



Partnering and Leadership Successes
Biographies – Facilitators and Speakers



SESSION I

Connections to the Latino Community

Facilitator

Larry Johnson
President/North Carolina Credit Union League
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Larry began his credit union career in December 1967 as the first full time manager of First Carolina Corporate Credit Union. In 1972, Larry became Executive Vice President with primary responsibilities for legislative/regulatory activities. He was named League President in 1978. He has served three terms on the Association of Credit Union League Executives' Board and one term as Chairman of the National Credit Union Political Action Committee -- CULAC. He actively promotes credit union participation in the League's social responsibility activities such as support of the Duke Medical Center's Pediatric Bone Marrow Transplant Research Laboratory, a six year project that raised over \$500,000; a five year project, that raised over \$450,000 for Prevent Child Abuse North Carolina and the current effort to raise \$250,000 for the Victory Junction Gang Camp, a facility for children with life threatening illnesses. Prior to joining the North Carolina Credit Union League, Larry served eight years with the United States Air Force.

Speakers

Harriet May
CEO/Government Employees Credit Union of El Paso (GECU)
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Harriet began her career with GECU in 1974, having previously worked at a local bank for seven years. She joined the credit union as a teller and worked her way up through the organization. In April 1996, she assumed the position of President and CEO for GECU. Harriet was elected to the Board of Directors of the Texas Credit Union League in 1994. She was elected Chairman of the League Board in 1998. In June 2000, Harriet was elected to serve as the League's Asset Category Director, representing credit unions with \$100 million or more in assets. She is currently on the board of directors of the PULSE EFT Network, serves on the National Credit Union Roundtable Advisory Committee and the CUNA World Affairs Committee. Harriet chairs the Texas/Mexico Credit Union Relationships Committee, working with Mexico to improve the financial condition of people on both sides of the border. She also is a member of the prestigious Research Council of the Filene Research Institute. She is a graduate of Ysleta High School in El Paso and earned her Bachelor of Science degree in Mathematics from the University of Texas.



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Luis started at Latino Community CU as a volunteer. One month later he became the manager and four months later the CEO. He has a degree in Business Administration from CUNEF (Universidad Complutense, Madrid, Spain), a Masters in Human Resources from CEF (Centros de Estudios Fianciers, Madrid, Spain) and an MBA with concentration in Finance and Management Control, from Instituto de Empresa, a top-ranked European graduate institution. He also has a Certificate in Nonprofit Management by Duke University. His previous professional experience is in Spain, in different banks and corporations. The last five years before coming to the USA from Spain he worked as a CFO of an industrial corporation. LCCU has been awarded with the 2000 “Dora Maxwell Award” for Social Responsibility from Credit Union National Association and the 2003 “Herb Wegner Memorial Award” for Outstanding Organization from the National Credit Union Foundation.

Thomas Light
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Thomas came out of retirement in 2001 to serve as CEO of FSCU in Decatur, Alabama. In that capacity, he has spearheaded an aggressive growth campaign that is adding over 500 members each month to the \$240 million dollar credit union. Launched in January 2003, the credit union put in place a comprehensive, full service Hispanic program that has personnel, policies, operations and communications specifically devoted to the Hispanic market. In the first quarter, nearly 600 Hispanics became members. Under his direction, over 25 credit unions have been organized. He is the former Chairman of the Alabama Credit Union League; served on the CUNA’s Board of Directors; and served as Secretary of the Executive Committee of CUNA. He is the retired President of University Federal Credit Union in Birmingham, Alabama. Mr. Light’s home state of Alabama has bestowed him with the Alabama Credit Union League Distinguished Service Award, a recognition that has only been given to two other Alabamians, Senator Howell Heflin and Senator John Sparkman. Thomas is a graduate of Birmingham Southern College and a veteran of the United States Marine Corps.

