

# Conference Biographies

## Alexandra Blum

Alexandra Blum has been president and CEO of the Minnesota Business Finance Corporation since 1998. MBFC is a \$230 million SBA 504 Certified Development Company with offices in Minneapolis, St. Cloud and Bemidji, Minn. Blum holds a BS in finance from Northeastern University, Boston, Mass., and an MBA from St. Cloud State University.

## John L. Brown II

John Brown is district director of the South Dakota District Office of the U.S. Small Business Administration. Appointed in 2005, Brown oversees a federal staff responsible for the delivery of all SBA programs and services throughout South Dakota, including the SBA's 7(a) guaranty loan and 504 loan programs, the government contracting and 8(a) business development programs, and oversight of SBA's technical assistance program partners. A graduate of the SBA's District Director Candidate Development Program, Brown has served with the SBA in a number of capacities since 1983. Prior to his appointment, Brown served as the acting district director in several SBA offices, including Los Angeles, Wisconsin and South Dakota. He also served in the capacity of acting regional administrator in SBA's Region IX and as acting deputy district director in the Los Angeles District office. He entered the SBA as a presidential management (intern) fellow in 1983 and subsequently served in progressively more responsible roles as a commercial loan officer, chief of portfolio management, and assistant district director for both 8(a) business development and for economic development, respectively. Brown holds a BA in government from Franklin and Marshall College in Lancaster, Pa., and a master of public administration from the University of Georgia.

## Curt Hage

Curt Hage is chairman and CEO of Home Federal Bank, the largest, publicly-traded financial institution in South Dakota. Since it was founded in 1929, the bank has grown to assets of more than \$1.2 billion and 33 locations across the state. Hage joined Home Federal in 1968 and was named to his current position in 1996. He just completed serving a second term as president of the Thrift Institutions Advisory Council to the Federal Reserve Board. He has served as chair for America's Community Bankers (ACB) and also is a past director. In addition, he is a past vice chairman and director for the Federal Home Loan Bank of Des Moines and past chair of the Council of Federal Home Loan Banks. Hage is also a past president of the South Dakota Savings League and past chairman of the South Dakota Bankers Association. He holds an MBA from the University of South Dakota and received the school's Distinguished Service Award as Businessman of the Year in 2008.

## Roger Hazuka

A native of South Dakota, Roger Hazuka was raised in the Winner area and farmed with his father for 13 years after graduating from SDSU in 1972. He joined USDA in 1986 as a loan specialist (assistant county supervisor) for the Farmers Home Administration. His first duty station was in Burke, S.D. His duties included loan making and loan servicing of both farm real estate and chattel loans along with housing loans for single-family homes. Over the next three years, he was transferred to other duty stations including the Watertown and Chamberlain offices. In 1989, Hazuka was promoted to the state office in Huron, S.D., as a loan specialist for the housing division, concentrating his efforts on the SFH Direct Housing Program and the Guaranteed Housing Program. In 2001, he was promoted to the Housing Program director at the state office. As the director, he is responsible for the oversight of the housing programs within the state including both the single-family and multi-family loan portfolio.

## Tim Herwig

Tim Herwig is the Central Region community affairs liaison for the Office of Thrift Supervision (OTS). He provides community development and CRA compliance outreach, training, and partnership development and promotion services, as well as individualized assistance to financial institutions. The Central Region of the OTS includes Ohio, Indiana, Michigan, Illinois, Wisconsin, Iowa, Minnesota, Nebraska, South Dakota and North Dakota. Prior to joining the OTS, Herwig was the vice president of community affairs and CRA officer for TCF Bank. He has served on a variety of boards in Chicago including NHS of Chicago, the Greater Southwest Development Corporation and the Donors Forum. Herwig holds a BA from St. John's University and an MA from the University of Virginia, both in English literature.

## Terry Lee

Terry Lee serves as a community affairs specialist for the Federal Deposit Insurance Corporation's (FDIC) Division of Supervision and Consumer Protection at FDIC's Kansas City Regional Office. In this position, he participates in community outreach with bankers, community groups and nonprofits to identify and promote strategies that are responsive to the credit, service and investment needs of communities. Prior to his present position, Lee served as a compliance bank examiner.

