



# '25 ANNUAL REPORT

## **PRESIDENT'S MESSAGE:**

The Federal Reserve Bank of Kansas City was established more than a century ago to serve the nearly 20 million citizens and communities of the Tenth Federal Reserve District. Through its early years, the Kansas City Fed built a network of payments services, established an effective bank supervisory program and developed a world-class research organization which contributes to industrial and agricultural growth and prosperity.

In the following decades, we've realized exponential growth in technology and productivity. Building on this legacy, the Kansas City Fed launched its *Forward Together Strategy* in 2025. This plan is a roadmap to ensure the Bank continues to effectively and efficiently serve the public over the next several years. (continued on next page)



It is the result of an extensive development process with review and input by our employees, officers and Boards of Directors, who represent community and business leaders from across the seven-state region. Key accomplishments from 2025 include:

- Hosting numerous outreach events and conferences aimed at deepening our connections to the Tenth District while supporting community and business leaders in financial services, economics, agriculture, energy and other industries. These events include: Jackson Hole Economic Policy Symposium, Energy and the Economy Conference, Food and Agriculture Economic Summit, Future of Banking Conference and Kansas City Economic Outlook Forum.
- Our Federal Reserve Financial Services team providing exceptional service through improvements to customer experience, including modernizing payments applications to enhance safe and efficient financial services.
- Completing a renovation of the Denver Branch's Conference Center, allowing us to better connect with the communities we serve.

This work demonstrates our commitment to performance excellence while continuing to meet our budgetary and financial obligations. You can view the Bank's many activities, together with audited financial statements for 2025, at [KansasCityFed.org](https://www.kansascityfed.org).

The following pages of the 2025 Annual Report detail how we will deliver our strategic commitments. As the professionals of the Kansas City Fed work diligently to bring these plans to fruition, our mission to serve the public and promote economic and financial stability through leadership and performance excellence will drive us *Forward Together*.

**JEFF SCHMID**  
President and Chief Executive Officer

# FORWARD

# Together

## OUR MISSION:

We serve the public to promote economic and financial stability through leadership and performance excellence.

**SUPERVISION**

**PAYMENTS**

**RESEARCH**

Effective Technology and Operations Support

Engaged and High-Performing Talent

System Contributions

Clear Values and Well-Defined Governance

## OUR VISION:

Lead, serve and foster an economy that works for all.

## OUR STRATEGIC COMMITMENT:

Be a high-performing Reserve Bank.

Our strategic plan centers on six mission critical investment areas, including: Supervision, Payments, Research, Technology and Operations Support, Talent and System Contributions to the Federal Reserve System, detailed on the next pages.



# MISSION CRITICAL INVESTMENT AREAS





# SUPERVISION

## OUR STRATEGIC FOCUS:

Effective Supervision

## WHY IT MATTERS:

We ensure a safe and reliable banking system that treats customers fairly and provides credit to a broad range of communities and businesses.

## HOW WE DO OUR WORK:

- Leverage our technology, service and community bank expertise to examine our region's financial institutions for safety and soundness.
- Ensure that banks provide fair access to credit for all consumers.
- Make short-term collateralized loans to commercial banks and assess risks so that the Kansas City Fed can support the region in times of crisis and stress.
- Use supervisory authority to guard against threats to the stability of the financial system.

# PAYMENTS

## OUR STRATEGIC FOCUS:

Trusted Delivery and Strong Leadership

## WHY IT MATTERS:

We serve as fiscal agent to the U.S. government. We ensure depository institutions have currency and coin to meet the needs of their customers.

## HOW WE DO OUR WORK:

- Support payments policies and systems that best serve the public.
- Use expertise and talented technology professionals to be a top provider of operational and support services to the U.S. Treasury.
- Leverage the Bank's longstanding culture of service.
- Ensure efficiency and strong outcomes across all payments operations.

# RESEARCH

## OUR STRATEGIC FOCUS:

Respected Research and Outstanding Regional Connections

## WHY IT MATTERS:

We study and evaluate monetary policy, macroeconomics and other issues of importance to the Kansas City Fed and the Federal Reserve System. Through publications and presentations, our teams communicate their research findings to senior leadership, our boards of directors, policymakers, other researchers and the public.

