

# AGENDA

## MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC) MEETING

September 28, 2021

Call-in information provided separately

---

- |            |  |  |
|------------|--|--|
| 8:30 am    | Welcome, Introductions                   | <b>Michael Brickman</b> , <i>Deputy Comptroller, Thrift Supervision</i><br><b>Sydney Menefee</b> , <i>Senior Deputy Comptroller, Midsize and Community Bank Supervision</i>  |
| 9:00 am    | Mutual Financial Trends                  | <b>Ernie Knott</b> , <i>Financial Analyst, Northeastern District</i><br><b>Cristina Im</b> , <i>Analyst to Deputy Comptroller for Thrift Supervision</i><br><b>Ashley Hicks</b> , <i>Financial Analyst Support</i> |
| 10:00 am   | Break                                    |  |
| 10:15 am   | Mortgage Lending/Mortgage Banking Update | <b>Joseph Smith</b> , <i>Technical Expert, Mortgage Banking, Retail Credit Risk</i>  |
| 11:15 am   | Committee Updates                        | <b>Michael Brickman</b> , <i>Deputy Comptroller, Thrift Supervision</i>  |
| 12:00 noon | Lunch                                    |  |
| 1:00 pm    | Member Roundtable                        | <b>MSAAC Members</b><br><b>Michael Hsu</b> , <i>Acting Comptroller of the Currency</i><br><br><b>Michael Brickman</b> , <i>Deputy Comptroller, Thrift Supervision</i>  |
| 2:00 pm    | Public Comments                          | <b>Public</b>  |
| 2:30 pm    | Adjourn                                  |  |

## MUTUAL SAVINGS ASSOCIATION ADVISORY COMMITTEE (MSAAC)

September 28, 2021

### COMMITTEE MEMBERS

**Ana M. Babiasz**, President and Chief Executive Officer, Fidelity Federal Savings and Loan Association, Delaware, OH  
**David Barksdale**, President and Chief Executive Officer, Piedmont Federal, Winston-Salem, NC  
**John Coyne**, President and Chief Executive Officer, Big Horn Federal Savings Bank, Greybull, WY  
**George Hermann**, President and Chief Executive Officer, Windsor Federal, Windsor, CT  
**James McKenna (Jay)**, President and Chief Operating Officer, North Shore Bank, Brookville, WI  
**Brian North**, President and Chief Executive Officer, Fifth District Savings Bank, New Orleans, LA  
**Dennis Parente**, President and Chief Executive Officer, Foxboro Federal Savings, Foxboro, MA  
**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 Association, Maspeth, NY  
**Annette Russell**, President and Chief Executive Officer, Security Federal, Logansport, IN

### OFFICE OF THE COMPTROLLER OF THE CURRENCY

**Michael Hsu**, Acting Comptroller of the Currency, Washington, DC  
**Jason Almonte**, Director for Large Bank Licensing, New York, NY  
**Frances Augello**, Special Counsel, Bank Advisory Group, Washington, DC  
**Charlotte M. Bahin**, Senior Advisor for Thrift Supervision, Washington, DC  
**Michael R. Brickman**, Deputy Comptroller for Thrift Supervision, Washington DC  
**Beverly Cole**, Deputy Comptroller for the Northeastern District, New York, NY  
**John Harootunian**, Counsel, Bank Advisory Group, Washington, DC  
**Ashley Hicks**, Financial Analyst Support, Northeastern District, New York, NY  
**Cristina Im**, Deputy Comptroller Analyst, Washington, DC  
**Brian James**, Deputy Comptroller for the Central District, Chicago, IL  
**Amy Klein**, Associate Deputy Comptroller, Western District, Denver CO  
**Ernie Knott**, Financial Analyst, Northeastern District, New York, NY  
**Karen Marcotte**, Director for Licensing Activities, Washington, DC  
**Sydney Menefee**, Senior Deputy Comptroller, Midsize and Community Bank Supervision, Washington, DC  
**Michael Moriarty**, Associate Deputy Comptroller, Northeastern District, New York, NY  
**John O'Brien**, Director for District Licensing, Central District, Chicago, IL  
**Joseph Smith**, Technical Expert, Mortgage Banking, Retail Credit Risk, Washington, DC  
**Demetria Springs**, Special Counsel, Bank Advisory Group, Washington, DC  
**Susannah Strange**, Counsel, Central District, Chicago, IL  
**Heidi Thomas**, Special Counsel, Bank Advisory Group, Washington, DC  
**Troy Thornton**, Deputy Comptroller, Southern District, Dallas, TX

### PUBLIC OBSERVERS

**Nicholas Brown**, PC Matic, Inc.  
**Robert Davis**, Washington, DC  
**Douglas Faucette**, Locke Lord, Washington, DC  
**Thomas Hutton**, Luse Gorman, PC, Washington, DC  
**Ricky Jones**  
**James Kendrick**, Independent Community Bankers of America, Washington, DC  
**Kent M. Krudys**, Luse Gorman, PC, Washington, DC

**James Mack**, President, Lake City Federal, Lake City, MN  
**Joe Pigg**, American Bankers Association, Washington, DC  
**Barry Ranallo**, Cumberland federal, Cumberland, WI  
**Casey Shannon**, Bay Coast Bank, Swansea, MA  
**Dean Suozzi-Auberry**, Locke Lord, Washington, DC  
**Will Waller**, M3 Funds, LLC  
**Daniel Weitzel**, Locke Lord, Washington, DC