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Pablo moved to New York in 1990 and quickly became involved with LESPCU. In 1996 he assumed the position of manager. During Pablo's tenure, the credit union has implemented various new products and services: a Microenterprise lending program; a small business lending program; an Individual Development Account (IDA) program; a credit card program; a new data management system; deployed five ATMs, and numerous development services (seminars, financial literacy, EITC/VITA). Pablo holds a B.A. in Social Studies from Universidad de Chile — his native country — as well as a Professional Accounting Certificate from New York University. He received his Masters of Business Administration from Pace University in 2000, and successfully completed CUNA's Management School in 2002.

SESSION II

Latino Community Financial Services Needs & Winning Marketing Strategies

Facilitator

Michael J. Mercer
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Mike came to Georgia in 1980 as President of Georgia Central Credit Union. He was previously an assistant to the manager at U.S. Central Credit Union in Kansas City. He serves as the only credit union representative on the board of the National Cooperative Bank. He also serves as a board member of U.S. Central Credit Union and as a member of CUNA Mutual Group's Research and Advisory Committee. In December 1998, Mike was elected as chairman of the Association of Credit Union League Executives, serving in that post for two years. Currently, he is serving as Chairman of the National Cooperative Bank Board of Directors. Mike studied economics at the University of Rhode Island and earned his Masters degree in Banking and Finance at the University of Wisconsin.

Speakers

Brenda Muniz
Policy Analyst/National Council of La Raza (NCLR)
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Brenda is a policy analyst for NCLR, the leading national Hispanic research and advocacy organization in Washington, D.C. Brenda works with NCLR's Asset Development Initiative, which seeks to increase asset accumulation, wealth, and net worth for Latino families. At NCLR, she is responsible for planning, preparing, and coordinating policy analysis, legislative, and advocacy activities related to the economic and financial security of Latinos. Her work covers a wide range of issues, including banking, financial services, financial education, pensions, predatory lending, homeownership, and tax policy. Prior to joining NCLR, she worked



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as a legislative assistant for Congressman Ciro D. Rodriguez where she handled financial services, trade, education, judiciary, immigration, labor, and veterans' issues. Brenda holds a Bachelor's degree in History from Texas A&M University and a Master's degree in Public Administration from the University of Houston.

Don L Casselman
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Don has pioneered the development and delivery to credit unions of leading edge marketing and communication programs. He has nearly 30 years of marketing and management experience, including executive positions with two "Top 100" Ad Agencies. In 1989 he founded "Success From Within" which provided consulting services, training programs, and motivational seminars to more than 100 clients, including several credit union state leagues. After graduating from Indiana University, where he won four letters in football and basketball, Don got his start in marketing by serving as Account Executive for Garrison, Jasper, Rose. They were the Ad Agency CUNA used to launch its first ever national advertising program in 1974, which featured Chad Everett as national spokesman. Over the course of his career, Don has received numerous local, regional, national and international awards.

Debra McLean
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Debra has received the following awards due to her marketing achievements: CUES Marketer of the Year 2002, Golden Mirror Award 2002 & 2003 with a Best of Show 2001, Diamond Award 2001 and 2003, North Carolina Dora Maxwell Winner and Louise Herring Winner. She is a member of the Latin American Council of Charlotte, Las Americas Business Council, Latin-American Women's Business Association, Credit Union Executive Society, Charlotte Saves – Taskforce and Financial Services Committee, and the Mecklenburg County Sheriff's Office Hispanic Inmate Lifeskills Program (Developer of Financial Services Curriculum). Debra initially implemented a member survey which brought new awareness of member make-up – 65% female not blue collar male as previously believed by board and staff. She revamped the entire marketing process due to the survey results. Debra redesigned the main office lobby providing a retail and educational environment for members. She provided equal access to Spanish-speaking members incorporating Spanish language options into the ATM network, audio-response, internet banking and marketing materials. Since 2001, this community credit union has tracked membership growth at 15 percent; cross-sell ratios at 4.75 percent; and asset growth of five percent.



