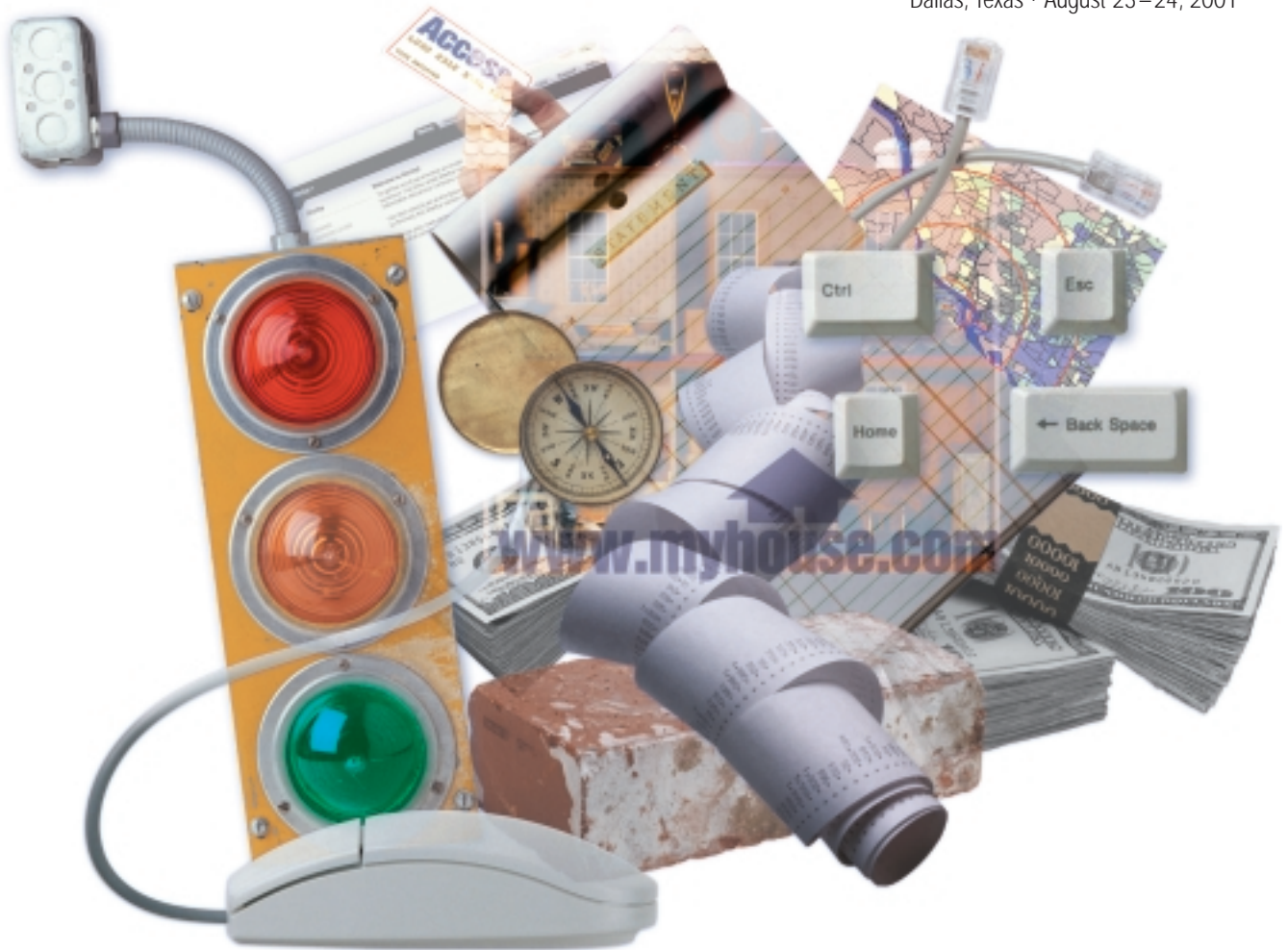


NEW ROADS & E-ROADS

Market Innovations in Community Development

A Conference Sponsored by the Federal Reserve Bank of Dallas

Dallas, Texas · August 23–24, 2001



AGENDA

DAY 1 **THURSDAY, AUGUST 23**

7:45 a.m. **Registration and Continental Breakfast**

8:45 a.m. **Welcome**

Gloria V. Brown *Vice President*
Federal Reserve Bank of Dallas

9:00 a.m. **Today's Banking Environment: Technology and Its Impact on Community Development**

David A. Coulter *Vice Chairman*
J. P. Morgan Chase & Co., New York

9:30 a.m. **A Community Banker's Take on Internet Banking and Financial Modernization**

Kirk A. McLaughlin *Vice Chairman and CEO*
Security Bank, Ralls, Texas

10:00 a.m. **Financial Services in Distressed Communities and the Role of Wealth Creation**

James H. Carr *Senior Vice President*
Fannie Mae Foundation, Washington, D.C.

