

## OCC Minority Depository Institutions Advisory Committee 2021-2022

### Natalie Abatemarco

Ms. Abatemarco is Managing Director, Citi Community Investment and Development, a division of Citigroup, Inc. Ms. Abatemarco joined Citi in 1996 and has served in a number of roles within Community Affairs. She manages Citi's efforts to strengthen existing and new strategic community initiatives with nonprofits and consumer advocacy organizations.

She has had many national roles at Citi, and currently oversees US Business Partnerships and Citi Inclusive Finance in the U.S, focusing on economic empowerment and growth for underserved communities. Her latest efforts include serving on the Business Task Force which developed Citi's billion-dollar commitment, Action for Racial Equity, to address equity and the racial wealth gap. In 2007, she assumed responsibility for Citi's Office of Homeownership Preservation, which recently changed its name to Inclusive Housing. In 2011, Ms. Abatemarco assumed responsibility for Citi Salutes, an initiative to support military and veteran communities across specific need areas. She also serves as a member of Citi's Global Consumer Bank Reputation Risk Committee which focuses on industry best practices and customer fairness, as well as the Community Reinvestment Act/ Fair Lending Governance Committee. Prior to joining Citi, Ms. Abatemarco was the executive director and co-founder of a management consulting organization that provides assistance and training in all areas of fundraising and organizational development for nonprofits. She serves on the board of directors of the Long Island Community Foundation and Woodstock Institute, and the Bankers and Community Council of the National Community Reinvestment Coalition. She has a bachelor's degree and a master's degree from Elmira College.

### Jamie Bartholomew Aller

Ms. Aller is a director and general counsel of The National Bank of Malvern, a \$172 million women-owned national bank in Malvern, Pennsylvania. Ms. Aller has long been involved with women's issues and has been a board member of the bank since 1998 and general counsel since 2010. As a member of the board of directors, Ms. Aller is a member of the board's Loan, ALCO, Compliance, Audit and Trust Audit Committees. As general counsel, Ms. Aller also is Special Projects Manager. Prior to becoming general counsel, Ms. Aller was an associate at a New York law firm from 2006 to 2010 where she specialized in corporate and real estate matters. She has a law degree from Harvard Law School, a master's degree from Oxford University, St. Cross College, and a bachelor's degree in political economics from Princeton University.

### Brian E. Argrett

Mr. Argrett is president and chief executive officer of City First Bank of DC, a \$376 million certified Community Development Financial Institution in Washington, DC. Mr. Argrett joined

City First in 2011, bringing extensive expertise in financing companies in underserved communities with both debt and, previously with equity, as a private equity investor and fund manager. In addition to serving as the bank's president, chief executive officer and director, Mr. Argrett is the chairman of City First Enterprises and City First Foundation. Mr. Argrett serves as a director on the board of the Federal Home Loan Bank of Atlanta ("FHLBATL") and as the chair of FHLBATL's Enterprise Risk and Operations Committee. Mr. Argrett also serves as a member of the Steering Committee of the Expanding Black Business Credit Initiative, is a member of the Global Alliance for Banking on Values, served as a past chairman of and serves on the board of the Community Development Bankers Association, and was a past presidential appointee, under the Obama administration, to the Community Development Advisory Board. Mr. Argrett holds a Juris Doctorate and a master's in business administration from the University of California, Berkley, and a bachelor of science degree from the McIntire School of Commerce at the University of Virginia.

### John J. Hou

John Hou is chairman and chief executive officer of Asian Pacific National Bank, a \$57 million minority-owned bank in San Gabriel, California. Mr. Hou was an original organizer of the bank's predecessor, Asian Pacific Thrift and Loan Company, in 1989-1990 and later converted the company to a national bank in 1995. From 1982 to 1988, he served as manager in the Los Angeles and San Gabriel Valley offices of Los Angeles National Bank, American Asian Bank and Cathay Bank. Additionally, Mr. Hou previously served as chairman of the U.S. Chinese Bankers Alliance, chairman and president of the National Association of Chinese American Bankers, and member of the board of directors of the California Bankers Association. In August 2001, Mr. Hou was the convener of the 17<sup>th</sup> World Chinese Banking Amity Conference in Los Angeles. Mr. Hou currently is on the Advisory Committee of the P.L.U.S. Charitable Trust. He is a long-standing sponsor of the San Gabriel Chamber of Commerce, the San Gabriel Educational Foundation, and the La Casa de San Gabriel Community Center. He also has served as Planning Commissioner for the City of San Gabriel. Mr. Hou received a bachelor's degree in physics from Fu Jen University in Taipei, Taiwan, a master's degree in Operations Research from Stanford University, and a master's degree in Public Policy from Harvard University, Kennedy School of Government.