## Toby Madden

Toby Madden is a regional economist in the public affairs department at the Federal Reserve Bank of Minneapolis. In this position, he writes articles for bank publications and frequently speaks on the district economy. In addition, he is actively involved with the bank's economic education



# Conference Biographies *Continued*

program. Madden joined the Minneapolis Fed in 1995 as a management analyst in the automated clearing house area. Prior to joining the Fed, Madden worked for five years at TCF Financial Corporation in investments and management reporting and for five years at Ernst and Young as a senior consultant in the financial services industry group. A native of Minnesota, Madden has a bachelor's degree in accounting and a master's degree in finance from the University of Minnesota. He is currently working toward a doctorate degree in applied economics at the University of Minnesota. He is a certified public accountant and a certified management accountant. Madden is past president of the Minnesota Economic Association and is on the Board of the Institute for Financial Economics.

## **Micheal Martinez**

Michael Martinez is the Western District community affairs officer for the Office of the Comptroller of the Currency (OCC). Martinez comes to the OCC with more than 20 years of experience in CRA and community development work. Prior to joining the OCC, he was the community development director for Vectra Bank Colorado where he developed and managed the CRA department the past nine years. Martinez was also a management consultant for nine years with Neighborhood Reinvestment Corporation (dba NeighborWorks America) providing technical assistance on neighborhood revitalization, community development and organizational issues for nonprofit agencies. He holds a BA in political science and a master's degree in urban and regional planning both from the University of Colorado.

## **Sheryl Miller**

Sheryl Miller is the field office director for the South Dakota HUD office where she has served for the last 10 years. Miller has an extensive background working with HUD programs in single and multi-family housing, public housing, and community planning and development. She has served in HUD positions in the Denver and San Francisco Regional Offices. She holds a master's degree in public administration from Drake University, Des Moines.

## **Gidget Milton**

Gidget Milton has been with the FDIC for four years and came aboard under the first Mid-Career Pilot program, becoming a commissioned examiner in 2008. She worked 10 years with CitiFinancial, part of Citigroup, and seven years as a branch manager in Watertown, S.D., until being promoted to a compliance trainer with CitiFinancial's home office in Baltimore, Md. In this capacity, she trained 350-plus employees in more than 80 branches, covering seven states, annually on the company's compliance policies and procedures and provided CareerTrack training and guidance to new employees or newly promoted branch managers.

## **Diana Pfister**

Diana Pfister is the vice president of compliance at Dacotah Bank in Aberdeen, S.D. Pfister joined Dacotah Bank in 1996 and has worked in a variety of positions before taking charge of the compliance department in 2000. Pfister handles all aspects of state and federal compliance, including CRA and Bank Secrecy Act. She is a graduate of Northern State University in Aberdeen, completed the ABA's National Compliance School in 2004 and is also a certified regulatory compliance manager.

## **Lorraine Polak**

Lorraine Polak is the director of rental housing development for the South Dakota Housing Development Authority. The rental housing development division administers the HOME, housing tax credit, emergency shelter grants and tax exempt bond financing programs. The division is also currently administering the stimulus funded programs of neighborhood stabilization and homelessness prevention and rapid re-housing. Prior to her current position, she was a housing development officer specializing in the housing tax credit and bond financing programs for eight years. Polak received her bachelor's degree in finance and accounting. Prior to working with South Dakota Housing Development Authority, she was with South Dakota Governor's Office of Economic Development.

## **Douglas Roehl**

Douglas Roehl presently serves as the business and community programs director for USDA Rural Development in South Dakota. He has served in this capacity since February 2005, and he helps to coordinate efforts to ensure use of financial resources for funding 40-plus programs serving rural South Dakota residents. He has worked for USDA since 1986 serving in several South Dakota communities. His work brings critical funding to infrastructure projects, community projects and business projects throughout South Dakota. Roehl, a Minnesota native, lives in Huron, S.D. He is a 1981 graduate of South Dakota State University with a degree in mechanized agricultural, business option.