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Marilyn has been working at the Washington Credit Union Foundation since January 2001. Marilyn administers the day-to-day operations of the Foundation, including the scholarship and grant programs. She acts as liaison to the Board of Trustees, as well as managing the multi-state financial education project (Economic Power Project) funded by a U.S. Treasury “First Accounts” grant. The project has met or exceeded most of its projected goals and is operating within the projected budget. Prior to acting as administrator, Marilyn worked as a paralegal for a wide-range of legal practices for nearly a decade.

SESSION III

Membership Services

Facilitator

Ed Culpepper
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Ed has been the Executive Vice President and Chief Operating Officer for the South Carolina Credit Union League & Affiliates since 1999. Prior to his employment with the League, Ed held the position of Chairman of the Board - South Carolina Credit Union League and Affiliates. Ed's 26 year history in the credit union movement includes the following: Executive Vice President of South Carolina Federal Credit Union; CEO of Carolina Trust Federal Credit Union; President of the Arizona Credit Union League; Vice President of the Carolina Corporate Credit Union; and manager of the Central Credit Union. Ed's indoctrination to credit unions began as an NCUA examiner. He is a graduate of Tennessee Wesleyan College with a B.S. Degree in Accounting and Economics. He also completed a 3-year course at the University of Wisconsin through the League Management Institute and is a Certified League Executive.

Speakers

Sue Helmreich
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Sue has been employed by the Ohio Credit Union System for 15 years. As manager of outreach programs, she oversees development efforts of the Outreach Committee, the Youth Development Committee, and the Ohio Credit Union Foundation. Sue has received an award from CUNA for National Sales Efforts and the Outstanding Delegate Award from the National Youth Involvement Board. Sue was certified on the Dean's List with highest honors in the National Credit Union Institute in 1995. She has a Bachelor's degree in human ecology and currently serves as an Ohio State University political advocate. Sue also serves on the OSU University District Advisory Committee and the board of directors for the Ohio Jumpstart Coalition. Sue is also active in Kinder Key for Children's Hospital Heart Center.

David Grace

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Dave is the Financial Services & Regulatory Manager of WOCCU since July 1998. He is responsible for WOCCU's regulatory monitoring and financial services including the development of the International Remittance Network (IRnet) service – a mechanism for credit unions to send money transfers to 41 countries. He represented the international credit union movement on Y2K at the Bank for International Settlements' External Consultative Committee. He oversees development of legislative tools for the international credit union movement and has led program activities with credit unions in the United States, Latin America, Caribbean, Asia and Africa. Dave has been deeply involved in remittances briefing members of U. S. Congress and Mexican President Vicente Fox; advising on legislation in the U.S. writings; and been broadly interviewed as an expert on the topic by national and international media. Dave holds a M.A. in International Affairs from Washington University in St. Louis; and graduated honors from St. Louis University with a B.S. in Economics and International Business.

Robert Fenner

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Bob is General Counsel for the NCUA. He directs the Office of General Counsel, provides legal advice to the Board and other NCUA offices, administers the Agency's rule making policies, and represents the agency in litigation proceedings. A native of St. Joseph, Missouri, he is a graduate of the University of Kansas and received his J. D. degree from George Washington University National Law Center, Washington, D. C.

Beckie Harrell

Program Analyst/Internal Revenue Service
Financial Institution Partnerships



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In her current position, Beckie works with the financial industry to inform and educate taxpayers. She also works with external partnerships to promote IRS initiatives that assist low-income individuals, persons with disabilities, the elderly and persons with limited English proficiency in achieving economic self-sufficiency. Beckie has worked with the IRS for 13 years serving most of her career in the compliance arena. Before joining the IRS, she was the manager in Georgia of a small branch of the NCR Universal Credit Union based in Dayton, Ohio. Beckie attended the University of Wisconsin in Madison, Wisconsin.