## HOW WE DO OUR WORK:

- Produce mission-specific and insightful research analysis that informs the Bank president's views and influences policymakers at all levels.
- Provide computing resources and data warehousing to enhance research and analysis on macroeconomic, payments, banking, community development and regional issues.
- Operate regional branch offices with accessible, expert resources, including economists, examiners, community development specialists, economic educators and other specialists.
- Connect Main Street views to regional and national policy through engagement with boards of directors and advisory council members.

# TECHNOLOGY and OPERATIONS

## OUR STRATEGIC FOCUS:

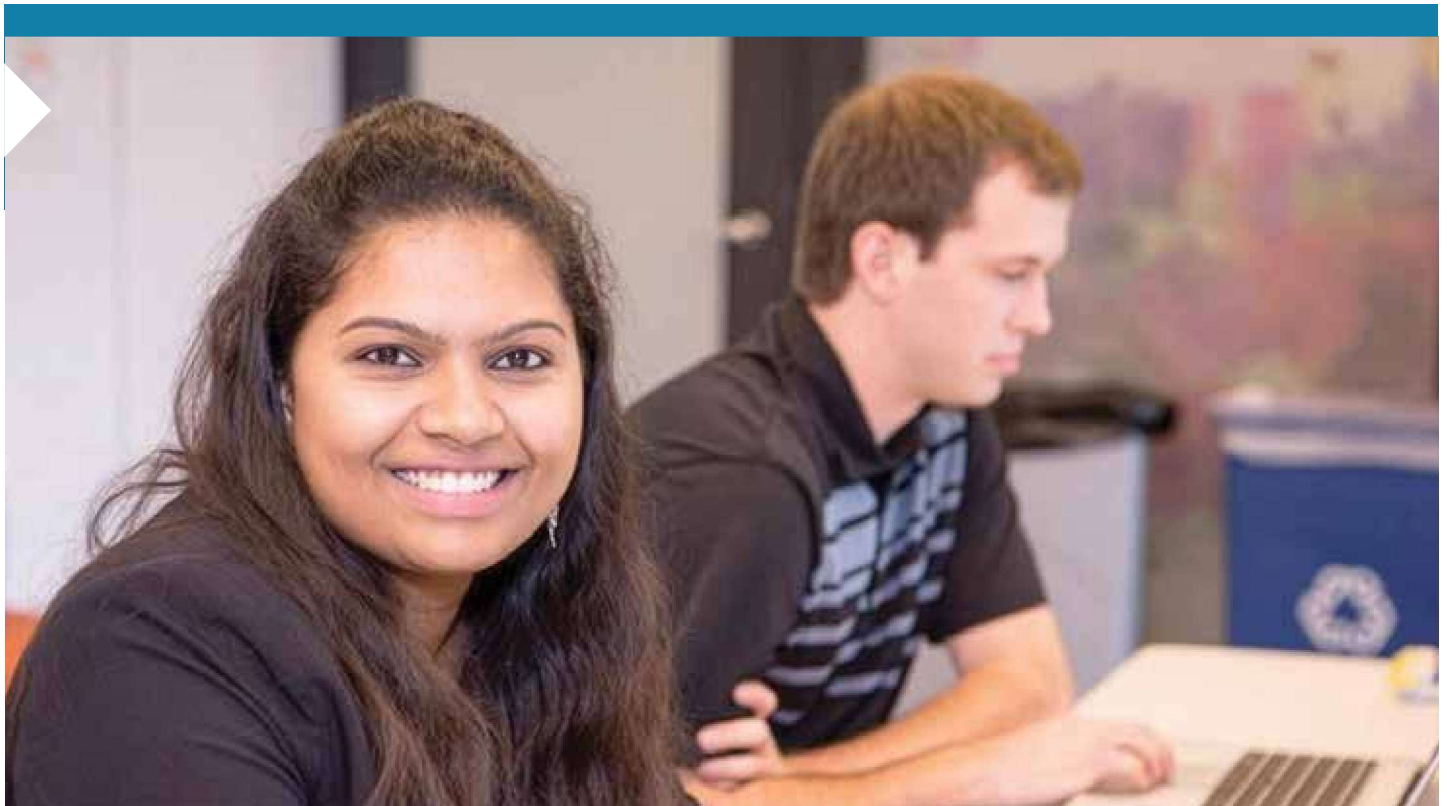
Innovative, Secure, Resilient Technology and Operations

