

2012 Annual Report

FEDERAL RESERVE BANK *of* KANSAS CITY



The Federal Reserve Bank of Kansas City and its Branches in Denver, Oklahoma City and Omaha have three broad focus areas: contributing to monetary policy that promotes stability and growth; providing supervisory and regulatory oversight to financial institutions; and promoting safe and efficient financial services.

This annual report includes information on the leadership and Divisions of the Kansas City Fed and its Branches.

The 2012 audited financial report for the Federal Reserve Bank of Kansas City is available online at KansasCityFed.org.

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THE WORK OF THE FEDERAL RESERVE BANK *of* KANSAS CITY

As the central bank of the United States, the Federal Reserve has a broad range of responsibilities. Its mission areas are: conducting monetary policy, supervising and regulating financial institutions, and providing financial services to depository institutions.

As one of the 12 regional headquarters, the Federal Reserve Bank of Kansas City plays a key role in the success of these three areas. Here's a look at the operations of the Kansas City Fed and its Branch offices in Denver, Oklahoma City and Omaha.



ADMINISTRATIVE SERVICES

This division performs a variety of services to maintain efficient and effective internal operations at the Kansas City Fed. Functions include maintaining the Reserve Bank's facilities; providing a safe and secure work environment; developing and implementing human resources strategies to meet the evolving needs of the Fed's workforce and operating environment; developing the Bank's budget and monitoring its expenses; and providing accurate financial accounting and reporting. Additionally, the division houses the Office of Minority and Women Inclusion (OMWI), which is responsible for overseeing the Bank's diversity initiatives as outlined in the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. Facilities Management, Protection, Human Resources, Financial Management and National Billing Operations are included in the Administrative Services Division, which employs 270 people.

AUDIT

Audit reports to the Audit Committee of the Board of Directors and provides an independent and objective assessment of the Tenth Federal Reserve District's internal controls, risk management and governance processes to the Board of Directors and senior management. It employs 21 people.

FINANCIAL SERVICES

Financial Services provides financial institutions with services and support in accessing the payments system and meeting the public's

demand for currency and coin. Through Cash Services, Wholesale Operations, Customer Relations and Support departments, and Federal Reserve Consumer Help, the division receives deposits and distributes currency and coin; provides secure and timely transfers of funds and securities between banks; provides customer support and access to payment networks; consults with and sells payments services to financial institutions and manages customer relationships; and provides service to consumers nationwide who have questions or complaints about their financial institution. The Payments System Research Department studies trends and developments in the payments system and shares insights with industry and policy makers. This division employs 188 people.

INFORMATION TECHNOLOGY

The Information Technology Division works to support the efforts of business areas in the Kansas City Fed and the Federal Reserve System through innovative information technology solutions. This division includes the Federal Reserve System's National Service Desk operations, oversight of server management and internal network centralization, staff supporting National IT General Computing, Network, Telephony and Desktop Storage Operations and SharePoint administration, as well as local IT Client Services and Information Security. This division employs 200 people.

LEGAL

The Legal Division serves as the Kansas City Fed's legal counsel. It provides advice to

management and the Board of Directors; represents the Kansas City Fed in administrative and judicial proceedings; assists the Kansas City Fed in complying with applicable law; counsels employees concerning the Kansas City Fed's Code of Conduct; provides training to management; and helps educate employees on legal issues. This division employs five people, including four lawyers.

REGIONAL, PUBLIC AND COMMUNITY AFFAIRS

The division's primary responsibilities are research, resource development and communications. The division's economists track developments in the District's economy and present their findings to senior management as part of the Bank's monetary policy deliberations. Through publications, Money museums, media relations, electronic communication and educational programs, Public Affairs works to explain the Fed's purpose and functions. Community Affairs promotes economic development through fair and impartial access to credit throughout the District. The division employs 59 people.

RETAIL PAYMENTS TECHNOLOGY SERVICES

The Retail Payments Technology Services division is responsible for providing a substantial portion of the technology services supporting the Federal Reserve System's paper and electronic check systems. In October of 2012, the division successfully completed a multi-year project to transition check processing to a new electronic payments platform with minimal customer impact. In addition, the division head is currently providing oversight to the multi-year FedACH Technology Transition Program. This program was initiated to modernize and transform the FedACH processing platform to improve time to market, increase flexibility, and maintain a low-cost platform. The division employs 78 people.

