



Partnering and Leadership Successes
Biographies – Facilitators and Speakers



SESSION I

Helping More Members Realize the American Dream

Facilitator

Jim Blake
CEO/Harbor One Credit Union
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Jim joined Harbor One Credit Union in 1993. Prior to joining the credit union, he worked as the Senior Vice President of the Mechanics Bank and Consumer Savings Bank.

He is currently the Chairman of the Massachusetts Identity Theft Task Force; member of the YMCA Investment and Steering Committee; Chair-elect of the Metro South Chamber of Commerce; Board Member of the Brockton Hospital and Brockton Housing Partnerships; Board Member of the Connecticut On-line Computer Center Board Member; Massachusetts Credit Union League Director; Board Member of the Connecticut Online computer Center.

Speakers

Mark Gregory
Vice President - Lending/The Summit Federal Credit Union
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Mark began his career in 1985 with Household Finance Corporation. In 1987, he started working with Rochester Community Savings Bank. He joined The Summit's team in 1996 as Manager of Consumer Lending, was promoted to Director of Lending in 2000, and to Vice President in 2001. Along with 1st mortgage lending, Mark has held positions in many phases of Consumer Lending, including Home Equity, Collections, Compliance, Indirect Lending, Leasing, Consulting, and Loan Review. Mark is a member of the Financial Education Committee designed to create programs for the communities served by the credit union.

Fred Healey
CEO/Workers' Credit Union
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Since joining the Credit Union as CEO in May 1995, Fred has instilled a culture among employees that member satisfaction comes first. Fred also believes that the Credit Union has an



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obligation to ensure safety and soundness by preparing for the twenty-first century. He has been the catalyst behind a strategic plan that serves as the Credit Union's operating foundation well beyond the year 2001. Leading-edge technological advancements are a mandate to the Credit Union's future so members will have easy access to innovative, automated delivery systems for all products and services.

Fred has also been the leader for involvement and commitment in the community in which the credit union serves.

Gordon Simmons
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Gordon has thirty-three years of credit union experience. Mr. Simmons spent many years overseas in direct contact with Air Force and Army command headquarters, military community leaders, and commanders as well as Department of Defense liaisons in Washington, D.C. He was a founding member and served on the European Credit Union Coordination Committee and is a member of the American Society of Military Comptrollers as well as the Association of the United States Army. He served his country in the Army Finance Corps with specific expertise in Finance Plans and Operations.

Gordon began his credit union career in February 1970 with Redstone Federal Credit Union in Stuttgart, Germany. Gordon joined Service Credit Union in 1974. Before becoming the president, he served in various capacities, which include the management of three branch office locations, Vice President – Overseas Operations, and Senior Vice President. Currently, he participates as Chairman of the Armed Forces Financial Network, LLC Board; Chairman of the New Hampshire CUL Board; Chairman of the New England Credit Union Heritage Foundation Board; and former Chairman, current Treasurer of the Defense Credit Union Council board.

Caryl Stewart
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Caryl Stewart has been president of the credit union since its founding in 1989. She is responsible for all phases of its operations and planning. She is also Executive Director of Vermont Development Initiatives, VDCU's development partner. Caryl was responsible for creating Vermont Development's original business plan, managing the charter and insurance application process, and raising capital. Prior to 1989, she founded and managed a successful small business and served as an Account Executive with Dean, Witter, Reynolds. From 1963 to 1974, she worked in the field of health and human services where her activities included a major study of poverty and chronic welfare families' health care management.



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SESSION II

Managing Mortgage Lending Risks

Facilitator

Fred Becker, Jr.
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Fred became the President/CEO of NAFCU in January 2000. Since joining NAFCU, he has been focused on enhancing the credit union charter, enhancing NAFCU's direct contact with its membership and reaching out to the national press on behalf of credit unions. Working with the National Credit Union Administration over the past three years, NAFCU has been successful in convincing the agency to make much needed changes to the chartering and field of membership manual and grant community charters to credit unions that just year ago would have most likely been denied.

