

FDIC Advisory Committee on Economic Inclusion

Ted Beck joined the National Endowment for Financial Education (NEFE) in Greenwood Village, CO, as president and chief executive officer on October 1, 2005. NEFE is a private national foundation dedicated to improving the financial well-being of all Americans. Prior to this appointment, Mr. Beck served as Associate Dean of Executive Education and Corporate Relations at the University of Wisconsin-Madison School of Business.

Mr. Beck currently serves on the Wisconsin Alumni Association Board of Directors and the national Jump\$tart Coalition Board. He previously served as Chairman of the Advisory Board of Directors of Gammex, Inc. and sat on the boards of Keylab, Madison Committee on Foreign Relations, International University Consortium for Executive Education, the Graduate School of Banking, and the Wisconsin Public Utility Institute. He also has served on the boards of Citicorp Securities, Inc. and the Cleveland Playhouse.

Mr. Beck is an alumnus of the UW-Madison School of Business where he earned his M.B.A. in International Business in 1976. He served on the Wisconsin Business Alumni Board of Directors from 1983 to 1985. He earned his undergraduate degree in Business Administration from the University of Notre Dame in 1975.

Kelvin Boston is the executive producer and host of the *Moneywise with Kelvin Boston* public television series. He is also the author of *Smart Money Moves For African Americans* (Putnam). On March 14, 2003, Kelvin Boston was awarded the National Community Reinvestment Coalition's (NCRC) annual award for promoting economic justice. Mr. Boston won the "Color of Money" award for producing the *Moneywise* PBS series. The "Color of Money" award recognizes the nation's best news, editorial or documentary coverage of economic justice issues.

Martin Eakes is the Chief Executive Officer of Self-Help/Center for Responsible Lending (CRL). Mr. Eakes co-founded Self-Help, a community development lender, in 1980. CRL's staff includes attorneys, researchers, and policy analysts in North Carolina, Washington, D.C., and Oakland, CA, who study and report on predatory lending matters and monitor legislative and regulatory activity in state capitols and in the U.S. Congress. To date, the Center for Responsible Lending has helped save American families more than \$4 billion annually.

Mr. Eakes holds a law degree from Yale, a Master's from the Woodrow Wilson School of Public Affairs at Princeton, and a B.A. from Davidson College.

Lawrence K. Fish is Chairman and Chief Executive Officer of Citizens Financial Group, Inc., a multi-state bank holding company headquartered in Providence, RI. Citizens operates its branch network in 13 states and has non-branch retail and commercial offices in about 40 states.

A 1966 graduate of Drake University, Mr. Fish earned an M.B.A. from the Harvard Graduate School of Business Administration in 1968. He was the recipient of Harvard's Frank Knox Fellowship, which included graduate study at the London School of Economics and travel in India. Mr. Fish is the recipient of honorary doctorate degrees

from Drake University, Providence College, Bryant College, Roger Williams University, Johnson & Wales University and the University of Massachusetts.

The Rev. Dr. Floyd H. Flake is a former U.S. Representative (D-NY; 1986 - 1997) and is currently the senior pastor of Greater Allen A.M.E. Cathedral of New York in Jamaica, Queens, NY. While serving in Congress, the Rev. Dr. Flake was a member of the House Banking and Finance and Small Business Committees. He authored the Bank Enterprise Act provisions of the Community Development Financial Institutions Act of 1993, which provided incentives for financial institutions to make market-oriented investments in destabilized urban and rural economies. From February 2002 to February 2006, Dr. Flake served on the FDIC Advisory Committee on Banking Policy.

Dr. Flake serves as a member of the following boards: The President's Commission on Excellence in Special Education; The Fannie Mae Foundation; The Princeton Review; The New York City Investment Fund Civic Capital Corporation; The Initiative for a Competitive Inner City; and the Bank of America National Advisory Board. Dr. Flake is also a Senior Fellow at the Manhattan Institute for Social and Economic Policy, an Adjunct Fellow on the Advisory Board of The Brookings Institution Center on Urban and Metropolitan Policy, and a member of The NYC 2012 Olympic Committee. He is also a former columnist for the New York Post.

Dr. Flake earned a Doctor of Ministry Degree from the United Theological Seminary in Dayton, OH, and holds a B.A. from Wilberforce University with additional studies at Payne Theological Seminary and Northeastern University School of Business.

Ester R. Fuchs is Professor of Public Affairs and Political Science at Columbia University School of International and Public Affairs. From January 2002 to January 2006, she served as Special Advisor to the Mayor for Governance and Strategic Planning in the administration of Mayor Michael R. Bloomberg of the City of New York.

Dr. Fuchs's previous academic positions included Professor of Political Science at Barnard College, Chair of the Urban Studies Program at Barnard and Columbia Colleges, Professor of Public Affairs at the Columbia University School of International and Public Affairs, and founding Director of the Columbia University Center for Urban Research and Policy. She also taught at the University of Notre Dame.

She is a graduate of Bayside High School, received her B.A. from Queens College, C.U.N.Y.; M.A. from Brown University; and Ph.D. from the University of Chicago.