10:30 a.m. **Break**

10:45 a.m. **BREAKOUT SESSIONS**

(Choose one of the four listed below.)

11:45 a.m. **Luncheon** *Southwestern Room*

Luncheon Speaker:
Robert D. McTeer, Jr. *President and CEO*
Federal Reserve Bank of Dallas

1:15 p.m. **Emerging Domestic Markets: The Minority Business Challenge**

Glenn Yago *Director of Capital Studies*
Milken Institute, Santa Monica, California

BREAKOUT SESSIONS

1 Internet Banking: Green Light, Yellow Light

Virginia A. Greene *Senior Vice President*
Wells Fargo Bank, San Francisco

Jeffrey P. Naimon *Partner*
Goodwin Procter LLP, Washington, D.C.

Moderator:
Veronica A. Garza *Community Affairs Specialist*
Federal Reserve Bank of Dallas

Training Room D

2 Technology, CDCs and Low-Income Communities

J. Reymundo Ocañas *Executive Director*
Texas Association of CDCs, Austin

Janie Barrera *President and CEO*
ACCION Texas, San Antonio

Milton J. Little, Jr. *Executive Vice President and COO*
National Urban League, New York

Moderator:
Diana Garza Mendoza
Community Affairs Specialist
Federal Reserve Bank of Dallas

Auditorium East



1:45 p.m. **Strategies for Bridging Small Business Capital and Technology Gaps**

Elsa Alcalá Grivas *Assistant Market Manager*
Bank One, Texas, Dallas

Lavan D. Alexander *Dallas/Fort Worth District Director*
Small Business Administration, Fort Worth

Glenn Yago *Director of Capital Studies*
Milken Institute, Santa Monica, California

Gilbert G. Gonzalez, Jr. *President*
Community Development Loan Fund, San Antonio

Moderator:

John V. Duca *Vice President and Senior Economist*
Federal Reserve Bank of Dallas

2:45 p.m. **New Markets Tax Credits**

Matt Josephs *Financial and Program Advisor*
CDFI Fund, Department of the Treasury
Washington, D.C.

3:15 p.m. **Break**

3:30 p.m. **BREAKOUT SESSIONS** (Repeated from a.m.)
(Choose another from the four below.)

4:30 p.m. **Reception Auditorium Foyer**



3 Affordable Housing Loans in a Changing Economy

Olga Garza *Vice President*
Compass Bank, Houston

Linda C. Walker *Senior Vice President*
Guaranty Bank, Dallas

Sarah M. Randel *Education and Counseling Manager*
Housing Opportunities of Houston Inc., Houston

Moderator:

Jackie Hoyer *Community Affairs Advisor*
Federal Reserve Bank of Dallas



Auditorium West

4 Delivering Services to the Unbanked

H. B. "Rhen" Cain *President and CEO*
Directo Inc., Atlanta

Ramona Carpenter *Central Region Marketing Manager*
InnoVentry Corp., Fort Worth

Argentina M. James *Vice President*
Sterling Bank, Houston

Moderator:

Toby Cook *Community Affairs Specialist*
Federal Reserve Bank of Dallas



Tejas Room (Ground Floor)

DAY 2 **FRIDAY, AUGUST 24**

7:45 a.m. **Continental Breakfast**

8:30 a.m. **21st Century Demographics:
Community Development and Financial Services**

Lautaro "Lot" Diaz *Deputy Vice President
for Community Development*
National Council of La Raza, Phoenix

9:00 a.m. **The 2002 CRA Review: Bankers' Perspective**

Gloria R. Reynolds *Vice President and Regional CRA Officer
for Texas, Louisiana and Oklahoma*
Bank One Corp.