### Jody S. Lee

Dr. Jody S. Lee is the Chairwoman of Southwestern National Bank, a \$750 million minority-owned community bank headquartered in Houston, Texas. Since joining the board of directors in 2016, Dr. Lee has served on the Audit, ALCO, Governance, Compensation, and Executive Committees. In addition to the practice of radiology, Dr. Lee leads a commercial real estate development and management company that specializes in healthcare tenants. Her projects range from doctors' offices in a medical plaza to large opportunity zone developments. Dr. Lee also is a member of the board of organizations of various sizes and disciplines, ranging from a

local community hospital, to the Texas Radiological Society, to a global association such as Entrepreneurs' Organization. Dr. Lee's volunteer work also includes mentoring pre-med students at Rice University, entrepreneurship students at University of Houston, and entrepreneurs in start-up companies. Dr. Lee earned her bachelor of arts degree from Rice University, her medical degree from the University of Texas Houston Health Science Center, and her master's in business administration from the George Washington University.

### Beverly Meek

Ms. Meek is First Vice-President, CRA Director of Flagstar Bank, a \$27.4 billion federal savings association in Troy, Michigan. Ms. Meek joined Flagstar Bank in November 2015. As First Vice President, Community Reinvestment Act Director, Ms. Meek is responsible for developing, implementing and administering all aspects of Flagstar's Community Reinvestment Act Compliance Program, including the bank's strategy for meeting the lending, investment and service needs of the communities in which the bank operates, including low- to moderate-income neighborhoods. Ms. Meek began her career in banking in 1980 with Security Federal Savings & Loan in Springfield, Illinois. In 1992, she moved to Bank One, in Springfield, Illinois, as Vice-President of Community Reinvestment Act. In 2004, she transferred to Chicago, Illinois where she held various positions within JPMorgan Chase, including: Illinois State CRA Manager, National Manager of the JPMorgan Chase Federal Home Loan Bank Affordable Housing Program, and Vice-President of Corporate Responsibility and Global Philanthropy. Ms. Meek has served on many community boards as an active community volunteer and leader currently serving as board member of Rende Progress CDFI and Pontiac Michigan Chamber of Commerce. She is the former president of the Illinois Federation Community Schools and served on the Evanston Community Development Board, Associated Colleges of Illinois Board, the Chicago Pre-College Science & Engineering Board, the Springfield Project, HOPE, the Dominican Sisters Charitable Trust Fund, the Franciscan Sisters San Domino Fund, the Capital Community Health Care Center Board, and Leadership Springfield alumni.

### Thomas Ogaard

Mr. Ogaard is president and chief executive officer of Native American Bank, NA, a \$203 million minority-owned bank in Denver, Colorado and is chairman, president and chief executive officer of its holding company, the Native American Bancorporation Co. He has more than 40 years of banking experience encompassing a broad array of operating areas. He has held senior management positions for the past 27 years in both multi-billion-dollar regional banks and local community banks. His experience working with Indian Tribes and Tribal leaders on development projects has helped create jobs and provided economic diversity in and around reservation communities throughout the country, including Alaska. He currently serves on the boards of the Independent Bankers of Colorado and the Community Development Bankers Association based in Washington, D.C. He is an advisory board member for the Tesoro Cultural Center in Morrison, Colorado. He has been an active participant and served in leadership roles in a number of community organizations including: Chambers of Commerce, Habitat for Humanity, United

Way, Rotary, March of Dimes, Junior Achievement and many others. He is a graduate of Bemidji State University with a bachelor of science in finance.