## WHY IT MATTERS:

We recognize that our success depends on effective and reliable technology and operational support. Through emerging technologies, strong operating models and mature practices, we are an innovative service provider that makes data-driven and risk-informed decisions.

## HOW WE DO OUR WORK:

- Drive innovation and business value through emerging technologies and data-driven solutions.
- Cultivate a resilient, risk-informed culture to withstand and quickly recover from potential disruptions.
- Empower employees and enhance public engagement through optimized facilities, security and infrastructure.







# TALENT

## **OUR STRATEGIC FOCUS:**

Engaged and High-Performing Talent

## **WHY IT MATTERS:**

We seek to consistently deliver exceptional service through our people. Talent development and leadership practices are core strengths and key differentiators.

## **HOW WE DO OUR WORK:**

- Cultivate an inclusive and high-performing organizational culture that reflects the Bank's mission, vision and values.
- Anticipate industry trends to develop an agile, future-ready workforce prepared for evolving challenges.
- Recognize and reward accountability and high performance through a compelling recognition framework.
- Develop distinguished people and thought leaders who lead within the Bank and across the System.

# SYSTEM CONTRIBUTIONS

## **OUR STRATEGIC FOCUS:**

Collaborative Partners Advancing the Shared Mission

## **WHY IT MATTERS:**

We seek to play a significant role in leading and contributing to the Federal Reserve's mission in ways that extend beyond district boundaries. Success as a Federal Reserve System requires strong partnerships with other Reserve Banks and the Board of Governors.

## **HOW WE DO OUR WORK:**

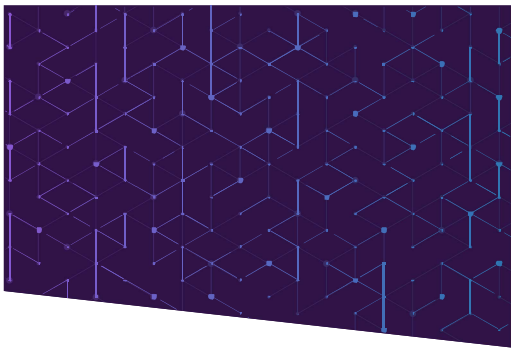
- Leverage unique organizational strengths to deliver high performance and honor commitments.
- Build trusted relationships and collaboration that drive Federal Reserve systemwide success and innovation.



# FEDERAL RESERVE BANK OF KANSAS CITY

Denver / Oklahoma City / Omaha





## KC Fed rolls out bold new brand

In the spring of 2025, the Kansas City Fed unveiled a new brand identity, featuring an updated logo which incorporates the outline of the seven states representing the Tenth District. The rebrand symbolizes the Bank as it is today, as well as its century-old commitment to serve the people of our region and our nation.

“This exciting new brand aligns with the Bank’s strategic objectives and epitomizes the high performance the Kansas City Fed is known for,” said Angela Anderson, Kansas City Fed creative director.

The launch of a new brand was the result of a developmental process leveraging the inputs and expertise of the Bank’s most creative minds. In the end, several factors made the new logo stand out. It emphasized a more community-focused and engaging aesthetic and integrated into both digital and print applications, ensuring consistency across all Bank platforms. While created for modern applications, the new design also carries historical significance through its 10J marker. The 10J designation was assigned to the Kansas City Fed as the Tenth Federal Reserve District when the System was established in 1913, and it was historically engraved on currency issued to the region we serve.

“Just like a fingerprint, the new brand is unique to the Tenth District,” said Anderson. “This mark aligns with our vision, values and mission, while also representing the heart of who we are and what we do.”

As you interact with the Kansas City Fed, keep an eye out for our new brand across our website, social media, publications and facilities.