Manuel M. Casanova, Jr. *Executive Vice President
and Director*

International Bank of Commerce, Brownsville

Mike Hensley *President and CEO*

Van Horn State Bank, Van Horn, Texas

Moderator:

Nancy C. Vickrey *Assistant Vice President
and Community Affairs Officer*
Federal Reserve Bank of Dallas

9:45 a.m. **The 2002 CRA Review:
Community Developers' Perspective**

J. Reymundo Ocañas *Executive Director*
Texas Association of CDCs, Austin

Roy O. Priest *President and CEO*

National Congress for Community Economic Development
Washington, D.C.

Lee Stevens *Chairman*

Dallas Affordable Housing Coalition

Moderator:

Eloy Villafranca *Community Affairs Officer, Dallas Region*
Federal Deposit Insurance Corp.

10:30 a.m. **Break**

10:45 a.m. **The 2002 CRA Review:
Discussion with Regulators**

Glenn E. Loney *Deputy Director,
Division of Consumer and Community Affairs*
Federal Reserve Board, Washington, D.C.

Richard R. Riese *Director for Compliance Policy*
Office of Thrift Supervision, Washington, D.C.

Anna Alvarez Boyd *Deputy Comptroller
for Community Affairs*

Office of the Comptroller of the Currency, Washington, D.C.

Donna J. Gambrell *Deputy Director,*

Division of Compliance and Community Affairs

Federal Deposit Insurance Corp., Washington, D.C.

Moderator:

David R. Lewis *District Community Affairs Officer,
Southwestern District*

Office of the Comptroller of the Currency, Dallas

12:00 noon **Luncheon** *Southwestern Room*

Luncheon Speaker:

Robert L. Woodson, Sr. *Founder and President*
National Center for Neighborhood Enterprise
Washington, D.C.

1:30 p.m. **Adjourn**



ABOUT THE SPEAKERS

Lavan D. Alexander

Dallas/Fort Worth District Director
Small Business Administration

Alexander was appointed as district director in October 1999. He had been deputy district director and acting district director since January 1998. During his 30 years with the SBA, he served as assistant district director for procurement and outside resources, assistant regional administrator for minority small business and senior business opportunity specialist for the SBA Region VI Office in Dallas. Alexander received a B.B.A. from the University of Arkansas and an M.B.A. from Texas A&M University–Texarkana.

Anna Alvarez Boyd

Deputy Comptroller for Community Affairs
Office of the Comptroller of the Currency, Washington, D.C.

Alvarez Boyd oversees outreach to banks and their community partners, the administration of the public welfare investment authority for national banks, and the development of policy and educational materials related to community development. Alvarez Boyd joined the OCC in 1995 as a district community affairs officer for the Western Regional Office. Previously, she was director of Advocacy for Consumer Action, a California-based consumer education and advocacy organization. Alvarez Boyd is a graduate of San Francisco State University.

Janie Barrera

President and Chief Executive Officer
ACCION Texas

Barrera is the founding president of ACCION Texas, a micro-loan fund created in 1994. Prior to her work with ACCION, she was the marketing director for the U.S. Air Force Morale, Welfare and Recreation Division. She was formerly with the YWCA of San Antonio and served as director of radio and telecommunications for the Catholic Diocese of Corpus Christi. Barrera serves on J. P. Morgan Chase Bank's advisory board and the Texas Association of Community Development Corporations' board of directors. Barrera holds a B.S. from Corpus Christi State University and an M.B.A. from Incarnate Word College in San Antonio.

Gloria V. Brown

Vice President
Federal Reserve Bank of Dallas

Brown is responsible for public affairs at the Dallas Fed. This includes corporate communications, media relations, publications, graphic arts, economic education and community affairs. She was a public school teacher in Texas and Ohio prior to moving to Washington, D.C., where she held various positions with the Urban Mass Transportation Administration within the U.S. Department of Transportation. She has also owned her own business in San Antonio. Before joining the Federal Reserve Bank, she worked at both local and national levels with the Neighborhood Reinvestment Corp. She serves on the board of the Shared Housing Center Inc., the Dallas Women's Foundation and the Women's Business Issues Council of the Greater Dallas Chamber. She is a graduate of the Leadership Texas class of 1996 and appears in *Marquis Who's Who in America*. Brown holds a B.A. in mathematics from Texas Woman's University.