ECONOMIC RESEARCH

Economic Research studies and evaluates monetary policy, macroeconomics, and other issues of importance to the Kansas City Fed and the Federal Reserve System. Through publications and presentations, staff members communicate their research findings to the Bank's senior management and directors, policymakers, other researchers, and the public. Annually, the division, in collaboration with Public Affairs, develops and hosts the Jackson Hole Symposium in Wyoming, where central

bankers, economists, policymakers and academics from around the world gather to discuss global economic topics. Research Automation provides high performance computing and data warehousing services to the Federal Reserve System. This division employs 48 people.

SUPERVISION AND RISK MANAGEMENT

This division is responsible for supervising bank holding companies, savings and loan holding companies, and state-chartered member banks in the Tenth District. The responsibilities include conducting examinations of these institutions to ensure a safe and sound banking system. Staff also examines banks for compliance with consumer laws and regulations and for performance under the Community Reinvestment Act. The division's applications function reviews and analyzes applications received from banking organizations for transactions requiring approval such as acquisitions, mergers, establishing additional branches, and changes in ownership or control. The division's credit and risk management function extends credit to depository institutions and assists organizations in managing Federal Reserve account balances. The division also collects data from financial organizations, studies financial industry trends, conducts banking research, and hosts seminars and forums for banks throughout the region. This division employs 309 people.

TECHNOLOGY SOLUTIONS DELIVERY

The Technology Solutions Delivery Division was created in 2012 to recognize the increasing importance of and extensive growth in technology solutions delivery provided on behalf of the System and the U.S. Treasury. The division is comprised of three distinct areas, including the Application Delivery Services team, which is responsible for the architecture, integration/development, quality assurance testing, and project management oversight for a growing portfolio of solutions; the Human Resources Technology Center which provides project management and operational support for the centrally managed System HR application portfolio; and the Treasury Services area, which provides project management oversight and support for multiple application solutions developed to support the U.S. Treasury. The division employs nearly 200 people.

Officers | Directors | Advisory Councils

FEDERAL RESERVE BANK *of* KANSAS CITY





Management COMMITTEE

(From left) Ms. Connor, Ms. Ward, Mr. Davig, Ms. Pacheco, Ms. Pennell, Ms. George, Mr. Dubbert, Ms. Raley, Ms. Sellers, Ms. Morhaus and Mr. Moore.

Esther L. George

President and Chief Executive Officer

Kelly J. Dubbert

First Vice President and Chief Operating Officer

Denise I. Connor

Senior Vice President and Federal Reserve System
Retail Payments Chief Information Officer

Troy Davig

Senior Vice President of Economic Research and
Director of Research

Kevin L. Moore

Senior Vice President of Supervision and
Risk Management

Dawn B. Morhaus

Senior Vice President of Technology Solutions Delivery

Barbara S. Pacheco

Senior Vice President of Financial Services

Karen Pennell

Senior Vice President of Information Technology

Diane M. Raley

Senior Vice President of Regional, Public and
Community Affairs and Board Secretary

Veronica R. Sellers

Senior Vice President and General Counsel

Donna J. Ward

Senior Vice President of Administrative Services and
Director of the Office of Minority and Women Inclusion

As the Federal Reserve Bank of Kansas City's senior leadership team, the Management Committee guides the organization's mission, vision, values and objectives.

FEDERAL RESERVE BANK DIRECTORS:

GOVERNANCE OF THE DISTRICT; GUARDIANSHIP OF THE SYSTEM

The Board of Directors of a Federal Reserve Bank is filled through a unique blend of appointed and elected positions. The nine-member panel is divided evenly among three classifications. All 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 Tenth Federal Reserve District. The District includes Colorado, Kansas, western Missouri, Nebraska, northern New Mexico, Oklahoma and Wyoming.

Under 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 and surplus for each commercial bank, with Group 1 banks being the largest. Each group within the class elects one director.

For example, Max T. Wake, president of the Jones National Bank & Trust Co. of Seward, Neb., is a Class A director, who was elected by, and represents, Group 3 member banks.

CLASS B

The three Class B directors represent the public, however, may not be an officer, director or employee of a financial affiliation company. These directors are also elected by member banks under the same categories as Class A directors. For example, Richard K. Ratcliffe, chairman of Ratcliffe's Inc. of Weatherford, Okla., is a Class B director elected by Group 2 member banks.

