



Partnering and Leadership Successes
Biographies – Facilitators and Speakers



SESSION I

Succeeding with Member Business Loans

Facilitator

David L. Chatfield
President/California Credit Union League
9500 Cleveland Avenue, Suite 200
Rancho Cucamonga, California 91730-5927
Phone: (909) 980-8890
Fax: (909) 476-7824
E-mail: www.ceul.org

Dave has been involved in credit unions for almost 39 years, beginning as a volunteer elected official of a small credit union in Colorado in 1965. Along the way he has worked in the CUNA Washington office, in field management for the CUNA Mutual Group, in management at the New York State and Alaska Credit Union Leagues, in senior management at Alaska USA Federal Credit Union, and as Executive Director of The Filene Research Institute. He served on the NCUA Board under Presidents Reagan and Bush.

He has been President/CEO of the California Credit Union League for 13 years and also President of the Nevada Credit Union League for eight years. He is a member of the Board of the World Council of Credit Unions, is Chairman of Credit Union House, LLC, is on the Boards of Western CUNA Management School, O'Rourke Career Connections, LLC, and CU West Mortgage, is President of CU Association of the West, and has served on the CUNA Board. He received the Herb Wegner Memorial Award in 1997 and was inducted into the CUES Hall of Fame in 1998; in 2004 he received the Eagle Award from the American Association of Credit Union Leagues.

Speakers

Gordon Dames
CEO/Mountain America Federal Credit Union
P.O. Box 45001
Salt Lake City, Utah 84145
Phone: (801) 325-6329
Fax: (801) 323-5714
E-mail: macumail@mtnam.org

Gordon has been President/CEO of Mountain America Federal Credit Union (MAFCU) in Salt Lake City, Utah since 1991. Before joining MAFCU, he was president and chief executive officer of San Diego County Credit Union from 1983 to 1991. He was a principal examiner for the National Credit Union Administration for 12 years. He served in the United State Marine Corps from 1958 to 1962. From 1962 to 1966 he worked as a technician in the aerospace industry.

Gordon has served as a member of the Credit Union Task Force in California, as Charter Member and first chairman of CU Mortgage Corporation, and as a member of the California Credit Union League Audit Committee. He served as the chair of the Recreating Credit Union



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Share Insurance task force and is a member of the WesCorp board of directors. He has served as Chairman of the Board of the CO-OP and currently is on the Board of Directors of both the CO-OP and CU Ventures. The readers of *Credit Union Times* named him “1996 CEO of the Year” and more recently he has been featured on the cover of US Banker Magazine. Gordon is a sought after spokesperson on credit union issues and has been featured and published in business magazines, trade publications and other forms of media

Ralph Goodwin, Sr.
CEO/Old West Federal Credit Union
650 West Main
John Day, Oregon 97845
Phone: (541) 575-0264
Fax: (541) 575-2538
E-mail: www.oldwestfcu.org

Ralph started his career in the credit union movement with Grant County Federal Credit Union in John Day, Oregon in 1979. At the time the credit union had 800 members and assets of two million dollars in one county. Throughout his service to the credit union, Ralph has seen his credit union grow to 7,000 members, assets of 57 million dollars and eight counties. He was born and raised in the state of Oregon. After working in a variety of fields, he moved to rural Eastern Oregon in 1979, where he owned and operated a family cattle ranch for twenty years. This is also when he became involved with the local credit union.

Ralph has served on the Credit Union Association of Oregon Board of Directors twice, as well as the state Governmental Affairs Committee and is chairman of the International Committee. He also currently serves on the Credit Union National Association Small Credit Union Committee. He has held a number of chapter offices through the years. Recently, Mr. Goodwin has been involved with the World Council of Credit Unions. He specifically has been assisting with the partnership between the world council, the Oregon association and the country of Uzbekistan to develop credit unions in that part of the world.

Ginger McNally
CEO/Santa Cruz Community Credit Union
P.O. Box 1877
Santa Cruz, California 95061
Phone: (831) 425-7708
Fax: (831) 425-4824
E-mail: www.scrucuu.org

Ginger serves as the Chief Executive Officer of the Santa Cruz Community Credit Union, a \$58 million community development credit union, and its affiliated nonprofit, Santa Cruz Community Ventures. With a thirty-year background in community economic development, she has designed, implemented and evaluated micro-enterprise programs in Latin America, the Caribbean, Africa, and North America. In the Central Coast of California, Ginger also managed a successful regional business incubator program serving low-income, Latino entrepreneurs and worked as a business loan officer evaluating loan requests from new and expanding businesses with limited capital resources. Ms. McNally has a Master of International Public Administration with a specialization in International Economic Development from Monterey Institute of International Studies.



