



PRESS RELEASE

Federal Deposit Insurance Corporation

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FDIC APPOINTS FIVE SENIOR OFFICIALS IN DIVISION OF COMPLIANCE AND CONSUMER AFFAIRS

FOR IMMEDIATE RELEASE

FDIC Chairman Donna Tanoue today announced the appointment of five senior officials in the Corporation's Division of Compliance and Consumer Affairs (DCA):

- Timothy R. Burniston as Deputy Director for compliance examinations, including compliance policy development and regional DCA operations;
- Donna J. Gambrell as Deputy Director in charge of community and consumer affairs programs;
- Bobbie Jean Norris as Senior Advisor to DCA Director Stephen M. Cross;
- James K. Baebel as Assistant Director for compliance policy; and
- Robert W. Mooney as Assistant Director for CRA (Community Reinvestment Act) and fair lending policy.

"This new senior management team emphasizes the importance of consumer protection and community affairs at the FDIC," Chairman Donna Tanoue said in announcing the appointments. "This strong team, led by Division Director Steve Cross, brings together many different talents and experiences -- their strengths reinforce each other."

DCA promotes compliance with fair lending and other consumer protection laws and regulations, and increases public understanding of and confidence in the deposit insurance system. The Division's duties include conducting compliance examinations;



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

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educating financial institution officials about fair lending and consumer protection compliance; addressing unsafe or unsound banking practices and compliance violations; and providing education and other assistance to consumers and community groups.

Mr. Burniston has been with the Office of Thrift Supervision (OTS) for the last 12 years, most recently as Managing Director for compliance policy and specialty examinations. In that role, he was responsible for policy development in several areas, including compliance examinations, technology risk management, consumer affairs and community affairs. He previously held positions with the Federal Reserve Bank of New York and the Federal Reserve Board in Washington.

Ms. Gambrell has been Associate Director of DCA's Consumer and Community Affairs Outreach Branch since 1997. Her primary duties there were to oversee the FDIC's community affairs, consumer complaint resolution, and deposit insurance outreach programs. She began her FDIC career in 1991 as Community Affairs Officer for the Division of Supervision in the New York Region. In 1999, Ms. Gambrell helped to develop the FDIC's Y2K outreach program. Ms. Gambrell previously worked at the Resolution Trust Corporation (RTC), the Federal Savings and Loan Insurance Corporation (FSLIC), and the U.S. General Accounting Office.

Ms. Norris returns to the FDIC after serving since March 1999 as Associate Regional Director in the Capital Region of the National Credit Union Administration. She first joined the FDIC in 1991 and held various positions in DCA, including National Community Affairs Coordinator and Section Chief for Fair Lending. She previously worked for the Office of the Comptroller of the Currency, the FSLIC and the Farm Credit Administration.

Mr. Baebel has been DCA's Senior Review Examiner in Washington since 1994, where he has managed the development of compliance examination policies and procedures. From 1989 until 1994, Mr. Baebel helped manage the RTC's conservatorship program for insolvent thrift institutions. He previously worked for the FSLIC, the Federal Reserve Board, the Neighborhood Reinvestment Corporation and the Federal Home Loan Bank Board.

Mr. Mooney has been DCA's Senior Fair Lending Specialist with DCA in Washington since 1997, serving as the FDIC's primary policy advisor on matters pertaining to CRA and fair lending. He joined the FDIC in 1991 to help establish DCA's Community Affairs Program in the Chicago Region. He moved to Washington in 1993 to assist in the interagency revision of the CRA regulations. Before joining the FDIC, Mr. Mooney managed thrift institutions in the RTC's conservatorship program, was a regional vice-president of retail banking for a multi-state financial institution, and served as a board member of several community development corporations.

The five appointments became effective June 18, 2000.