CLASS C

The three Class C directors also represent the public. These directors, however, 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, Terry L. Moore, president of the Omaha Federation of Labor, is a Class C director. From the Class C directors, the Board of Governors selects one person as chairman and another as deputy chairman.

SERVING ON THE BOARD

Federal Reserve Bank of Kansas City

Reserve Bank directors meet monthly 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 a 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. The directors and their classifications are on Page 43.

SERVING THE BRANCHES

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 Federal Reserve Bank of Kansas City while three are appointed by the Board of Governors. Branch directors serve three-year terms and provide their respective Branch executives with insight on regional economic conditions as well as offer advice and counsel. Branch directors are on Pages 44-46.



Boards of Directors



KANSAS CITY

(From left) Mr. Ratcliffe, Mr. Moore, Mr. Ikard, Ms. Mowry, Mr. Brownback, Mr. DeBruce and Mr. Stout.

Paul DeBruce, Board Chair

Chief Executive Officer and Founder
DeBruce Grain Inc.
Executive Vice President
Gavilon, LLC
Kansas City, Missouri (Class C)

Barbara Mowry, Board Deputy Chair

Chief Executive Officer
GoreCreek Advisors
Greenwood Village, Colorado (Class C)

David W. Brownback

President and Chief Executive Officer
Citizens State Bank & Trust Company
Ellsworth, Kansas (Class A, Group 2)

Mark Gordon (not pictured)

Owner
Merlin Ranch
Buffalo, Wyoming (Class B, Group 3)

John A. Ikard

President and Chief Executive Officer
FirstBank Holding Company
Lakewood, Colorado (Class A, Group 1)

Terry L. Moore

President
Omaha Federation of Labor, AFL-CIO
Omaha, Nebraska (Class C)

Richard K. Ratcliffe

Chairman
Ratcliffe's Inc.
Weatherford, Oklahoma (Class B, Group 2)

John T. Stout, Jr.

Chief Executive Officer
Plaza Belmont Management Group LLC
Shawnee Mission, Kansas (Class B, Group 1)

Max T. Wake (not pictured)

President
Jones National Bank & Trust Company
Seward, Nebraska (Class A, Group 3)

*Directors oversee the Bank's operations and policies,
and confer on economic and banking developments.*

Boards of Directors



DENVER

(From left) Mr. Lewis, Ms. Herda, Ms. Kelly, Mr. Zaback, Mr. Wilkinson, Ms. Yatskowitz and Mr. Brown.

Larissa L. Herda, Board Chair

Chair, Chief Executive Officer and President
tw telecom inc.
Littleton, Colorado

Charles H. Brown III

President
C.H. Brown Co.
Wheatland, Wyoming

Margaret M. Kelly

Chief Executive Officer
RE-MAX, LLC
Denver, Colorado

Richard L. Lewis

President and Chief Executive Officer
RTL Networks, Inc.
Denver, Colorado

Brian R. Wilkinson

President
Steele Street Bank and Trust
Denver, Colorado

Anne Haines Yatskowitz

President and Chief Executive Officer
ACCION New Mexico-Arizona-Colorado
Albuquerque, New Mexico

Mark A. Zaback

President and Chief Executive Officer
Jonah Bank of Wyoming
Casper, Wyoming

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

Boards of Directors



OKLAHOMA CITY

(From left) Mr. Vasudevan, Ms. Washington, Mr. Dunn, Mr. Delaney, Ms. Fiegel, Mr. Tippens and Ms. Capps.

James D. Dunn, Board Chair

Chair
Mill Creek Lumber & Supply Co.
Tulsa, Oklahoma

Linda Capps

Vice Chairman
Citizen Potawatomie Nation
Shawnee, Oklahoma

Peter B. Delaney

Chief Executive Officer and Chairman of the Board
OGE Energy Corporation
Oklahoma City, Oklahoma

Jacqueline R. Fiegel

Senior Executive Vice President and
Chief Operating Officer
Coppermark Bank
Oklahoma City, Oklahoma

Douglas E. Tippens

President and Chief Executive Officer
Bank of Commerce
Yukon, Oklahoma

K. Vasudevan

Chairman and Founder
Service & Technology Corporation
Bartlesville, Oklahoma

Rose M. Washington

Executive Director
Tulsa Economic Development Corporation
Tulsa, Oklahoma

Boards of Directors



OMAHA

(From left) Mr. Krejci, Mr. Adams, Mr. Farrell, Mr. Thom, Ms. Martin and Mr. Russell.