H. B. "Rhen" Cain

President and Chief Executive Officer
Directo Inc., Atlanta

Cain took over leadership of Directo Inc., a financial services management and marketing company, in 2000. Previously, Cain was managing partner of Advanced Sales Institute and senior director of sponsorship development for the Atlanta Committee for the Olympic Games. He was formerly executive vice president and manager of the Treasury Management Services Division for NationsBank. Cain was a member of the Federal Reserve Industry Advisory Group on Future EFT Payment Services that advised the Federal Reserve System on the study and development of electronic payment services for the 1990s. Cain holds a B.S.E.E. and B.S.M.E. from Vanderbilt University.

Ramona Carpenter

Central Region Marketing Manager
InnoVentry Corp., Fort Worth

Carpenter is responsible for marketing and strategic planning throughout the central United States for InnoVentry, which operates a network of self-service check cashing machines. Prior to joining InnoVentry, she served as the community outreach manager in the Community Development Division at Bank of America. Previously, she served as segment marketing manager and worked in the Product Management and Development Division at Bank of America. Carpenter received a B.B.A. in marketing and finance from the University of Houston.

James H. Carr

Senior Vice President of Innovations, Research and Technology
Fannie Mae Foundation, Washington, D.C.

Carr is responsible for the Office of Housing Research and the development of technology tools to promote community investment. Prior to his appointment to the Foundation, Carr was vice president for housing research at Fannie Mae and assistant director for tax policy with the U.S. Senate Budget Committee. Carr serves on the research advisory boards at Harvard University, University of California–Berkeley and University of Pennsylvania and is an advisor to the Organization for Economic Cooperation and Development Urban Affairs Project Group in Paris. Carr holds a B.A. from Hampton University and a master's in urban planning from Columbia University.

Manuel M. Casanova, Jr.

Executive Vice President and Director
International Bank of Commerce, Brownsville

Casanova joined International Bank of Commerce, Brownsville, in 1994 and is responsible for the Lending, International and Compliance departments. Previously, Casanova worked for the Office of the Comptroller of the Currency for 13 years. He is a member of the Federal Reserve System's Consumer Advisory Council. Casanova serves as treasurer and past chairman of the Rio Grande Valley Multi-Bank, formerly the Greater Brownsville Community Development Corp. He is a CPA and a graduate of the University of Texas at San Antonio.

Toby Cook

Community Affairs Specialist
Federal Reserve Bank of Dallas

Cook joined the Community Affairs Division at the Federal Reserve Bank of Dallas in 1999. Before coming to the Dallas Fed, Cook worked in the Dallas mayor's office. He holds a bachelor's degree in political science from Oregon State University and a master's of public administration from the University of North Texas.

David A. Coulter

Vice Chairman
J. P. Morgan Chase & Co., New York

Coulter is head of J. P. Morgan Chase's retail, middle market, investment management and private banking businesses. He also leads the firm's Internet initiatives and is a member of the executive committee. Prior to Chase's merger with J. P. Morgan, Coulter was vice chairman of the Chase Manhattan Corp. and the Chase Manhattan Bank. Previously, Coulter was the chairman and chief executive officer of the BankAmerica Corp. and Bank of America NT & SA. Coulter is a member of the Federal Reserve's International Capital Markets Advisory Committee and serves as a trustee of Carnegie Mellon University. He holds a B.S. and M.S. from Carnegie Mellon University.

Lautaro "Lot" Diaz

Deputy Vice President for Community Development
National Council of La Raza, Phoenix

Diaz manages NCLR's Homeownership Network, a consortium of 22 NCLR affiliated housing counseling organizations. In 1999, he helped launch NCLR's \$25 million CDFI, the Raza Development Fund. Prior to joining NCLR, he was the director of community development for the Mile High United Way in Denver. Previously, Diaz worked for the Resolution Trust Corp. in Arizona. He began his career with an Arizona community development corporation, where he managed a small business micro-loan program. Diaz served two years in the Peace Corps, holds a bachelor's degree from California State University at Northridge and earned a master's degree in urban planning from the University of California at Los Angeles.