Ronald Grzywinski is the chairman and co-founder of ShoreBank Corporation of Chicago. ShoreBank, currently with total assets of \$1.8 billion, was established in 1973. ShoreBank provides financing to small businesses and residents in disinvested urban and rural communities. Since 1973, ShoreBank has expanded from one location on Chicago's south side to include operations in other economically challenged communities. Local banking and/or non-profit development offices currently serve Detroit; Cleveland; Marquette, MI; Portland, OR; and Ilwaco, WA.

Mr. Grzywinski has been an advisor to local communities, both nationally and internationally, to assist with their local development banking efforts. This includes work

with the Southern Development Bancorporation in Arkansas, Grameen Bank and BRAC in Bangladesh, and the Aga Khan Foundation in Pakistan.

In 2001, Mr. Grzywinski was awarded an Honorary Doctor of Business degree by Northern Michigan University School of Management and in 1988 he received the Medal for Entrepreneurial Excellence from the Yale University School of Management.

Wade Henderson, Esq., is the President & CEO of the Leadership Conference on Civil Rights (LCCR) and Counselor to the Leadership Conference on Civil Rights Education Fund. LCCR encompasses almost 200 national organizations, including those representing persons of color, women, children, organized labor, persons with disabilities, older Americans, gays and lesbians, civil liberties and human rights interests, and major religious institutions.

Mr. Henderson is also the Joseph L. Rauh, Jr. Professor of Public Interest Law, David A. Clarke School of Law, University of the District of Columbia. He was previously Washington bureau director of the NAACP and associate director of the Washington national office of the American Civil Liberties Union.

Mr. Henderson graduated from Howard University and the Rutgers University School of Law (Newark). He also has an Honorary Doctorate of Law from the Queens College School of Law, City University of New York (CUNY).

Alden J. McDonald, Jr., has been President and CEO since 1972 of Liberty Bank and Trust Company, New Orleans, LA, one of the five largest African-American owned financial institutions in the United States. A graduate of the LSU School of Banking and of Columbia University's Commercial Banking Management Program, Mr. McDonald began his career at International City Bank in New Orleans in 1996, rising to the position of Vice-President for Consumer Lending. In 1972, he left to take the reins of the newly formed Liberty Bank and Trust Company.

He has also served on the boards of numerous local, regional, and national institutions and agencies, including Fannie Mae, the American Bankers Association, the National Bankers Association, and the Louisiana Bankers Association. Mr. McDonald has also served on many corporate boards including Stewart Enterprises, Inc. (STEI), Entergy New Orleans Advisory Board, Chairman of the New Orleans Chamber of Commerce, Chairman of the Lindy Boggs Medical Center, Minority Alliance Capital, the Ernest N. Morial Convention Center, and the Port Authority of New Orleans.

Manuel Orozco is director of remittances and development at the Inter-American Dialogue, conducting policy analysis and advocacy on issues relating to global flows of remittances. He also heads the Central America program. In 2004 and 2005 he directed a program funded by the Multilateral Investment Fund of the Inter-American Development Bank and International Fund for Agricultural Development of the United Nations to leverage remittance transfers. In addition to his work at the Dialogue, he is senior researcher at the Institute for the Study of International Migration at Georgetown University and teaches international migration at that university. Until 2005 he was chair of Central America and the Caribbean at the United States Foreign Service Institute. Manuel Orozco taught Political Science at the University of Akron, Akron, OH. He has

also been a researcher for the Tomas Rivera Policy Institute working on issues related to migration, ethnicity, international relations, and their implications for the United States.

In addition to his academic work, he has worked as a policy consultant for various organizations in Central America, the United States, and South Africa, developing programs on democracy and governance issues, as well as on migration and remittances. He has also taught International Relations in Costa Rica and served on various boards in Nicaragua and the United States. His areas of interest include Central America, globalization, democracy, migration, conflict in war torn societies, and minority politics.

Dr. Orozco holds a Ph.D. in Political Science from the University of Texas at Austin, masters in Public Administration and Latin American Studies, and a B.A. in International Relations from the National University of Costa Rica.

Maria Otero is president & CEO of ACCION International, a leading global microfinance institution that seeks to open the financial systems in developing countries to reach the poor. ACCION provides technical assistance, equity investment and financial services to 27 of the most advanced microfinance institutions in the world. Ms. Otero first joined ACCION in 1986 as director of its lending program in Honduras. She became president of the organization in 2000.

Ms. Otero has published extensively on sustainable microfinance, including as co-editor of *The New World of Microfinance*, published by Kumarian Press. Ms. Otero chairs the board of ACCION Investments, a \$20 million U.S. investment company for microfinance, and co-chairs the Microenterprise Coalition. She also serves on the boards of directors of three regulated microfinance institutions in Latin America: Mibanco in Peru, BancoSol in Bolivia and Compartamos in Mexico.

Since 1997, Ms. Otero has been an adjunct professor at the John Hopkins School for Advanced International Studies (SAIS). Maria Otero has an M.A. in Literature from the University of Maryland and an M.A. in International/Relations from Johns Hopkins SAIS.