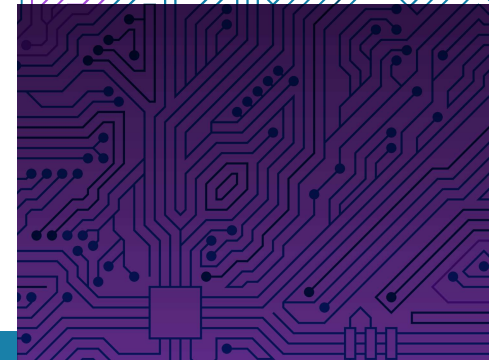
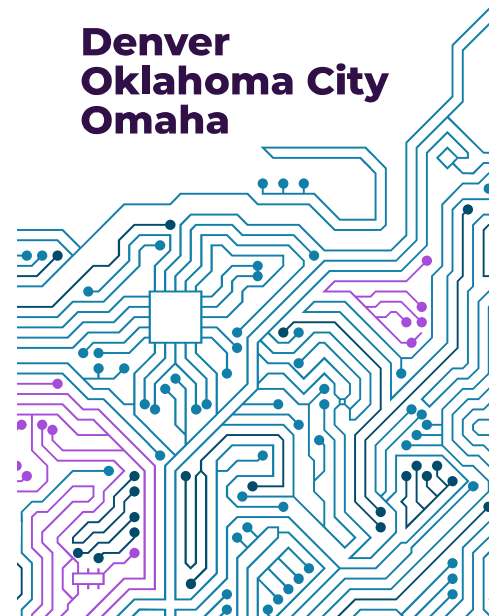
(Left) Employees at the Strategy and Brand launch event.

(Above) Creative Design team (from left): Casey McKinley, Angela Anderson, Alison Reichert, Jennifer Bowen, Brett Smith and Gary Barber.



**FEDERAL  
RESERVE  
BANK OF  
KANSAS  
CITY**

**Denver  
Oklahoma City  
Omaha**



## EXECUTIVE LEADERSHIP COUNCIL



(From left) Mr. Aleman, Ms. Humston, Mr. Strada, Ms. Block, Ms. Bemboom-Grefrath, Mr. Schmid, Mr. Aadland, Ms. Robbins, Ms. Cole, Ms. Connor, Mr. Gruber, Mr. Zahnd



Jeffrey R. Schmid

President and Chief Executive Officer

Kimberly N. Robbins

First Vice President and  
Chief Operating Officer

Todd Aadland

Executive Vice President  
Treasury Services Division

Josias Aleman

Executive Vice President  
Payments and Strategy Division

Denise Connor

Executive Vice President and  
Chief Information Officer  
Information Technology Division

Joseph Gruber

Executive Vice President and Director of Research  
Research, Regional and Community Affairs Division

Tara Humston

Executive Vice President  
Supervision and Risk Management Division

Kara Bemboom-Grefrath

Senior Vice President and Chief of Staff  
Public Affairs, Outreach and  
Communications Division

Porcia Block

Senior Vice President and General Auditor  
Audit Division

Amy Cole

Senior Vice President and Chief Human Resources  
Officer and Director of the Office of Minority  
and Women Inclusion  
People, Culture and Enterprise Support Division

Brosie Strada

Senior Vice President  
Bank Operations and 10J Federal Reserve Financial  
Services Division

Craig Zahnd

Senior Vice President, General Counsel,  
Corporate Secretary, Ethics and  
Chief Compliance Officer  
Legal, Governance and Ethics Division



# OUR DIRECTORS

## GOVERNANCE OF THE DISTRICT; GUARDIANSHIP OF THE SYSTEM

The Board of Directors of a Federal Reserve Bank is a blend of appointed and elected positions using criteria defined by Congress in the Federal Reserve Act. The nine-member board is divided evenly among three classifications. Directors serve staggered three-year terms.

### CLASS A

The three Class A directors represent commercial banks that are members of the Federal Reserve System. These directors are bankers who are nominated and elected by member banks within the Federal Reserve's Tenth District. The District includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming.