James C. Farrell, Board Chair
President and Chief Executive Officer
Farmers National Company
Omaha, Nebraska

Todd S. Adams
Chief Executive Officer
Adams Bank & Trust
Ogallala, Nebraska

Jeff W. Krejci
President
First State Bank
Hickman, Nebraska

JoAnn M. Martin
Chair, President and Chief Executive Officer
Ameritas Life Insurance Corp.
Lincoln, Nebraska

Natalia J. Peart (Not pictured)
Former Chief Executive Officer
Women's Center for Advancement
Omaha, Nebraska

G. Richard Russell
President and Chief Executive Officer
Millard Lumber Inc.
Omaha, Nebraska

James L. Thom
Vice President
T-L Irrigation Co.
Hastings, Nebraska

Advisory Councils



ECONOMIC ADVISORY COUNCIL

(From left) Mr. Bourne, Mr. Maestas, Mr. Aulick, Mr. Sunderland, Mr. Hofmann, Mr. McClain, Mr. Stussi and Ms. Gold.

Vincent L. Aulick

President
Aulick Industries and Aulick Manufacturing
Scottsbluff, Nebraska

John F. Bourne

International Representative
International Brotherhood of Electrical Workers
(IBEW)
Omaha, Nebraska

Katherine Gold

President
Goldbug, Inc.
Aurora, Colorado

Michael W. Hofmann

Vice President and Chief Risk Officer
Koch Industries, Inc.
Wichita, Kansas

Steve Maestas

Managing Partner
NAI Maestas & Ward Commercial Real Estate
Albuquerque, New Mexico

Terry McClain

Senior Vice President
Valmont Industries, Inc.
Omaha, Nebraska

Douglas J. Stussi

Executive Vice President - CFO
Love's Travel Stops & Country Stores, Inc.
Oklahoma City, Oklahoma

Charles T. Sunderland

Chairman and Chief Executive Officer
Ash Grove Cement Company
Overland Park, Kansas

Deb Bass (not pictured)

President and Chief Executive Officer
Bass & Associates, Inc.
Omaha, Nebraska

Members, who represent business and labor from the Tenth District, meet twice a year with Kansas City Fed staff to offer insight on the regional economy.

Advisory Councils



COMMUNITY DEVELOPMENT ADVISORY COUNCIL

(From left) Ms. Dobreff, Mr. Padilla, Ms. Washington, Ms. Wright, Ms. Marquez and Mr. Romero.

Erica Dobreff

President
Kansas City Equity Fund
Kansas City, Missouri

Shelly Marquez

Vice President & Community Development Manager
Wells Fargo Bank
Denver, Colorado

Clyde McQueen (not pictured)

President and Chief Executive Officer
Full Employment Council
Kansas City, Missouri

Carol Meyer (not pictured)

Office of Rural Opportunity Representative
Kansas Department of Commerce
Garden City, Kansas

Daniel Padilla

Regional Branch Director
First National Bank
Omaha, Nebraska

Alex Romero

President & CEO
Albuquerque Hispano Chamber of Commerce
Albuquerque, New Mexico

Tom Seth Smith (not pictured)

President and Chief Executive Officer
REI
Durant, Oklahoma

Katrina Washington

Broker / Owner of Stratos Realty
Stratos Realty Group LLC
Oklahoma City, Oklahoma

Lesli Wright

Senior Vice President Risk Management
Hilltop National Bank
Casper, Wyoming

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



COMMUNITY DEPOSITORY INSTITUTION ADVISORY COUNCIL

(From left) Mr. Landen, Mr. Shettlesworth, Mr. Robinson, Mr. Dicus, Ms. Haskin, Mr. Williams, Mr. Bentley and Mr. Crain.

Ted Bentley

President and CEO
First State Bank
Torrington, Wyoming

Brad Crain

Chief Financial Officer
Union Bank & Trust Company
Lincoln, Nebraska

John Dicus

President and CEO
Capitol Federal Savings Bank
Topeka, Kansas

Jane Haskin

President and CEO
First Bethany Bank & Trust
Bethany, Oklahoma

James Landen

President
Security National Bank of Omaha
Omaha, Nebraska

James Robinson

President and CEO
Nodaway Valley Bank
St. Joseph, Missouri

Ron Shettlesworth

President and CEO
Main Bank
Albuquerque, New Mexico

Alex Williams

President
Halstead Bank
Halstead, Kansas

Members were selected from representatives of banks, thrift institutions and credit unions. CDIAAC replaces the Thrift Institutions Advisory Council.