On Capitol Hill, NAFCU's federal charter enhancement initiative resulted in increased attention to federal credit union issues, as well as the inclusion of a number of important credit union provisions in the Regulatory Relief bill. Mr. Becker's e-mails to NAFCU's membership have substantially enhanced the association's direct contact with its membership. His letters to the editor, in publications such as *USA Today*, *U.S. News and World Report*, *The Washington Post* and *Wall Street Journal* have highlighted the advantages of credit union membership.

Fred is a graduate of the U.S. Naval Academy. He holds a JD from the Marshall-Wythe School of Law at the College of William and Mary, Williamsburg, VA. He holds an MBA from Virginia Polytechnic Institute & State University (Virginia Tech).

Speakers

Dave Marquis
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Dave began his career with NCUA as a credit union examiner in October, 1978. In 1984, he was promoted to the position of Supervisory Examiner for the Baltimore area. In 1986, Dave transferred to NCUA's Region II (Capital) Office, where he served as Director of Supervision. In 1987, Dave moved to Albany, New York, where he assumed the position of Associate Regional Director in Region 1. He served in that position for almost three years. In 1990, Dave returned to the DC area, this time to assume the position of Deputy Director of E & I.



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From 1993 to 1994, Dave assumed the position of Regional Director in Region II (Capital). As Regional Director, he managed an examination and supervision program that assured the safety and soundness of all federally insured credit unions in the seven state Mid-Atlantic region. In addition, he provided direction and guidance to over 125 field examiners and regional office staff. In 1994, Mr. Marquis assumed his current position, Director of E & I. In that position, Dave is responsible for providing national direction to the examination and supervision program and the coordination of all activities with NCUA's Regional Directors.

Todd Hempstead
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Todd, Managing Director, Single Family Mortgage Business, is responsible for the management and execution of all Single Family structured transactions. In this role, he oversees the customer account teams which support the regional Fannie Mae offices, a dedicated Sales team focused on the strategies and techniques associated with managing interest rate and credit risk for mortgages, in addition to market and pricing strategy. During his tenure with Fannie Mae, Todd has held positions of increasing responsibility in both Credit and Single Family. In addition to the duties listed earlier, he has also taken on the role of providing the strategic management for the Minority Lending Initiatives in the Single Family business lines.

Todd joined Fannie Mae in 1983. Prior to joining Fannie Mae, he worked for a private mortgage insurance firm responsible for risk management in the Florida market. He also has experience in the consumer and mortgage lending field.

Robert Petersen
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Bob Petersen joined Freddie Mac in 1997 after 20 years in banking, mortgage banking and consulting with financial institutions, principally in the northeast. As a principal with Capital Strategies Group, Inc. from 1990 through mid-1997, he consulted with financial institutions on residential mortgage loan asset management strategies and restructuring projects; asset valuation, yield and duration modeling; operations analyses and cost studies; loan servicing valuations, purchases and sales and developing strategic growth strategies.

Since joining Freddie Mac's Securities Sales and Trading Group as a Director in 1997, Bob has been instrumental in the development and implementation of residential mortgage loan asset management analytics and strategies. He has provided residential loan analyses and valuation, restructuring and investment/reinvestment strategies to financial institutions of all sizes and charter designations. During the past 5 years, he has helped Freddie Mac customers restructure



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over \$110 billion in residential mortgage loans to meet each institution's specific goals and objectives.

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Emily has been the president since the company's establishment in 1995 as a CUSO of Eastern Corporate Federal Credit Union. Ms. Hollis' speaking engagements include sessions for the AICPA, Callahan & Associates, CUNA, NAFCU, and the National Center for Credit Unions, as well as for a number of corporate credit unions. Under her leadership, ALM First has grown to a client base of nearly 100 credit unions.

Prior to ALM First, Emily was VP for Kidder Peabody Asset Management; chief investment officer for a large corporate credit union; and an investment trader for a New York Stock Exchange Company, responsible for executing trades for the firm's fixed-income and foreign receivable portfolios. Her experience includes managing a \$6 billion fixed-income investment portfolio, and investing in foreign currency options and derivatives.

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Lou has 30 years of lending and real estate finance experience. He joined Navy Federal in 1984 as Director of Secondary Mortgage Marketing Division, followed by promotions to Assistant Director, Mortgage Department, Executive Vice President, Navy FCU's Mortgage Operations (1996), and Executive Vice President, Operations (April 2003).