In the Class A category, a director will be elected by a specific group of member banks classified as either 1, 2 or 3. This classification is based on the total amount of capital, surplus and retained earnings for each commercial bank, with Group 1 banks being the largest. Each group within the class elects one director. For example, John J. Coyne III, chairman, chief executive officer and president of Big Horn Federal Savings Bank in Greybull, Wyoming is a Class A director who was elected by and represents Group 2 member banks.

### CLASS B

The three Class B directors represent the public but may not be an officer, director or employee of financial affiliation company. These directors also are elected by member banks under the same categories as Class A directors. For example, Carmen Tapio, owner, president and chief executive officer of North End Teleservices in Omaha, Nebraska served as a Class B director elected by and representing Group 3 member banks.

### CLASS C

The three Class C directors also represent the public. However, these directors are appointed by the Board of Governors of the Federal Reserve System. Like a Class B director, a Class C director may not be an officer, director or employee of a financial affiliation company. These directors may not own stock in a bank or a bank holding company. For example, Paul Maass, chief executive officer of Scoular in Omaha, Nebraska is a Class C director. From the Class C directors, the Board of Governors selects one person as chair and another as deputy chair.



## SERVING ON THE HEAD OFFICE BOARD

### Federal Reserve Bank of Kansas City

Reserve Bank directors meet eight times a year to oversee the Bank's operations and policies and to confer on economic and banking developments. The directors also provide information on economic conditions within the District as part of the Bank president's preparation for Federal Open Market Committee meetings. Among directors' responsibilities is establishing the Kansas City Fed's discount rate, which is subject to review and determination by the Federal Reserve Board.

## SERVING ON THE BRANCH BOARDS

### Denver, Oklahoma City and Omaha

Each branch of the Federal Reserve Bank of Kansas City also has its own seven-member Board of Directors. Four of these directors are appointed by the Kansas City Fed Board of Directors, and three are appointed by the Board of Governors. Branch directors serve three-year terms and engage with their respective branch executives to provide insight on regional economic conditions as well as to offer advice and counsel.

## COMMITTEE MEMBERSHIP FOR HEAD OFFICE DIRECTORS DURING 2025

### Audit and Risk Committee

Ramin Cherafat, Chair  
Ruben Alonso III  
Susan Champman Plumb  
Alex Williams

### Compensation Committee

Jandel Allen-Davis, Chair  
Paul Maass  
Carmen Tapio

*Note: Chair Patrick Dujakovich is an ex officio voting member of each standing committee.*

(Left) Boardroom at the Kansas City Fed's head office in Kansas City.

## KANSAS CITY BOARD OF DIRECTORS



(From left) Mr. Cherafat, Mr. Coyne, Mr. Dujakovich, Mr. Williams, Ms. Allen-Davis, Mr. Alonso, Mr. Maass.  
Not pictured: Ms. Tapio, Ms. Chapman Plumb

**Patrick A. Dujakovich**, Chair, President, Greater Kansas City AFL-CIO, Kansas City, Missouri (Class C)

**Jandel Allen-Davis**, Deputy Chair, President and Chief Executive Officer, Craig Hospital, Englewood, Colorado (Class C)

**Paul Maass**, Chief Executive Officer, Scoular, Omaha, Nebraska (Class C)

**Ramin Cherafat**, Chairman and Chief Executive Officer, McCownGordon Construction, Kansas City, Missouri (Class B, Group 1)

**Ruben Alonso III**, Chief Executive Officer, AltCap, Kansas City, Missouri (Class B, Group 2)

**Carmen Tapio**, Owner, President and Chief Executive Officer, North End Teleservices LLC, Omaha, Nebraska  
(Class B, Group 3)

**Susan Chapman Plumb**, Board Chair and Chief Executive Officer, Local Bank, Hulbert, Oklahoma (Class A, Group 1)

**John J. Coyne III**, Chairman, Chief Executive Officer and President, Big Horn Federal Savings Bank, Greybull, Wyoming  
(Class A, Group 2)

**Alex Williams**, Chairman, Chief Executive Officer and President, Halstead Bank, Halstead, Kansas (Class A, Group 3)

### FEDERAL ADVISORY COUNCIL MEMBER

**Kevin Classen** (not pictured), President and Chief Executive Officer, FirstBank, Lakewood, Colorado



Kansas City Board Chair Patrick Dujakovich and Executive Vice President Tara Humston met with employees during a networking event.