SESSION IV

Credit Unions Providing Services to the Latino Community

Facilitator

**Gary B. Wolter
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Gary has been working at the Alabama Credit Union League since 1962. He currently serves as a member of CUNA's board of directors, CUNA's Governmental Affairs Committee, Board of Trustees of Credit Union Benefits Services, and the Birmingham Committee on Foreign Relations. Major personal achievements include being one of the founders of the U.S. System, CUNA's National Advertising Program, the Credit Union Legislative Council (CULAC) and the National Credit Union Foundation. He was awarded the Eagle Award for his excellent and outstanding contributions to the credit union movements. WOCCU and the Association of British Credit Unions, Ltd. has awarded him for developing the credit union movement in the United Kingdom. Gary holds a bachelors degree from the University of Texas and took graduate studies in economics at Concordia College.

Speakers

**Nicki Amos
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Nicki is Senior Vice President of Marketing and Community Relations at Founders Federal Credit Union. During her eight years at Founders, Nicki worked in the Information Technology Department, in the Marketing Department as a Marketing Specialist, and as Vice President of Membership/Business Development where she established the credit union's first Business Development Department. She also assisted with numerous special projects and was instrumental in the design and development of the credit union's intranet, as well as the creation of a mission statement and overall strategic plan. One of Nicki's current projects involves targeting the Spanish speaking population in the credit union's service areas. She and her coworkers have incorporated bilingual language options into Founders' ATM network, Call 24 audio response service, Web site and marketing materials. She also worked to implement Cultural Diversity Training classes for all credit union employees.

Carmen Tapanes

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Carmen Tapanes has been with Eastern Financial Florida Credit Union, for over 14 years. She is the Assistant Vice President/Retail Sales Manager of the Kendall Branch. Her primary responsibilities include business development as well as overseeing the day to day operations of one of the busiest branches. EFFCU is a 1.5 billion dollar Florida based credit union and currently has 12 South Florida and five Tampa-St Petersburg locations to serve their more than 175,000 members.

Carla Decker

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Carla became the President in 2001. She has implemented services to address financial needs of Hispanics within community charter area; coordinating with local credit unions and Inter-American Development Bank to establish shared branch to provide international remittances, check cashing, and other relevant services for an under served community. Carla also was the President of PAHO/WHO Federal Credit Union prior to her current position. Her personal accomplishments included: traveling to Nicaragua to assess the needs of credit unions in the WOCCU project, identifying areas applicable to an international partnership project; fostering partnership and agreement between DC credit unions and those in the WOCCU Nicaraguan project; hosting and coordinating visits by delegations from Ecuador, Nicaragua, Romania and Mexico; hosted Albanian intern; traveling to the Barbados' Public Workers Credit Union to evaluate implementation plans for the establishment of an ATM machine; reporting findings to the Board of Directors; and member of the Credit Union Executives Society, Metropolitan Area Credit Union Managers' Association, Women Executive Managers' Association. Carla was born and raised in Lima, Peru.



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Maurice serves as liaison with the community. Maurice was born and raised in a Banning, California Barrio where he learned the rich traditions and values of the Hispanic people. This treasured background guided him in his professional and public service to the people of the Inland Empire. Maurice serves as State Board Member (appointed by the Governor of California in 1999) of California State Library; Member of the University of California Foundation Board of Trustees; Director of Inland Empire Economic Partnership, and President of Sinfonia Mexicana. Honors bestowed include: Southern California Native American & Latino Hall of Fame; Urban League Minority Male Leadership Award; California Credit Union League Diversity Award (First recipient of this award); Hispanic Lifestyles Magazine Influential Latino of the Year; Inland Empire Hispanic Chamber of Commerce - Hispanic of the Year; Redlands Northside Impact "Latino of the Year"; Phi Delta Kappa - Citizen of the Year; City of Banning – Father of the Year; and City of Beaumont – Citizen of the Year.

Miguel Avila
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Miguel has served as Manager/CEO of Chicanos Por La Causa FCU since 1997. He began his career in 1992 as a Member Service Representative. He worked at two other Arizona credit unions prior to his present position. Miguel has a staff of three full time employees and seven board members. Chicanos Por La Causa was chartered in 1978 as a low-income community chartered federal credit union where approximately 85% of its members are Hispanic.