### José (Joe) Quiroga

Mr. Quiroga is president of Texas National Bank, a \$421 million Hispanic-owned bank in Mercedes, Texas. Mr. Quiroga is a member of the bank's board of directors. He has served in these positions since 2007. Prior to joining Texas National Bank, Mr. Quiroga was a vice president at JPMorgan Chase with positions in Commercial Lending and Private Banking managing both U.S. and International clients. Mr. Quiroga previously was licensed as a Registered Investment Advisor with NASD Series 7, 63 and State of Texas Group 1 insurance license. Mr. Quiroga was recently appointed as a board member for the Federal Reserve Bank of Dallas. Prior to being appointed to the Federal Reserve Bank of Dallas Board, he served as a member of the Regional Bank Council for the Federal Reserve Bank of Dallas-San Antonio Branch. He also served on the Community Depository Institutions Advisory Council of the Federal Reserve Bank of Dallas and was appointed as the committee's national representative in Washington, D.C. Mr. Quiroga was the vice chairman for the committee which advised the Board of Governors on community banking issues and trends. Mr. Quiroga's civic activities include serving as the Immediate Past Board Chair for Edinburg's Boy's and Girl's Club, as well as the current treasurer and board member of the VAMOS Scholarship Fund. Mr. Quiroga was previously a board member of the Texas Bankers Association. Mr. Quiroga graduated from the University of Texas Pan-American with a degree in business administration with a concentration in finance.

### Kelly Skalicky

Kelly Skalicky is the president, chief executive officer and a director of Stearns Bank, N.A, a \$2.4 billion national bank in St. Cloud, Minnesota. Ms. Skalicky joined Stearns Bank in 2011 as general counsel continuing in the family business as the second-generation and daughter of founder Norman Skalicky. Ms. Skalicky held positions with increasing responsibilities serving on the Loan, Credit Review, Asset Liability Management, Enterprise Risk, and IT Steering committees and the bank and holding company board of directors. She was promoted to president in 2017 and elected as chief executive officer in 2019. Ms. Skalicky drew on her Indian law background to expand Stearns Bank's specialty lending and digital banking services to Native communities, offering finance and treasury management services tailored for sovereign tribal governments. In addition, she developed new USDA, SBA and IEED initiatives and emergency relief programs and outreach for veteran-owned, women-owned and disadvantaged small businesses throughout the country. Ms. Skalicky is intensely focused on increasing financial and technology access to expand digital banking and faster payment technologies for underserved communities, including by forming technology-sharing partnerships with community banks, CDFIs, and Fintechs across the country. Ms. Skalicky serves on the board of trustees for Saint John's University and on the board of directors for The Clara Foundation, which supports Clara's House to provide out-patient child and adolescent mental health and addiction care. Ms. Skalicky earned her juris doctorate from William Mitchell College of Law.

She clerked for the Honorable Michael J. Davis, the first African American appointed to the United States District Court for the District of Minnesota and first African American Chief Judge of the United States District Court from 2008 to 2015.

### Laurie Vignaud

Ms. Vignaud is the president and chief executive officer of Unity National Bank, a \$130 million African American-owned bank in Houston, Texas and Atlanta, Georgia. She has held that position since January 2020. Ms. Vignaud previously was the president of Capital One Bank's Community Development Corporation and Senior Vice President of Community Development Banking for its South-Central Region. She was responsible for the development, monitoring, management and promotion of community development programs and Community Reinvestment Act initiatives for Capital One in Louisiana and Texas. She has been instrumental in bringing millions of dollars in grant financing to Capital One that were used to support affordable housing programs. She created and led some of Capital One's most creative affordable housing and small business initiatives in the region. Ms. Vignaud is active in the community and serves on the board of the NAACP Texas State Corporate Advisory Board, Texas Southern University Business School Advisory Board, the Houston Area Urban League Board of Directors, Earl Carl Institute Board of Directors and the Ensemble Theatre. Houston Mayor Sylvester Turner appointed her to serve on the Board of the Houston Land Bank. She is also a member of the Missouri City Chapter of the LINKs.