John W. Ryan is Executive Vice President of the Conference of State Bank Supervisors (CSBS), the professional association of the nation's state and territorial banking supervisors. CSBS coordinates state and federal supervisory relationships and agreements, promotes best practices in the states, educates state bank examiners and represents the states' efforts to advance dual banking at the federal level. John joined CSBS in 1997 as an assistant vice president for legislative affairs.

From 1994 to 1997, he worked at Newmyer Associates, a public affairs consulting firm, where he led the company's financial services consulting practice. Prior to that, Mr. Ryan spent four years as a professional staff member of the United States House of Representatives Committee on Banking, Finance and Urban Affairs (1989-93). In 1993, he received a fellowship from the Commission of the European Union to work in its financial institutions directorate in Brussels, Belgium.

Mr. Ryan received his B.A. in political science and economics from the University of California, Berkeley in 1988.

Robert K. Steel was sworn in on October 10, 2006, as the Under Secretary of the Treasury for Domestic Finance. In that capacity, he serves as the principal adviser to the Secretary on matters of domestic finance and leads the Department's activities with respect to the domestic financial system, fiscal policy and operations, governmental assets and liabilities, and related economic and financial matters.

Robert K. Steel retired from Goldman Sachs as a vice chairman of the firm on February 1, 2004. From February 2004 to September 2006, Mr. Steel served as a senior fellow at the Center for Business and Government at the John F. Kennedy School of Government at Harvard University. Mr. Steel received his undergraduate degree from Duke University and his M.B.A. from the University of Chicago.

Diana L. Taylor has served as the Superintendent of Banks for the State of New York since June 2003, a position to which she was appointed by Governor Pataki. She began her career in the private sector, working as an investment banker, first for Smith Barney, Harris Upham, then Lehman Brothers, Kuhn Loeb, then as a Senior Vice President at Donaldson, Lufkin & Jenrette. She went on to become a founding partner of M. R. Beal & Company, a boutique investment banking firm which specializes in municipal finance.

Ms. Taylor serves on several non-profit boards including The After School Corporation, the Brooklyn Academy of Music, the YMCA of Greater New York, the Empire State Development Corporation, the Hudson River Park Trust, Literacy Partners, the New York Women's Foundation, and the International Women's Health Coalition. She is a member of the Council on Foreign Relations. She graduated from Dartmouth College where she majored in economics. She received her M.B.A. from Columbia Business School, and her Masters in Public Health from the Mailman School at Columbia University.

Peter Tufano is the Sylvan C. Coleman Professor of Financial Management at the Harvard Business School, as well as Senior Associate Dean and Director of Faculty Development. Mr. Tufano's research and course development focus on Corporate Financial Engineering, which is the application of modern financial techniques to help organizations raise capital, structure contracts, and manage risk; and Consumer Finance, especially the organization and operation of the global mutual fund industry, as well as the provision of financial services to low-income families.

Mr. Tufano has worked with a variety of financial institutions, including commercial and investment banks, investment management organizations, credit unions, community development financial institutions, tax preparation firms, and government bodies, including the SEC. Mr. Tufano is the founder and Chairman of Doorways to Dreams Fund, Inc., a nonprofit that uses financial innovation to serve the financial service needs of families.

Mr. Tufano earned his Ph.D. in Business Economics from Harvard University; his M.B.A., with high distinction as a Baker Scholar, from Harvard Business School; and his A.B. degree in economics, summa cum laude, from Harvard College.

Elizabeth Warren is the Leo Gottlieb Professor of Law at Harvard University. She is the author of law review articles, book chapters, reports, and other scholarly articles on a range of commercial law topics. She is the coauthor of three major textbooks in law, three books based on her empirical studies, and two books for general audiences. She served by appointment of Chief Justice Rehnquist as a member of the Judicial Education Committee of the Federal Judicial Center from 1990-1999. She has also served as Vice-President of the American Law Institute, and she currently serves on the Executive Board of the National Bankruptcy Conference.

Deborah C. Wright is Chairman & CEO of Carver Bancorp, Inc., the holding company for Carver Federal Savings Bank, a federally chartered savings bank and the nation's largest African- and Caribbean-American operated bank, with \$655 million in assets and 130 employees. Carver operates eight full-service branches in the New York City boroughs of Brooklyn, Queens, and Manhattan.

Prior to assuming her current position, Ms. Wright was President and CEO of the Upper Manhattan Empowerment Zone Development Corporation. She previously served as Commissioner of the Department of Housing Preservation and Development under Mayor Rudolph W. Giuliani. Prior to that appointment, Mayor David N. Dinkins appointed Ms. Wright to the New York City Housing Authority Board, which manages New York City's 189,000 public housing units.

Ms. Wright serves on the boards of Kraft Foods Inc., Time Warner, The Partnership for New York City and The Children's Defense Fund. She is a member of the Board of Overseers of Harvard University and a member of the Board of Managers of the Memorial Sloan-Kettering Cancer Center. She earned A.B., J.D. and M.B.A. degrees from Harvard University.

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