Economic Roundtables



FOOD AND AGRICULTURE ROUNDTABLE

*Front row (from left): Mr. Albright, Mr. Thamodaran, Mr. Horan, Mr. Gottschalk, Mr. Hammes, Mr. Borgman, Mr. McCauley, Mr. Adams and Mr. Wellman.
Second row (from left): Mr. J. Farrell, Mr. R. Farrell, Mr. Cooper, Mr. Kollar, Mr. Robb, Mr. Dixon, Mr. Devine, Mr. Headley, and Mr. Timmerman.
Third row (from left): Mr. Kauffman, Mr. Lapp, Mr. Brooks, Mr. Wyse, Mr. Swedberg, Mr. Hunt, Mr. Detrick, Mr. Hill and Mr. Henderson.*

Jerry Adams
Adams Land & Cattle Co.
Broken Bow, Nebraska

Marty Albright
Koch Fertilizer
Wichita, Kansas

Don Borgman
John Deere
Olathe, Kansas

Bill Brooks
INTL FCSTone
Dearborn, Missouri

Ed Cooper
Wells Fargo Bank
Chicago, Illinois

Terry Detrick
American Farmers and Ranchers
Oklahoma City, Oklahoma

Donald Devine
Harris Ranch
Coalinga, CA

Parry Dixon
A.D.M.
Decatur, Illinois

Jim Farrell
Farmers National Company
Omaha, Nebraska

Ron Farrell
Farrell Growth Group, LLC
Kansas City, Missouri

Andrew Gottschalk
RJ O'Brien & Associates
Greenwood Village, Colorado

Paul Hammes
Union Pacific Railroad
Omaha, Nebraska

Peter Headley
MetLife
Overland Park, Kansas

Jason Henderson
Federal Reserve Bank of Kansas City
Omaha, Nebraska

Howard Hill
National Pork Producers Council
Urbandale, Iowa

Bill Horan
Horan Bros. Ag Enterprises
Rockwell City, Iowa

Steven Hunt
U. S. Premium Beef
Kansas City, Missouri

Nathan Kauffman
Federal Reserve Bank of Kansas City
Omaha, Nebraska

Ken Kollar
Marketing President-Agribusiness
Great Western Bank
Shawnee, Kansas

Bill Lapp
Advanced Economic Solutions
Omaha, Nebraska

Ken McCauley
K&M Farms, Inc.
White Cloud, Kansas

Jim Robb
LMIC
Denver, Colorado

Joe Swedberg
Hormel Foods Corporation
Austin, Minnesota

Dhamu Thamodaran
Smithfield Foods, Inc.
Smithfield, Virginia

Jim Timmerman
Timmerman & Sons Feeding Co.
Springfield, Nebraska

Steve Wellman
American Soybean Association
Syracuse, Nebraska

Ray Wyse
Gavilon Group, LLC
Omaha, Nebraska

Participants from ranching, agriculture, biofuels, dairy, financing and other sectors meet annually with Kansas City Fed staff to give presentations on their industry and participate in open discussion.



REGIONAL ECONOMIC ROUNDTABLE

(From left) Mr. Robinson, Ms. Reynis, Mr. Courtwright, Mr. Mitchell, Mr. Wobbekind and Mr. Rickman.

Chris Courtwright

Principal Economist
Kansas Legislative Research Department
Topeka, Kansas

David Mitchell

Assistant Professor
Missouri State University
Springfield, Missouri

Lee Reynis

Director, Bureau of Business and Economic Research
University of New Mexico
Albuquerque, New Mexico

Dan Rickman

Regents Professor of Economics
Oklahoma Gas and Electric Services Chair
In Regional Economic Analysis
Oklahoma State University
Stillwater, Oklahoma

Jim Robinson

Senior Economist, Economic Analysis Division
State of Wyoming
Laramie, Wyoming

Eric Thompson (not pictured)

Associate Professor of Economics
Director of the Bureau of Business Research Economics
University of Nebraska
Lincoln, Nebraska

Richard L. Wobbekind

Executive Director, Business Research Division and
Senior Associate Dean
University of Colorado – Boulder
Boulder, Colorado

Economists from each of the seven states in the Tenth District meet annually with Kansas City Fed staff to review the state's activities from the past year and offer future insight. Sectors discussed include housing, manufacturing, agriculture, construction, energy, banking, employment, retail and exports.