John V. Duca

Vice President and Senior Economist
Federal Reserve Bank of Dallas

Duca supervises and conducts research in financial-side macroeconomics. Before joining the Dallas Fed in 1991, Duca was a staff economist at the Federal Reserve Board from 1986 to 1991, where he briefed Chairman Alan Greenspan, former Chairman Paul Volcker and the Federal Reserve Board. He was also a part-time lecturer at the University of Maryland. During his years in the Federal Reserve System, Duca has given numerous briefings on the economy and has published more than 40 articles on macroeconomics, money, credit, wages and housing. He holds a B.A. from Yale University and a Ph.D. in economics from Princeton University.

Donna J. Gambrell

Deputy Director, Division of Compliance and Consumer Affairs
Federal Deposit Insurance Corp., Washington, D.C.

Gambrell began her career with the FDIC in 1991 and was promoted to deputy director of consumer/community affairs and operations in 2000. Gambrell promotes compliance with the CRA and fair lending laws among FDIC-supervised institutions through outreach and technical assistance. Before joining the FDIC, Gambrell worked at the Resolution Trust Corp., the Federal Savings and Loan Insurance Corp. and the General Accounting Office. She received a bachelor's degree from Towson State University and a master's degree from New York University's Wagner School of Public Service.

Olga Garza

Vice President and Manager, Community Opportunity Lending Department
Compass Bank, Houston

With Compass Bank since 1993, Garza oversees the servicing of loans, community outreach and training programs. Previously, she worked as a CRA mortgage loan officer for First Interstate Bank. Prior to that, Garza worked in the real estate industry. She is on the board of directors for Leadership Houston, Texas Hispanic Magazine and Real Estate Association Latina. Garza attended Houston Baptist University and The Real Estate School.

Veronica A. Garza

Community Affairs Specialist
Federal Reserve Bank of Dallas

Garza came to Community Affairs from the Banking Supervision Department, where she served as a safety and soundness examiner. She joined the Community Affairs Division in 2001. Garza began her career at River Valley Bank and later worked as a public school teacher. She holds a B.B.A. in finance from the University of Texas–Pan American.

Gilbert G. Gonzalez, Jr.

President
Community Development Loan Fund, San Antonio

Gonzalez is the founding president of the Community Development Loan Fund, formerly the San Antonio Business Development Fund Inc., a for-profit multibank community development corporation created in 1993. Previously, Gonzalez worked as a commercial loan officer for the Money Store Investment Corp. and as a business development specialist with the University of Texas–San Antonio Small Business Development Center. He is a former assistant vice president of budgeting and finance for First Gibraltar Bank. Gonzalez is a board member of the Texas Mezzanine Fund Inc., a statewide CDFI, and a founding member of the Texas CDFI Coalition. He serves as an advisory board member of the *San Antonio Business Journal* and on the Fannie Mae Advisory Council. He holds a B.B.A. in accounting and finance from the University of Texas at San Antonio.

Virginia A. Greene

Senior Vice President, CRA Risk Management and Best Practices
Wells Fargo Bank, San Francisco

Greene is responsible for coordinating CRA compliance for Wells Fargo and supporting the community development and outreach activities of more than 35 CRA managers in local markets. She has successfully managed numerous CRA exams that received “outstanding” ratings. Greene holds a bachelor's degree from Northwestern University.

Elsa Alcalá Grivas

Assistant Market Manager, Business Banking
Bank One, Texas, Dallas

Grivas has over 20 years of experience in business and community lending. Before joining Bank One in 1994, Grivas served as a Texas CRA officer and manager of community lending as well as a senior vice president responsible for small business lending at a regional bank. Grivas is treasurer of the Hispanic 50 and was a board member of the Southern Dallas Development Fund and the Southern Dallas Entrepreneurial Institute. She is a CPA and holds a B.B.A. in finance from the University of North Texas.

Mike Hensley

President and Chief Executive Officer
Van Horn State Bank, Van Horn, Texas

Hensley has been with Van Horn State Bank since 1979 and became president and CEO in 1987. At the same time, he was named president and director of Western Bancshares Inc. His 26-year banking career includes holding positions at First State Bank of Abilene and Farmers and Merchants National Bank in Merkel. Hensley serves as the incoming chairman of the Texas Bankers Association and has served on numerous committees of the American Bankers Association. He holds a B.B.A. in banking and finance from Abilene Christian University.