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Marc Schaefer
CEO/Truiliant Federal Credit Union
2098 Frontis Plaza Boulevard
Winston Salem, North Carolina 27103
Phone: (336) 659-1955
Fax: (336) 659-5300
E-mail: www.truiliantfcu.org

Marc has served as President/CEO of Truiliant FCU in Winston-Salem, North Carolina for over nine years and was at the forefront of efforts to pass the Credit Union Membership Access Act of 1998. He served previously as CEO of FDIC Employees FCU for nine years and as Controller of U.S. Postal Service FCU for four years. He is currently a member of CUNA's Federal Credit Unions Subcommittee, CUNA Small Business Committee, Government Affairs Committee of the North Carolina Credit Union Network, Filene Research Institute Council, National Association of Community Credit Unions (NACCU) board, Members Development Company board, Winston-Salem Chamber of Commerce's Fiscal Policy and Regulatory Affairs Committee as well as on the Executive Committee for Government Affairs. He is also a member of the Better Business Bureau of Northwest North Carolina board, Human Services Collaborative for the United Way of Forsyth County, and Downtown Winston-Salem Partnership board.

Marc has provided the World Council of Credit Unions with technical assistance to credit unions in Costa Rica, Guatemala, Bolivia, Suriname and Ecuador. He is the 2001 recipient of the North Carolina League's Professional of the Year Award. In 1997 and 1996 he received the World Council of Credit Unions' Silver Award. Marc has published many articles and appears weekly on *Triad Today*, a local public affairs television program.

Steve von Rajcs
CEO/Member Business Services, LLC (A CUSO)
202 East Airport Drive, Suite 160
San Bernardino, California 92408
Phone: (909) 379-6399
E-mail: svonrajcs@membersbusiness.com

A native Californian, Steve joined Arrowhead CU in May of 2001, after spending over 25 years in commercial banking with both large and small institutions. He formed Members Business Services in January of 2003. Steve began his banking career in 1976 with Security Pacific National Bank, and has served as an Operations Officer, Consumer Loan Officer, Branch Manager, Sales Trainer, Product Manager, and Marketing Director. He served for over 10 years as a Commercial Lending Center Manager.

Steve is a frequent conference speaker on the subject of business services at credit unions. He was a featured speaker at the Big Valley Conference of the California Credit Union League, the CCUL Lenders Education Conference in Las Vegas, the NACUSO Conference in Las Vegas, the NACCU Conference in Santa Fe, New Mexico, the CUNA Conference on Business Lending in Boca Raton, Florida, the AICPA Conference in Las Vegas, and the NCUA PALS Workshop in Washington, DC. .



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SESSION II

Managing Member Business Lending Regulatory Requirements

Facilitator

Melinda Love
Regional Director, NCUA – Region V
1230 West Washington Street, Suite 301
Tempe, Arizona 85281
Phone: (602) 302-6000
Fax: (602) 302-6024
E-mail: region5@ncua.gov

Melinda is director of the Region V office responsible for coordinating the examination and supervision activities for federal credit unions in Alaska, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming, Arizona, and Nevada. She also served as regional director in NCUA's Chicago office. Initially, Melinda was named a regional director after serving as the agency's deputy executive director assisting the executive director as the agency's administrative head, in carrying out all administrative responsibilities. She also served as the principal advisor to the executive director on management and related matters, exercising strong influence on program operations and on the formulation and development of management policies and procedures. Love began her NCUA career in 1986 as an examiner in Northern California.

Speakers

Robert Fenner
General Counsel/NCUA
1775 Duke Street
Alexandria, Virginia 22314-3428
Phone: (703) 518-6540
Fax: (703) 518-6667
E-mail: ogcmail@ncua.gov

Bob 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. He joined NCUA as a staff attorney in 1974 and was named Assistant General Counsel in 1977. He became Deputy General Counsel in 1981 and was selected to serve as NCUA General Counsel in 1985.



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David Marquis
Director, NCUA Office of Examination and Insurance (E & I)
1775 Duke Street
Alexandria, Virginia 22314-3428
Phone: (703) 518-6360
Fax: (703) 518-6666
E-mail: eimail@ncua.gov

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 was 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.

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.