Tenth District OFFICERS

Kansas City

Esther L. George
President and Chief Executive
Officer (2011, current)

Kelly J. Dubbert
First Vice President and
Chief Operating Officer

Troy A. Davig
Senior Vice President and
Director of Research

Denise I. Connor
Senior Vice President and
Chief Information Officer

Kevin L. Moore
Senior Vice President

Dawn B. Morhaus
Senior Vice President

Barbara S. Pacheco
Senior Vice President

Karen A. Pennell
Senior Vice President

Diane M. Raley
Senior Vice President and
Board Secretary

Veronica M. Sellers
Senior Vice President and General
Counsel

Donna J. Ward
Senior Vice President and Direc-
tor of the Office of Minority and
Women Inclusion

Craig Hakkio
Senior Vice President and Special
Advisor on Economic Policy

Stephen E. McBride
Senior Vice President and
General Auditor

Josias A. Aleman
Vice President

Larry D. Bailey
Vice President

Anita F. Costanza
Vice President
(retired Dec. 31, 2012)

Kristi A. Coy
Vice President

Kevin J. Craig
Vice President

Tammy Edwards
Vice President and Community
Affairs Officer

Brian C. Faros
Vice President

Janel K. Frisch
Vice President and
Chief Financial Officer

Kristofer K. Hogan
Vice President

Mark C. Horan
Vice President

Megan L. Hruda
Vice President

James H. Hunter
Vice President

George A. Kahn
Vice President and Economist

Edward S. Knotek II
Vice President and Economist

W. Todd Mackey
Vice President

Renu A. Mehra
Vice President

Korie S. Miller
Vice President

Charles S. Morris
Vice President

Todd A. Offenbacher
Vice President

Annette K. Owens
Vice President

Kimberly N. Robbins
Vice President

Amy M. Seck
Vice President

Linda S. Schroeder
Vice President

Mark A. Watson
Vice President

Pamela L. Weinstein
Vice President

Kristina J. Young
Vice President, Public
Information Officer and Assistant
Board Secretary

Susan E. Zubradt
Vice President

Stanley R. Beatty
Assistant Vice President

Kara Bemboom
Assistant Vice President

Mark Boryla
Assistant Vice President

Dan Bower
Assistant Vice President

J. Stephen Bradberry
Assistant Vice President

Kelley D. Courtright
Assistant Vice President

Kelli J. Cox
Assistant Vice President

Tanya L. Cvetan
Assistant Vice President

Dennis V. Denney
Assistant Vice President

Andrew Frank
Assistant Vice President

Lori D. Haley
Assistant Vice President

Robert L. Hampton
Assistant Vice President

Richard L. Henry
Assistant Vice President

Jill Hicks
Assistant Vice President

Ann L. Hoelting
Assistant Vice President

Dawn Howell
Assistant Vice President

Tara L. Humston
Assistant Vice President

Lowell C. Jones
Assistant Vice President

D. Rick Lay
Assistant Vice President

Christi A. May-Oder
Assistant Vice President

Randall L. Mueller
Assistant Vice President

Kenneth R. Spong
Assistant Vice President and
Economist

Michael R. Steckline
Assistant Vice President

Brosie Strada
Assistant Vice President

Stephanie L. Stratemeier
Assistant Vice President

Leesa G. Thompson
Assistant Vice President

Kathryn A. Webster
Assistant Vice President

James Wilkinson
Assistant Vice President and
Economist

Jonathan L. Willis
Assistant Vice President and
Economist

Ginger K. Wise
Assistant Vice President

Catherine A. Zeigler
Assistant Vice President

Denver

Alison Felix
Assistant Vice President, Branch
Executive and Economist

Amy Hileman
Assistant Vice President

Debbie Meyers
Assistant Vice President
(retired Dec. 31, 2012)

Trina L. Parsley
Assistant Vice President

Richard Thorne
Assistant Vice President

Oklahoma City

Chad R. Wilkerson
Vice President, Branch
Executive and Economist

Robert W. Toler
Assistant Vice President

Omaha

Jason R. Henderson
Vice President, Branch
Executive and Economist

Nicholas Hatz
Assistant Vice President