Jackie Hoyer

Community Affairs Advisor
Federal Reserve Bank of Dallas, Houston Branch

Hoyer joined the Federal Reserve Bank of Dallas in 1999 as community affairs advisor at the Houston Branch. She previously served as neighborhood development officer for Bank of America and community educator for Washington Mutual. Hoyer also worked for a joint venture between Cendant Mortgage and Wells Fargo Bank, where she managed mortgage-lending services in a four-state territory. She is the second vice chair for the Houston Area Urban League and chairperson of the Housing Committee. Hoyer is a graduate of Ohio Wesleyan University.

Argentina M. James

Vice President of Community Affairs and CRA Officer
Sterling Bank, Houston

Before joining Sterling Bank in 2000, James was director of public affairs at BFI Waste Systems in Houston. In her career at BFI, she also served as director of corporate affairs and community affairs marketplace manager. James formerly served as a senior aide for a Houston city council member. She has a journalism degree and master's of speech communications from Texas Southern University.

Matt Josephs

Financial and Program Advisor
Community Development Financial Institutions Fund,
Department of the Treasury, Washington, D.C.

Josephs serves as the advisor for the New Markets Tax Credit Program. Prior to joining the CDFI Fund in 1999, he served on the staff of the U.S. Senate Committee on Banking, Housing and Urban Affairs, where he concentrated on issues relating to housing and community development. Josephs has also worked as a policy analyst at the U.S. Department of Housing and Urban Development in the Office of Public and Indian Housing. He has a bachelor's degree from Emory University and a master's of public policy from the University of California at Berkeley.

David R. Lewis

District Community Affairs Officer, Southwestern District
Office of the Comptroller of the Currency, Dallas

Lewis was previously a community and economic development specialist with the OCC. He joined the OCC in 1995, after serving as president and CEO of the West Dallas Development Corp. and the West Dallas Small Business Development Center. Lewis is a former district director of the Neighborhood Reinvestment Corp., where he was responsible for the development of the Neighborhood Housing Service Corp. and Neighborworks organization in a 10-state region. Lewis attended Boston University and earned a master's degree at Goddard College.

Milton J. Little, Jr.

Executive Vice President and Chief Operating Officer
National Urban League, New York

Appointed to his position in 1997, Little is responsible for the National Urban League's internal affairs. His programmatic responsibilities include the Urban League's economic self-sufficiency and technology initiatives. He is also publisher of the organization's *Opportunity Journal*. Little joined the League after serving as the vice president for foundation programs at Lucent Technologies. Previously, Little was the vice president for health and human services programs at the AT&T Foundation and served as vice president of operations for Manpower Demonstration Research Corp. He serves on numerous advisory groups, including the Federal Communications Commission's Consumer/Disability Telecommunications Advisory Committee and has been a guest speaker on CNN, CNBC and Fox News. He received a B.A. in sociology and political science from Morehouse College, an M.A. in urban sociology and social policy from Columbia University and completed postgraduate studies in public administration at New York University.

Glenn E. Loney

Deputy Director, Division of Consumer and Community Affairs
Federal Reserve Board, Washington, D.C.

Loney is responsible for overall management of the division, with particular emphasis on consumer compliance and community reinvestment examinations, CRA-related applications, fair lending and community affairs. He joined the Board staff in 1975 and was appointed community affairs officer in 1986. Loney assumed his current position in 1998. He received a B.A. in economics from Michigan State University and a J.D. from the University of Michigan School of Law. Loney is a graduate of the American Bankers Association's Stonier Graduate School of Banking and a member of the State Bar of Georgia.

Kirk A. McLaughlin

Vice Chairman and Chief Executive Officer
Security Bank, Ralls, Texas

A native of Ralls, McLaughlin joined Security Bank in 1982 and was named president and CEO in 1989. Prior to joining the bank, he worked in the credit and commercial loan department of the First National Bank of Amarillo. McLaughlin recently served two terms as a director of the Federal Reserve Bank of Dallas and was chairman of the Audit Committee. He is a director of the Texas Bankers Association and a member of the Government Relations Committee of the Independent Bankers Association of Texas. McLaughlin is the former mayor of Ralls and serves as the chairman of the Ralls Housing Development Corp. He holds a B.B.A. in accounting and finance from Texas Tech University and is a graduate of the Texas Tech School of Banking and the National Agricultural Credit School.