Since 1979, Navy FCU has expanded its services to provide mortgage and equity lending in all 50 states. More than 450 employees in Navy FCU's Lending Operations provide mortgage services – located at headquarters and 19 field mortgage offices.



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SESSION III

Resources, Support, and Partnering Opportunities

Facilitator

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Bill was named president/CEO of the NYSCU League in June 2000. Prior to this appointment, he served as a Senior VP of the league. Before joining the league, Bill held a number of management positions within the financial industry. He held an executive director position with the Boy Scouts of America and served as Director of Student Affairs for Curry College in Milton, MA.

He is involved in a number of community service organizations and is a past director of the Mortgage Bankers Association of Northeastern New York. He also is a member of the American Association of Credit Union Leagues, the CUNA Lending Council, and the Credit Union House Oversight Construction Committee, as well as the Stratton Mountain Foundation in Southern Vermont, and Friends of Pruyn House in Latham, NY.

Speakers

Joseph Brancucci
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Joe is the VP Lending of the credit union and as the CEO of Prime Alliance Solutions, the mortgage solutions CUSO of BECU. He has been in lending since 1971 and has held senior management positions at savings banks, national banks, and a small community credit union. In addition, Joe has worked for an investment banking firm and for Freddie Mac in their corporate offices.

Today, Mr. Brancucci is a member and Secretary-Treasurer of the Executive Committee of the CUNA Lending Council and a member of the CU Direct Advisory Board. He also sits on the Fannie Mae Customer Advisory Group – Product Development & The Secondary Market, the Fannie Mae Credit Union Advisory Council, and the Dots-Connect Advisory Council. This year he is chair of the CUNA Lending Council Annual Conference. Joe also participates as a panelist and lecturer at various credit union education forums and conferences.



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Sandy began her mortgage-lending career in 1983 at Fannie Mae headquarters in D.C.. She spent 14 years at Fannie Mae working in various areas such as mortgage-backed securities, single family marketing, business development, industry and government relations, corporate communications, product development, product acquisitions and property disposition. Sandy currently serves as a mortgage consultant for the National Federation of Community Development Credit Unions to assist the Federation in planning and implementing a mortgage program for credit unions serving low-income communities.

Bruce Croteau
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Bruce has been the Chief Operating Officer since the '90s. His overall responsibility includes retail lending, branch operations, e-commerce, alternative delivery systems and community outreach. Previous positions held include: Commercial loan specialist/SBA; New England Division Manager/CBC Companies; President of the New England Mortgage Banking Subsidiary/Numerica Savings Bank; President of Merrimack Valley Chapter of NH Credit Union League; and Instructor at American Institute Banking (Real Estate Finance and Organizational Behavior).

Bruce is currently Director of the Manchester Neighborhood Housing Services and Registered Representative of INVEST (Investment Brokerage).

Susan Elliott
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Susan has served as the executive vice president/member services of the FHLB of Boston since 1994. In this capacity, she directs sales and business development, credit services, market research, and housing and community development. Most recently, Susan helped to launch the Mortgage Partnership Finance® program, an innovative secondary market program through which member financial institutions sell their mortgages to the bank. Prior to joining the bank in 1981, she held positions at the Bank of New England and First Mutual of Boston.



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Susan takes an active leadership role in several nonprofit organizations that serve the homeless. She is president of the board of directors of Bridge Over Troubled Waters and a member of the executive committee of the Women's Council of the Pine Street Inn. In 2002 she added the Women's Institute for Housing and Economic Development to the list of organizations for which she has helped raise public awareness and improve fundraising. Her past affiliations include two years as a section chair for the United Way of Massachusetts Bay and steering committee member of Habitat for Humanity – First Ladies Build Boston.

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Richard has served as Senior Vice President and Chief Operating Officer of CUC Mortgage Corporation in Albany, New York since July 2003. He joined the New York State Credit Union League in March 1999 and has held positions as Senior Vice President Credit Union Services and Senior Vice President Business Services.

Prior to joining the New York League, he spent 25 years in the financial service industry, most recently as Senior Vice President and Division Manager for a major thrift institution.