SESSION III

Managing Member Business Lending Risk

Facilitator

John Annaloro
President/Washington Credit Union League
33301 9th Avenue South, Suite 200
Federal Way, Washington 98003
Phone: (206) 340.4111
Fax: (206) 340.4808
E-mail: www.waleague.org

John is the CEO of the Washington Credit Union League, a financial trade association based in Federal Way, Washington. John has been a credit union professional since the mid-1980s. He's among the generation of credit union leaders with an activist's approach to progressive change in the credit union system. In 2002, John was given the Western CUNA Management School's *James D. Likens Alumni Recognition Award* for his significant achievements in the credit union field. He is also Chairman of the board of the CU Association of the West, the umbrella organization for credit union leagues on the West Coast.

He is a frequent speaker at industry events on the full range of financial institution management practices. He also speaks to civic groups and educational forums, and serves as a credit union spokesman for consumer financial issues, economic trends and banking matters. John's writings



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and perspectives are often covered in trade magazines; as an author, his credits include more than a dozen published titles in business and technology.

Speakers

Roger Little
Deputy Commissioner-Credit Union Division
Division of Financial Institutions - Office of Financial Insurance Services (OFIS)
P.O. Box 30224
Lansing, Michigan 48909
Phone: (517) 373-6930
Fax: (517) 373-9475
E-mail: rwlitl@michigan.gov

Roger has worked for the Office of Financial and Insurance Services since 1984. He began his OFIS career as a credit union examiner, later serving as a Regional Supervisor in both the Credit Union and Bank & Trust Divisions. Roger is currently the Chairperson of the NASCUS Board of Directors.

Roger graduated with honors from Central Michigan University, and is a CPA. He also completed the Graduate School of Banking program at Louisiana State University.

Bill Hampel
Sr. VP Research/Policy Analysis, CUNA
601 Pennsylvania Ave., NW, Suite 600 South
Washington, DC 20004
Phone: (202) 508 6760
Fax: (202) 638 7729
E-mail: bhampel@cuna.coop

Bill is Senior Vice President, Research & Policy Analysis Department, and Chief Economist for CUNA. He joined the department as an Economist in 1978 and was promoted to Vice President in 1985. He was appointed Senior Vice President in 1992.

Before joining CUNA, Bill was an Assistant Professor of Economics at the University of Montana at Missoula. Before that he was an Instructor of Economics at Iowa State University at Ames.

Grace Mayo
CEO/Telesis Community Credit Union
9301 Winnetka Avenue
Chatsworth, California 91311
Phone: (800) 895-8328
Fax: (818) 998-2691
E-mail: www.telesiscu.com

Grace joined Telesis Community CU in 1986 and is serving in the capacity of the President /CEO. She has over 20 years of CEO experience in various size credit unions. Her current



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activities include: Board Director for CO-OP ATM Network, Chairperson for National Association of Community CU's (NACCU), Council Board for NASCUS and Chairperson of Business Partners, LLC (national MBL cooperative CUSO). Committee member for CUNA's Member Services Task Force, the Calif. League Applied Research Comm. and WesCorp's Competitive Task Force Committee.

Grace's other activities include: Chairperson for CCUL's Facility Task Force and Technology Task Force. She also served on NASCUS Governmental Regulatory & Affairs Committee, CUNA Mutual Western Policy Holder Rep., and Chairperson of "Liquidity Task Force" for WesCorp. Grace has served on the Vision 2000 Committee for CCUL and the Shapiro Group Board along with CUFIS Committees. Her recent recognitions include: Calif. Credit Union League 2003 "Distinguished Service Award" recipient, San Fernando Business Journal 2003 "CEO of the Year for Woman Who Mean Business" and recent award winner for "The Best Company" from the Chatsworth Chamber of Commerce.

SESSION IV

Resources, Support and Partnering Opportunities

Facilitator

Gene Poitras
President/Credit Union Association of Oregon (CUAO)
9730 SW Nimbus Avenue
Beaverton, Oregon 97008
Phone: (503) 641-8420
Fax: (503) 644-7234
E-mail: www.cuao.org

Credit Union Association of Oregon's (formerly the Oregon Credit Union League) President Gene Poitras joined the Association in 1975. In February 1993, he assumed the role of President of CUAO and Affiliates. He is responsible for overseeing the activities of the Association, OCUL Services, Inc., and C.U. Insurance Services.

Before becoming President, Gene served as Administrator of the OCUL Insurance Trust, and as Senior Vice President responsible for all fee-generating services offered by the Association and Affiliates. He has served on numerous CUNA and AACUL committees, and is also the League President Director from Region 6 on CUNA's Board of Directors.