Robert D. McTeer, Jr.

President and Chief Executive Officer
Federal Reserve Bank of Dallas

McTeer became president and CEO of the Federal Reserve Bank of Dallas in February 1991, after serving as head of the Richmond Fed's Baltimore Branch. He is frequently described as the leader of "the free enterprise Fed." Under his leadership, the Dallas Fed also has become the Federal Reserve System's window to Mexico and the rest of Latin America. He is past president of the Association of Private Enterprise Education, a national association of holders of university chairs of free enterprise and other scholars who promote market solutions to policy problems. He is a member of the Federal Open Market Committee, the Fed's principal monetary policy-making body. McTeer received his B.B.A. and Ph.D. in economics from the University of Georgia.

Diana Garza Mendoza

Community Affairs Specialist
Federal Reserve Bank of Dallas

Mendoza joined the Community Affairs Division at the Federal Reserve Bank of Dallas in 2001. Before joining the Fed, she worked as an intern at the Housing and Community Development Division of Fannie Mae's Southwestern Regional Office. She also has worked on various projects through the city of Dallas' Fair Housing Office. Mendoza holds a B.S. in public administration from the University of Texas at Dallas.

Jeffrey P. Naimon

Partner
Goodwin Procter LLP, Washington, D.C.

Naimon's consumer financial services practice focuses on regulatory, transactional and legislative advice to a variety of participants in the consumer financial services industry. Naimon is a member of the Consumer Financial Services Committee of the American Bar Association's Section of Business Law and is the co-author of the chapter "Transactions Involving Real Estate and Dwellings" in the 2000 edition of Rohner and Miller's treatise, *Truth in Lending*, published by the American Bar Association. Naimon received his B.A. from Yale University and his J.D. from the University of Virginia School of Law.

J. Reymundo Ocañas

Executive Director
Texas Association of Community Development Corporations, Austin

Ocañas was appointed executive director of TACDC in 1998. Previously, he served as a vice president and senior neighborhood development officer for Bank of America Texas. He managed the bank's community reinvestment efforts in San Antonio, Dallas, Fort Worth and Austin. Ocañas previously served as interim president of the Austin Hispanic Chamber of Commerce as well as the chamber's director of economic development. He has served on the board of directors of the Austin Community Development Corp., ACCION Texas, San Antonio Business Development Fund and Southern Dallas Development Fund, as well as the Enterprise Foundation's advisory council. He also serves as a commissioner for the Austin Electric Utility. Ocañas has a degree in political science from Rice University.

Roy O. Priest

President and CEO

National Congress for Community Economic Development,
Washington, D.C.

Priest serves as chief executive of NCCED, a trade association of more than 4,300 community development corporations. Before joining NCCED, Priest held numerous positions with the U.S. Department of Housing and Urban Development, including serving as director of economic development. Previously, he managed the Office of Resource Development for the District of Columbia's Office of Budget and Finance. He serves on the advisory board for HUD's Community Builders Program and many other national boards, including the Rural Local Initiative Support Corp. and Youthbuild. Priest received his B.S. from Central State University in Wilberforce, Ohio, a master's of public administration from the American University and a master's of city and regional planning from the Catholic University of America.

Sarah M. Randel

Education and Counseling Manager

Housing Opportunities of Houston Inc.

Randel has been a HUD-certified housing and credit counselor for 17 years. Currently, she manages HOH's prepurchase education and credit counseling programs, reaching more than 5,000 families per year. She also manages the mortgage default-counseling program. Previously, she worked for Consumer Credit Counseling Services of the Gulf Coast Area for 13 years. Randel is a graduate of Henderson State University.

Gloria R. Reynolds

Vice President and Regional CRA Officer

for Texas, Louisiana and Oklahoma

Bank One Corp.

Reynolds was previously state CRA officer for Bank One, Texas. Beginning with Bank One's acquisition of MBank in 1989, she was the CRA officer for the Dallas region. Reynolds joined MBank in 1986 as securities compliance officer for the institution's seven dealer banks. Reynolds currently sits on the Roundtable of the Texas Association of Community Development Corporations and is a member of the Advocacy Committee of the Dallas Affordable Housing Coalition. She is a graduate of the University of Texas at Austin and the Southern Methodist University School of Law.

Richard R. Riese

Director for Compliance Policy

Office of Thrift Supervision, Washington, D.C.

