

2022 Community Bankers Workshop

Matthew Joseph B. Crisostomo

Financial Institution Examiner
Department of Consumer Protection
Los Angeles, CA

Mr. Crisostomo began his career with the FDIC in 2013 as a Financial Institution Specialist in the Los Angeles West Field Office. In 2017, he was promoted to Financial Institution Examiner after receiving his commission with the FDIC's Division of Consumer Protection. He primarily examines banks within the Southern California-Phoenix Territory and has lead or assisted on examinations throughout the country for institutions of varying size and complexity. Mr. Crisostomo currently serves as a subject matter expert for deposit regulations, Fair Lending, and FinTech. Mr. Crisostomo is a graduate of Bowie State University; Bowie, Maryland.

Alex Kokkinakis

Senior Financial Analyst
Division of Insurance and Research
San Francisco, CA

Alex Kokkinakis is a Senior Financial Analyst who joined the FDIC's San Francisco Regional Office in 2018. Alex has over eleven years of experience at the FDIC, previously holding the positions of Economic Analyst and Financial Analyst in the Washington D.C. office, where he researched economic developments and contributed to the production of the FDIC's Quarterly Banking Profile. Alex currently monitors risks to financial institutions across the states and territories in the San Francisco Region. Alex has a bachelor's degree in economics and finance from Kent State University and a master's degree in public policy from George Mason University.

Karen Luu

Senior Examiner — Large Financial Institutions
Division of Risk Management Supervision
Los Angeles, CA

Karen Luu has been a Risk Management Examiner in the Los Angeles North field office since 1993. She is currently the Examiner in Charge of a large financial institution for the past four years. During her career, Karen has led the review of BSA/AML at two other large banks in the Region. She has extensive experience as Examiner-in-Charge at complex and problem institutions where she recommended and reviewed numerous corrective programs. During her career, Karen has served as Acting Supervisory Examiner, completed the review of deposit insurance applications, served as Acting Case Manager (Special Activities), and conducted training for bankers and examiners. Karen earned a Bachelor of Science in Finance, Real Estate, and Law from California State Polytechnic University, Pomona, CA, and is a Certified Anti Money Laundering Specialist.

John McGee

Regional Manager

Division of Insurance and Research

San Francisco, CA

John McGee is the Division of Insurance and Research Regional Manager for the FDIC office in San Francisco. He is responsible for the financial analysis of banking conditions and economic conditions for the 11 states in the FDIC western region. Prior to joining the FDIC in 2010, John was Vice President and manager of the financial planning and analysis department at First Niagara Bank, a \$30 billion institution headquartered in Buffalo, New York. John also previously worked as a financial analyst for M&T Bank, and two Fortune 500 firms. He holds an MBA with a concentration in finance from the University of Rochester.

Robert (Bob) McGibbon

Field Supervisor

Federal Deposit Insurance Corporation

Los Angeles, CA

Mr. McGibbon began his career with the FDIC in 1988 as an examiner in the Sacramento Field Office. He was promoted to a Case Manager in the San Francisco Regional Office in 1996 where he spent the next five years. While there, he was responsible for supervising banks in the Los Angeles, San Francisco, and Salt Lake City territories. In 2001, Mr. McGibbon became Field Supervisor of the Billings, Montana Field Office and in 2002 became Field Supervisor for the Los Angeles Territory where he continues to manage two offices that supervise banks in Los Angeles and San Bernardino Counties as well as along the Central California Coast. Over his career, he has worked on numerous projects in the San Francisco Region and the FDIC's Washington Office including serving as Special Assistant to the Risk Management Division Director and participating on projects to improve the FDIC's processes. Finally, he has regularly led the San Francisco Region's directors' college initiatives since 2006 — educating bankers throughout the Region on various regulatory matters. Mr. McGibbon is a 1988 graduate of Oregon State University; Corvallis, Oregon.