Current and former Kansas City Board members along with Kansas City Fed leadership tour Kansas City Current facilities as part of the 2025 joint board meeting in Kansas City.

## DENVER BOARD OF DIRECTORS



(From left) Mr. Biffle, Ms. Gerlach, Mr. Dimond, Mr. Laney, Ms. Marquez, Ms. Emmert. Not Pictured: Mr. Esparza

**Del Esparza**, Branch Board Chair, Chief Executive Officer, Esparza Digital + Advertising, Albuquerque, New Mexico (Board of Governors appointed)

**Navin Dimond**, Founder and Chairman, Stonebridge Companies, Denver, Colorado (Board of Governors appointed)

**Shelly Marquez**, President, Mercy Housing Mountain Plains, Denver, Colorado (Board of Governors appointed)

**Barry L. Biffle**, Former Chief Executive Officer, Frontier Airlines, Denver, Colorado (Kansas City Fed Board appointed)

**Arin Emmert**, Chief Executive Officer and Dealer Principal, Fremont Motor Companies, Lander, Wyoming (Kansas City Fed Board appointed)

**Rachel Gerlach**, Chief Credit Officer, Alpine Bank, Glenwood Springs, Colorado (Kansas City Fed Board appointed)

**G. Timothy Laney**, Founder, Chairman and Chief Executive Officer, National Bank Holdings Corporation, Greenwood Village, Colorado (Kansas City Fed Board appointed)

Branch directors provide insight on local economic conditions, and they advise and counsel the Branch executives. Branch directors must satisfy the same eligibility requirements that pertain to head office directors.



First Vice President Kim Robbins with Denver Branch Board member Rachel Gerlach at the opening of the Esther George Conference Center in February 2025.



President Schmid talking with current and former Denver Branch Board members including John Coyne III and Rachel Gerlach.

## OKLAHOMA CITY BOARD OF DIRECTORS



(From left) Mr. Garner, Mr. Sidwell, Mr. Salmon, Ms. Hooper, Ms. Thompson, Mr. Burrage, Mr. Case

**Rhonda Hooper**, Branch Board Chair, President and Chief Executive Officer, Jordan Advertising, Oklahoma City, Oklahoma (Board of Governors appointed)

**Scott Case**, President, Case & Associates Properties, Inc., Tulsa, Oklahoma (Board of Governors appointed)

**Rebecca Thompson**, Chief Financial Officer, Treasurer and Vice President of Finance, AAON, Inc., Tulsa, Oklahoma (Board of Governors appointed)

**Mark Burrage**, Chief Executive Officer, FirstBank, Atoka, Oklahoma (Kansas City Fed Board appointed)

**Jason A. Garner**, President, Crawley Petroleum Corporation, Oklahoma City, Oklahoma (Kansas City Fed Board appointed)

**Terry Salmon**, President, CSD, Oklahoma City, Oklahoma (Kansas City Fed Board appointed)

**Brady Sidwell**, Owner and Principal, Sidwell Strategies, LLC, Enid, Oklahoma (Kansas City Fed Board appointed)



Pictured with President Jeff Schmid, (from left) Oklahoma City Branch Executive Cortney Cowley and Branch directors Jason Garner, Brady Sidwell, Rhonda Hooper, Rebecca Thompson and Terry Salmon.

(From left) Former Oklahoma Branch Board Member Walter Duncan IV connected with current Oklahoma Branch Board members Jason Garner and Terry Salmon during the 2025 Oklahoma City Branch Holiday Reception.



