



2023

FDIC Directors' College

September 22

Hyatt Place, Dewey, DE

Registration: \$299.⁰⁰

Agenda

8:00 am - 8:30 am	Registration
8:30 am - 8:45 am	Welcome / Opening Remarks Deputy Regional Director Marianne Hatheway & Community Affairs Specialist Darnell Sutton
8:45 am - 9:15 am	Special Remarks Ombudsman Director Anthony Lowe
9:15 am - 10:15 am	Consumer Protection Financial Institution Examiner Jessica Carrasco & Senior Compliance Examiner Amin Jackson
10:15 am - 10:30 am	Break
10:30 am - 11:30 am	Risk Management - Supervisory Examiner Misty Micenhamer & Supervisory Examiner Bryan Jones
11:30 am - 11:40 am	Break
11:40 am - 12:30 pm	Conversation with the Regulators - Deputy Regional Director Marianne Hatheway, Deputy Regional Director Scott Strockoz, Assistant Regional Director Rob Cordeiro, & Assistant Regional Director Lauren Hertz
12:30 pm - 1:45 pm	Lunch and Economics/Banking Update Regional Economist Alexander Gilchrist

Brought to you by...



Delaware Bankers Association

and Presenting Sponsor...



Session Descriptions:

Consumer Protection Session: Utilizing a case study, this session will provide attendees with a Fair Lending discussion that focuses on Redlining and Appraisal Discrimination. We intend to provide insight into our examination activities, and discuss common ‘red flags’ and possible solutions/corrective actions. The case study will not only provide regulatory insight, but will also stress the importance of effective Corporate Governance/Management Oversight and maintaining a strong Compliance Management System (CMS).

Risk Management Session: Through three short scenarios/case studies, this session will provide attendees with a series of red flags from failed or problem banks to illustrate the importance of effective governance and risk management practices. We intend to provide insight into the importance of having a strong understanding of the inherent risks in an institution in order to ensure that the appropriate risk management structures are in place to identify, manage, report, and control/mitigate risk.

Conversation with the Regulators: This session will provide an informal setting for participants to hear what is on regulators' minds and to share experience and insights as a community bank board member. Members of the FDIC regional management team will highlight emerging issues, answer participant questions and discuss topics raised by participants. The session structure will include prepared remarks, as well as an open forum for questions and discussion.

Lunch and Economics/Banking Update: During lunch, presenters from the FDIC's Division of Insurance and Research will provide national and local economic data to assist attendees in identifying key trends that have impacted and may continue to impact the industry.

Michael Aldrich

FDIC – Regional Capital Markets Specialist

Mike began his career with the FDIC as an examiner in the Boston North Field Office in 1993. He currently serves as a Regional Capital Markets Specialist for the New York Region. In this capacity, he is responsible for directing, participating in, and reviewing examinations in the New York Region which have complex capital markets, securities, or asset/liability management issues. In his career, he has lead examinations of financial institutions ranging from community banks to some of the largest in the nation. Mike has been a Lead Instructor and Course Developer of Asset Liability Management classes at the FDIC, the Federal Reserve Board, and the FFIEC. In addition he has made presentations to numerous regional and national regulatory and industry audiences and trade groups on capital markets topics. Mike has a B.S in Finance from Ithaca College, an M.S. in Finance from Boston College, and is a graduate of the Stonier Graduate School of Banking.

Emily Bailey

FDIC – Financial Institution Examiner (Compliance)

Emily began her career with the FDIC as a Financial Management Scholar intern in Columbia, Maryland and now serves as a Compliance Examiner in the Philadelphia, Pennsylvania field office. She has led and contributed to numerous examinations of community banks of all sizes throughout the New York Region, and has also assisted on examinations of large and complex institutions. Throughout her tenure, Emily has provided extensive training to FDIC colleagues of all experience levels on topics ranging from fair lending to mortgage broker relationships. She also serves as a coach in her field office, assisting Financial Institution Specialists to achieve the status of commissioned examiner. Emily earned bachelor's degrees in Economics and International Politics from the Pennsylvania State University.

Alexander Gilchrist

FDIC – Regional Economist

Alex has served as a regional economist with the FDIC's Division of Insurance and Research for over 15 years. Prior to that he ran trade and investment programs in Russia, the former Soviet Union and Eastern Europe for both government and non-profit agencies in Washington D.C. He has master's degrees in international business and economics.

Colleen M. Marano
FDIC- Field Supervisor (Baltimore Territory)

As Field Supervisor, Colleen oversees staff in two field offices conducting examination activity in Delaware, Maryland, and the District of Columbia. She joined the FDIC in 1993 as an Examiner (Trainee) and was promoted to Supervisory Examiner in 2003, a position held for 14 years. In addition to her role as a supervisor, Colleen is a regional Subject Matter Expert in Third Party Relationships, Subprime Lending, and Bank Secrecy Act/Anti-money Laundering. She led examinations of complex and/or problem institutions, including Large Bank and complex Bank Secrecy Act/Anti-money Laundering examinations. Colleen has completed numerous other assignments of significance, including Acting Assistant to the RMS Division Director, Acting Assistant Regional Director, RMS Workplace Excellence Council member, and Supervisory Examiner Council member. As a member of the RMS Workplace Excellence Council, Colleen received the 2016 Chairman's Creativity and Innovation Award. Colleen was also a member of the New York Regional Audit Team and a key contributor to national training for senior examiners, case managers, field supervisors, and supervisory examiners. She graduated Summa Cum Laude with a Bachelor of Science degree from Misericordia University, Dallas, PA, and is a graduate of the Stonier Graduate School of Banking, University of Pennsylvania.

Brian T. Rosenberg
FDIC – Supervisory Examiner

Brian T. Rosenberg is a Supervisory Examiner with the Federal Deposit Insurance Corporation (FDIC) in Jamesburg, New Jersey. He has participated on examinations that have spanned the East Coast and have included large, complex, and niche financial institutions. Mr. Rosenberg has completed details as Acting Special Assistant to the Deputy Regional Directors, Acting Assistant Regional Director, Acting Case Manager, and Acting Field Supervisor. He is a FDIC Corporate University Instructor and a Corporate Recruiter, and was a Workforce Development Initiative Ambassador. Mr. Rosenberg graduated from Marshall University, Huntington, West Virginia, with a bachelor of business administration majoring in economics, and ABA's Stonier Graduate School of Banking.

Dorian Stermilli
FDIC – Compliance Examiner

Dorian Stermilli, a Compliance Examiner in the Jamesburg, New Jersey Field Office, joined the FDIC in 2012 as a Resolution and Receivership Specialist in the Temporary Satellite Office in Jacksonville, Florida where he participated in several bank closings. He joined the Division of Depositor and Consumer Protection (DCP) in 2013 as a Financial Institution Specialist. He has led and participated on a variety of large, and complex and problem bank examinations and regularly provides training to interns and pre-commissioned examiners. Prior to joining the FDIC, he spent seven years in banking and has extensive experience in consumer lending. He holds a Bachelor's Degree in Finance from the University of Florida, Gainesville, Florida, and is currently enrolled in the Stonier Graduate School of Banking program.