technology firm and a television production company giving him extensive experience in entrepreneurial business formation and the successful operation of start-up companies. He remains an active volunteer and community board member for a number of organizations and is a gubernatorial appointee to the Banking Review Board for the State of Wisconsin.

**Steven J. Swiontek** currently serves as Chairman, President and Chief Executive Officer, is a graduate of North Dakota State University with a degree in Business Economics. He joined Gate City in 1978 as a management trainee. In 1979, he was named Personnel Officer and in 1980 Assistant Personnel Manager. Steve was named Office Coordinator in 1983 with the responsibility of directing activities in nine of the Bank's offices. In 1993 he was named Director of Administration and was elected to the Board of Directors and named President in 2000 and named Chairman, President and CEO in 2001.

**Yee Phong "Alan" Thian** currently serves as the Chairman of the Board, President, and CEO of Royal Business Bank ("RBB"). Mr. Thian has more than 30 years of banking experience in the Chinese-American banking community. In 2008 Mr. Thian and a team of business leaders in the Chinese-American community formed RBB locating in Los Angeles. RBB is a full-service commercial bank specializing in financial services to businesses operating in the U. S and the Pacific Rim. Over the past seven years, RBB acquired and merged three community banks and has grown its assets to over \$1 billion as of June 30, 2015. Mr. Thian was a member of the FDIC Advisory Committee for the past three years and he is very active in supporting non-profit organizations and local community service activities.

**Samuel Vallandingham** currently serves as President and CEO of The First State Bank in Barboursville, WV. The First State Bank is a community bank serving the commercial and consumer needs of western West Virginia. Mr. Vallandingham has served on several national committees and various boards. Previous appointments include ICBA board member, Bancard board member, chair of ICBA's Bank Operations and Payments Committee, FHLMC's Community Lending Advisory Board, the Richmond Federal Reserve's Payment Advisory Committee, as well as the board of Community Bankers of West Virginia. His extensive knowledge in lending, compliance, information technology and payments is evidenced in the various positions he holds.