Prior to joining the Association, Gene worked for Farmers Insurance Group and served on the credit committee and board of directors of the Northwest Farmers Insurance Group Federal Credit Union. When he left Farmers to join the CUAO Insurance Trust, he was serving as President of the Credit Union Board of Directors. Before joining Farmers Insurance Group, he taught school for the Bureau of Indian Affairs at an Eskimo Village in Alaska.



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Speakers

Jim Hammersley
Director of Portfolio Management, Small Business Administration
1110 Vermont Avenue, 9th Floor
Washington, D.C. 20005
Phone: (202) 205-7505
Fax: (202) 205-7230
E-mail: james.hamerslev@sba.gov

Jim is the Director of the Office of Loan Programs. He is responsible for loan policy development for SBA's Section 7(a) Guaranteed Business Loan Program and Section 504 Certified Development Company Loan Program. Annual loan production for these two programs exceeds \$12 billion dollars. He also oversees SBA's secondary market program and the small business lending company program.

Jim joined SBA in 1977 and has spent most of his career in the Financial Assistance Programs. He has worked on many improvements to the lending programs including SBA Express and the Preferred Lenders Program. He also headed the team that developed the structure for the securitization of the unguaranteed portion of Section 7(a) Loans.

Joanna Bruno
CEO/J.R. Bruno & Associates
2152 East Cumberland Road
Glendora, California 91741
Phone: (626) 963.1267
Fax: (626) 914-4496
E-mail: Joanna@jrbrunoassoc.com

Joanna is the founder and president of J.R. Bruno & Associates, a team of SBA lending experts that provide financial lending institutions with technical, marketing, and business support services. Leveraging more than 30 years' experience in commercial lending, Joanna led the team of Guaranteed Action Professionals (G.A.P.) in assisting SBA lenders with maximizing the effectiveness of their SBA loan divisions. She has successfully helped generate \$500 million for more than 1,000 business owners. As an advocate for economic action, Joanna maintains liaisons with congressional members, regulatory agencies, banks and credit union associations, and women's organizations at the national, state, and local levels. She was appointed by the White House to the SBA's Advisory Council for the Los Angeles District Office.



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Michael Hearne
CEO, Lafayette Federal Credit Union
3535 University Boulevard West
Kensington, Maryland 20895
Phone: (301) 929-7990
Fax: (301) 929-8942
E-mail: www.lfcu.org

Mike is President/CEO of Lafayette Federal Credit Union and was previously President of Bay Trust Financial, LLC, a boutique financial advisory firm specializing in SBA lending and secondary markets. During the Clinton Administration he directed the Financial Policy Group of the SBA Office of the Chief Financial Officer. He supervised the Agency's Financial Improvement Plan (FIP), which resulted in the development of the current financial data structure and all credit program subsidy models. He has consulted with numerous Federal Credit Agencies and scores of SBA lenders to analyze their loan portfolios, perform market analyses, securitize their assets, and assist in the development of their business lending departments.

Mike Hales
Executive Vice President/Counter Intelligence Associates
27184 Ortega Highway, Suite 106
San Juan Capistrano, California 92675
Phone: (800) 424-4951 Ext. 21
E-mail: mike@counterintel.com

Michael's primary objective is to assist credit unions in creating a full service Member Business Services Culture, including providing turnkey solutions for offering member business loans, deposit accounts and business services. He has designed and developed multiple credit union-owned Regional Member Business Lending CUSOs in several states. Formerly, Mike was a Senior Consultant with the Financial Institutions Group of Moss Adams LLP, the largest CPA/Consulting firm headquartered on the west coast. While at Moss Adams, he provided strategic planning, credit delivery and profitability management solutions for financial institutions throughout the U.S. ranging in asset size from start-up to several billion dollars.

Mike served the financial institutions industry in California for 25 years with institutions such as Bank of the West, Bank of America, California First Bank/Bank of Tokyo and Union Bank where he served as deputy regional administrator of a 41 branch network throughout northern California and the Pacific islands of Guam and Saipan. While at Union Bank, he implemented a small business-focused sales and service culture that played a significant role in increasing assets by approximately \$3 billion. He is a principal architect of the Credit Union Executive Society's School of Business Lending, CIA's Member Business Services Boot Camp, and the Hawaii Business Lending School. In addition, Mike is a decorated Viet Nam veteran.