## OMAHA BOARD OF DIRECTORS



(From left) Mr. Eihusen, Ms. Li, Mr. Lauritzen, Mr. Fernandez, Mr. Arganbright, Mr. Roth, Ms. Wilkinson

**L. Javier Fernandez**, Branch Board Chair, President and Chief Executive Officer, Omaha Public Power District, Omaha, Nebraska (Board of Governors appointed)

**Joanne Li**, Chancellor, University of Nebraska at Omaha, Omaha, Nebraska (Board of Governors appointed)

**David Roth**, Chief Executive Officer, Omaha Airport Authority, Omaha, Nebraska (Board of Governors appointed)

**Kyle Arganbright**, President and Co-Founder, Sandhills State Bank, Valentine, Nebraska, (Kansas City Fed Board appointed)

**DJ Eihusen**, President, Chief Executive Officer and Chair of the Board, Chief Industries, Inc., Grand Island, Nebraska (Kansas City Fed Board appointed)

**Clark Lauritzen**, Chairman and President, First National Bank of Omaha, Omaha, Nebraska (Kansas City Fed Board appointed)

**Susan K. Wilkinson**, President and Chief Operating Officer, Ameritas Mutual Holding Company, Lincoln, Nebraska (Kansas City Fed Board appointed)



Omaha Branch board member David Roth speaking at an Omaha Branch employee meeting.



Omaha Branch Board Chair Javier Fernandez speaking with Community Development Advisory Council member Amanda Brewer before a Fed Listens event in April 2025.

## ECONOMIC ADVISORY COUNCIL



Members, representing business and labor, offer insight on the regional economy.

(From left) Mr. Roth, Mr. Goebel, Mr. Gonzalez, Ms. Jessop, Mr. Groves, Ms. Davidson, Mr. Padilla, Mr. Nimmo, Ms. Powell



Janine A. Davidson

President  
Metropolitan State University of Denver  
Denver, Colorado

David Nimmo

Former President and Chief Executive Officer  
Chickasaw Nation Industries  
Norman, Oklahoma

Francisco "Pancho" Gonzalez

Chief Executive Officer  
Lopez Dorada Foods, Inc.  
Oklahoma City, Oklahoma

Luis Padilla

President and Chief Executive Officer  
Omaha's Henry Doorly Zoo and Aquarium  
Omaha, Nebraska

Patrick Goebel

President  
Star Lumber and Supply Company  
Wichita, Kansas

Katie Powell

President  
Munro Companies  
Grand Junction, Colorado

Chad Groves

President and Chief Executive Officer  
Seaboard Foods  
Merriam, Kansas

Chris Roth

President  
Reinke Manufacturing Company, Inc.  
Deshler, Nebraska

Sandra Jessop

Senior Vice President Engineering  
and Operations  
Airxcel/RV Products, Inc.  
Wichita, Kansas

## COMMUNITY DEVELOPMENT ADVISORY COUNCIL

ESTHER GEORGE CONFERENCE CENTER



Members, who come from community organizations and financial institutions, meet twice a year with Kansas City Fed community development staff to offer insight on economic and community development issues in the region.

(From left) Ms. Brewer, Ms. Sharpe, Mr. Smith, Ms. Bish, Mr. Hughes, Ms. Loya-Torres, Mr. Wood, Ms. Abeita, Mr. Rainge, Ms. Wise, Ms. Brandt, Ms. Tidwell

**Monica Abeita**

Executive Director  
North Central New Mexico Economic  
Development District  
Santa Fe, New Mexico

**Michelle Bish**

Executive Director  
Northeast Oklahoma Regional Alliance  
Tahlequah, Oklahoma

**Anne Brandt**

Executive Director  
Lincoln Littles  
Lincoln, Nebraska

**Amanda Brewer**

Chief Executive Officer  
Habitat for Humanity of Omaha  
Omaha, Nebraska

**Quintin S. Hughes Sr.**

Program Director  
Northeast OKC Renaissance Inc.  
Oklahoma City, Oklahoma

**Jackie Loya-Torres**

Manager, CRA and Community Development  
Commerce Bank  
Kansas City, Missouri

**Lloyd Rainge II**

Vice President  
and Community Development Director  
Capitol Federal  
Lawrence, Kansas

**Brenda Sharpe**

President and Chief Executive Officer  
REACH Healthcare Foundation  
Overland Park, Kansas