Riese directs compliance policy at the OTS and serves on the FFIEC Consumer Compliance Task Force. He has been an assistant chief counsel in OTS enforcement and a special assistant to the director of OTS. Before joining OTS in 1991, he practiced law in Pittsburgh. Riese is a graduate of the University of Delaware and has a law degree and a master's degree in public policy analysis from the University of Pennsylvania.

Lee Stevens

Chairman

Dallas Affordable Housing Coalition

Stevens is an independent consultant to the real estate and technology industries. He currently is consulting with Sun America Affordable Housing Partners, a housing tax credit investor, and Majesco Software, a multinational software engineering firm. During his 15-year career, Stevens has worked in business development and government relations roles with Fannie Mae and Centex Financial. He has served as chairman of the Dallas Affordable Housing Coalition board since 1998 and is on the board of the Center for Housing Resources. Stevens received his bachelor's degree in accounting from the University of Houston and attended graduate business school at Southern Methodist University.

Nancy C. Vickrey

Assistant Vice President and Community Affairs Officer

Federal Reserve Bank of Dallas

Vickrey currently chairs the Federal Reserve System's Community Affairs Subcommittee. Prior to joining the Dallas Fed in 1992, she was vice president and community affairs officer for First City, Texas–Dallas. She has also been the economic development and public relations director for the city of Midland, Texas, and worked for a Minnesota congressman. Vickrey received a B.A. in political science from Hamline University and is a graduate of the Southwestern Graduate School of Banking at Southern Methodist University.

Eloy Villafranca

Community Affairs Officer, Dallas Region
Federal Deposit Insurance Corp.

Villafranca acts as a resource to bankers, examiners and communities in all areas of compliance, including fair lending and CRA. He is on faculty at the ABA National Compliance School and the TBA Graduate and Compliance schools. Prior to his regulatory work, he spent 15 years as a Texas banker, receiving state and national recognition for his community development efforts. Villafranca is the author of several articles on fair lending and community development. He also has been featured in numerous Skylink Compliance Videos, such as “Ten Steps to Fair Lending” and “Why Compliance Is Good Business.” He holds a bachelor’s degree in finance from Texas Tech University and an M.B.A. from the University of Texas.

Linda C. Walker

Senior Vice President and CRA Compliance Officer
Guaranty Bank, Dallas

Walker is responsible for identifying, developing and implementing community reinvestment opportunities for Guaranty Bank. She is the founder and board president of the nonprofit Jeffries Learning Center, a basic-skills tutoring and fitness center in South Dallas. Walker is also active with many community-based organizations, including SouthFair Community Development Corp. and Third Ward Community Development Corp. She holds a B.A. from the University of Arkansas and completed graduate courses at the State University of New York in Brockport.

Robert L. Woodson, Sr.

Founder and President
National Center for Neighborhood Enterprise, Washington, D.C.

Woodson leads the National Center for Neighborhood Enterprise, a nonprofit nonpartisan research and demonstration organization that supports neighborhood-based initiatives to reduce crime and violence, restore families, create economic enterprise and employment, and revitalize low-income communities. He is often referred to as the godfather of the neighborhood empowerment movement. A strong proponent of strategies of self-help, Woodson is frequently featured as a social commentator in the print and on-air media, including “The NewsHour with Jim Lehrer,” “Nightline,” “Meet the Press” and other national and local broadcasts. Woodson has received many awards and has published numerous works, including *The Triumphs of Joseph: How Today’s Community Healers Are Reviving Our Streets and Neighborhoods*. He holds a B.S. from Cheyney University and an M.S.W. from the University of Pennsylvania.

Glenn Yago

Director of Capital Studies
Milken Institute, Santa Monica, California

Yago leads research at the Milken Institute in the areas of financial innovations, financial institutions and capital markets. His work includes extensive analysis of public policy and its relation to high-yield markets, initial public offerings, industrial and transportation concerns, and public and private sector employment. He recently authored “The Minority Business Challenge: Democratizing Capital for Emerging Domestic Markets” with the Minority Business Development Agency of the Department of Commerce. Previously, he was the director of the Center for Capital Studies, which he founded in 1992 to develop insight into the process of capital access and ownership change. Yago received his Ph.D. from the University of Wisconsin–Madison.