Danielle D. Norton

Supervisory Examiner

Federal Deposit Insurance Corporation

Salt Lake City, UT

Danielle Norton is a Supervisory Examiner in the Salt Lake City Field Office, overseeing banks in Idaho, Utah, Montana, and Wyoming. She has over 18 years of FDIC experience with a wide range of examination work at community banks and industrial banks of various sizes, complexity, and ratings. Prior to her current role, Danielle served as the Special Activities Case Manager for the Atlanta Regional Office, where she was responsible for overseeing institutions with considerable Anti-Money Laundering/Countering the Financing of Terrorism (AML/CFT) concerns. Danielle began her career in the Scott Depot, West Virginia Field Office and spent majority of her career in the Atlanta, Georgia Field Office and Regional Office. She moved to Salt Lake City in 2018. Danielle's personal interest includes spending time with her family; including her three-year old son and five-year old daughter. She also enjoys playing volleyball, travelling, and watching college football. Now that she lives in Salt Lake, she is slowly learning how to ski and kind of starting to enjoy camping. Danielle is a certified anti-money laundering specialist. She has a Bachelor of Science in Business Administration from the University of Charleston, in Charleston, West Virginia.

Scott Schweser

Regional Economist

Division of Insurance and Research

San Francisco, CA

Scott Schweser joined the FDIC's Division of Insurance and Research in January 2012, where he analyzes economic trends in the San Francisco Regional Office. Prior to his current position, Scott worked in both the banking and real estate sectors, spending approximately five years at Bank of America in Boston, where he was a Vice President and asset manager focused on bank tax credit equity investments. Additionally, he worked as a senior asset manager at TCAM, a real estate advisory firm based in Boston. Scott earned an MA in Economics from Yale University.

Rolin Thomas

Review Examiner

Division of Depositor and Consumer Protection

San Francisco, CA

Mr. Thomas joined the FDIC in 2005 as a Financial Institution Examiner. As an examiner, he worked in the FDIC's Rocky Mountain territory and the Houston/Austin Texas territory. In that role he examined institutions of all sizes and complexities, from small community agriculture banks to large nationwide lenders with complex portfolios. Mr. Thomas became a Review Examiner in the San Francisco Regional Office in 2013 where he currently manages a portfolio of banks in Southern California and Arizona. Mr. Thomas is a graduate of Sam Houston State University where he earned a Bachelor of Business Administration in Management. He is also a graduate of the ABA's Graduate of School of Banking.

Wade Walker

Supervisory Examiner

Division of Risk Management Supervision

Salt Lake City, UT

Mr. Walker has been with the FDIC for over 30 years and is a Supervisory Examiner in the Salt Lake City Field Office. He has specialized in Information Technology examinations for the past 20 years, but has extensive experience in Risk Management examinations as well. In 2000, he received his Certified Information Systems Auditor (CISA) certification. Wade has been a presenter at numerous banker outreach events throughout the San Francisco Region, and in fact, has teamed up so many times with Bob McGibbon over the years at these presentations that they've become affectionately known as Yogi and Boo-boo. Wade's personal interests include his family, sports, music, church, and theater. He has played various roles in several local theater productions and may spontaneously break out into song at any moment during his presentations. Although short in stature, Mr. Walker is very long-winded. He is a graduate of Brigham Young University in Provo, Utah.

Melissa O. Young

**Senior Examiner — Large Financial Institutions
Division of Risk Management Supervision
Los Angeles, CA**

Melissa Young has been a Risk Management Examiner in the Los Angeles North field office since 1992, and became a Large Financial Institutions Examiner in 2018. During her career she has participated in many special projects related to training for examiners and bankers. From 2015 through 2018, Ms. Young was the Lead Project Manager for the Subject Matter Expert (SME) Project, which was established to develop training, guidelines, and procedures related to the emerging complex supervisory issues that require subject matter experts. Ms. Young has also developed curriculum and presented at many of the FDIC's Banker's Outreach programs and various other regulatory and banker conferences. As a BSA/AML SME, she has developed curriculum and conducted several BSA/AML training sessions for both examiners and bankers. As an examiner, she has conducted numerous examinations for financial institutions of varying size, complexity, and ratings. Ms. Young has a BA degree in Business Administration with a concentration in Economics from California State University, San Bernardino.