**Joel Smith**

Chief Credit Officer  
Native American Bank  
Denver, Colorado

**Jennifer Tidwell**

Principal Impact Strategist  
Health Forward Foundation  
Kansas City, Missouri

**Alex Wise**

Executive Director  
CEDS Finance  
Aurora, Colorado

**Rollin Wood**

Chief Executive Officer  
Native Partnership for Housing  
Gallup, New Mexico

# COMMUNITY DEPOSITORY INSTITUTIONS ADVISORY COUNCIL

Members represent banks, thrift institutions and credit unions from the Tenth District. They meet twice a year with Kansas City Fed staff to provide perspective on issues of interest to community depository institutions. The chair represents the District at semi-annual meetings with the Board of Governors in Washington D.C.



(From left) Ms. Haggard, Ms. Carter, Ms. Propps, Mr. Hock, Ms. Reses, Mr. Liebelt, Ms. DeVore, Mr. Phillips, Ms. Potter, Mr. Anderson, Mr. Crowley. Not pictured: Mr. Becker.

**Barry Anderson**, President and Chief Operating Officer, F&M Bank, Edmond, Oklahoma

**Curt Becker**, Executive Vice President and Chief Financial Officer, American National Bank, Omaha, Nebraska

**Linda Carter**, President and Chief Executive Officer, MembersOwn Credit Union, Lincoln, Nebraska

**Todd Crowley**, President, American National Bank, Denver, Colorado

**Kim DeVore**, President, Jonah Bank of Wyoming, Casper, Wyoming

**Calla Haggard**, President and Chief Executive Officer, Community Bank of Topeka, Topeka, Kansas

**Marc Hock**, President, Pinnacle Bank, Omaha, Nebraska

**Kelvin Liebelt**, Chief Risk Officer, INTRUST Bank, NA, Prairie Village, Kansas

**Jerold Phillips**, Executive Vice President and Chief Operating Officer, Citizens Bank & Trust Company of Ardmore, Ardmore, Oklahoma

**Misty Potter**, President and Chief Executive Officer, Oklahoma Capital Bank and Chief Financial Officer, Sooner Southwest Bancshares, Tulsa, Oklahoma

**Stephanie Propps**, President and Chief Executive Officer, Blue Federal Credit Union, Cheyenne, Wyoming

**Jackie Reses**, Chief Executive Officer, Lead Bank, Lee's Summit, Missouri

## PAYMENTS ADVISORY COUNCIL

Members represent Tenth District financial institutions and nonbanks that play a role in the payments system. They meet periodically with Kansas City Fed staff to provide insight on the U.S. payments system and offer advice on actions the Fed might take to ensure safety and efficiency while providing broad access.



(From left) Ms. Pucket, Ms. Trilli, Ms. McQueen, Ms. Kaminskas, Mr. Brown, Ms. Pavlich, Mr. Pierce, Ms. Wilson, Mr. Hagan, Ms. Thacker, Mr. DeBroeck. Not pictured: Ms. Robinson

**Michael Brown**, Chairman, Chief Executive Officer and President, Euronet Worldwide, Inc., Leawood, Kansas

**Michael DeBroeck**, Director, Intrust Bank, Wichita, Kansas

**Jason Hagan**, Chief Deposit Officer, Core Banks, Omaha, Nebraska

**Kelly Kaminskas**, Chief Operating Officer, FirstBank, Lakewood, Colorado

**Christine McQueen**, Senior Vice President, Bank of Oklahoma, Tulsa, Oklahoma

**Angela Pavlich**, Vice President, Commerce Bank, Kansas City, Missouri

**David Pierce**, Chief Information Officer, Canvas Credit Union, Lone Tree, Colorado

**Chelsea Pucket**, Senior Vice President, Stride Bank, Enid, Oklahoma

**Susan Robinson**, Deputy Assistant Commissioner, Bureau of the Fiscal Service Department of the Treasury, Kansas City, Missouri

**Brandie Thacker**, President and Chief Executive Officer, EPCOR, Kansas City, Missouri

**Tammy Trilli**, Senior Vice President, FNBO, Omaha, Nebraska

**Uma Wilson**, Executive Vice President, United Missouri Bank (UMB), Kansas City, Missouri