## **Joe Schneberger**

Joseph [Joe] F. Schneberger is manager of examinations for the Federal Reserve Bank of Minneapolis. Schneberger has been at the Federal Reserve Bank of Minneapolis in the consumer affairs banking supervision area for more than 25 years. During this time, he has served in a variety of positions including examiner, review examiner and manager. He has also instructed at numerous Federal Reserve System and FFIEC banking schools.



# Conference Biographies *Continued*

## **Stacy Snyder**

Stacy Snyder joined the Federal Home Loan Bank of Des Moines in January 2007. As the rental housing manager, Snyder is responsible for managing the rental team and overseeing the scoring, feasibility analysis and monitoring of all rental projects that apply and are awarded funds through the Affordable Housing Program. Snyder has 16 years of financial industry experience. Prior to joining FHLB Des Moines, he worked as a commercial real estate loan officer for Bank of the West. Prior to that, he spent 12 years at the Principal Financial Group. For the majority of his time at Principal, Snyder was an investment officer in the commercial mortgage underwriting department at Principal Real Estate Investors where he was responsible for providing loans ranging in size from \$1 million to \$100 million on commercial real estate properties throughout the United States. Snyder received his BS in mathematics from Simpson College in 1990. He also received his MBA from the University of Iowa in 2001. He is currently taking classes at the Graduate School of Banking at the University of Colorado in Boulder and will graduate in July 2010.

## **Sheila Steck**

Sheila Steck began her career with the Office of the Comptroller of the Currency (OCC) in October 2001 in Eau Claire, Wis. Prior to joining the OCC, Steck worked as a legal assistant in La Crosse, Wis., for 15 years and then as a compliance and Community Reinvestment Act officer for a multi-charter holding company located in the upper Midwest for eight years. Over the past eight years, Steck has been actively involved in compliance and CRA training. For the majority of her career with the OCC, Steck has served in the role of functional examiner-in-charge for several mid-size banks ranging in asset size from \$7 to \$17 billion, with multi-state footprints and substantial branch operations. Steck became a certified regulatory compliance manager in 2000 and was selected as the compliance lead expert for the Central District in December 2009.

## **Maria Valandra**

Maria Valandra was born and raised in Montana and has been in the banking industry for 16 years. For the last 11 years, she has been the vice president of community development for First Interstate BancSystem headquartered in Billings, Mont. She is responsible for community development initiatives across Montana, Wyoming and western South Dakota for First Interstate Bank. These initiatives include managing and overseeing the bank's Community Reinvestment Act (CRA) performance, partnering in community development activities and projects, seeking business development opportunities, building relationships with community groups and Indian tribes in Montana, Wyoming and South Dakota and

looking for community development opportunities for First Interstate Bank. In 2009, First Interstate Bank was awarded the Federal Home Loan Bank of Seattle's Community Spirit Award for the work they do in economic development and affordable housing. Valandra has a wide-range of experience from community visioning, diversity training, to facilitating strategic planning for nonprofit organizations to various leadership roles evidenced in her current role as the chair of Rural Dynamics, Inc. She chairs the Montana Indian Business Alliance and is currently a board member of Neighborworks Montana and the Montana Economic Development Assoc.

## **Bill Williams**

Bill Williams serves as an assistant director of compliance for the OTS's Central Region office. He is responsible for consumer compliance oversight for thrifts in the region. From 1982 to 1985, Williams worked at the Federal Reserve Bank of Dallas as a bank examiner, performing both safety and soundness and IT exams. In 1985, he went to work for the Federal Home Loan Bank of Dallas as an internal auditor. Then in 1987 while still working for the FHLB-Dallas, he transferred to the thrift supervisory area as an office examiner. Following the establishment of OTS in 1989, he became a compliance examiner. In 1997, Williams started working as a trust examiner which resulted in him becoming the trust examinations manager from 2002 to 2006. In 2006, Williams moved back to the consumer compliance arena with his promotion to the regional compliance program manager position which led to his current position. He holds three different accreditations with OTS for safety and soundness (federal thrift regulator), compliance (federal compliance regulator) and trust (federal trust regulator). He is a graduate of the University of Texas at Arlington.

