



Nicholas Baker

Assistant Vice President in the Surveillance and Risk Analysis Department at the Federal Reserve Bank of Kansas City. Nick joined the Reserve Bank in 2007 and served as a field examiner for six years, specializing in market and liquidity risk and investment portfolio evaluations. Nick has held various leadership roles and currently has leadership responsibility for banking surveillance, risk and policy analysis, and fintech matters. Nick holds a B.B.A. degree in Finance and an M.A. degree in Economics from the University of Oklahoma, Norman, Oklahoma. Nick is also a certified Financial Risk Manager.

Paul Oseland

Lead Examiner and serves as the Accounting Specialist for the Supervision and Risk Management Division of the Federal Reserve Bank of Kansas City. Paul has a 20-year tenure and serves as the 10th District's Primary Contact for the Accounting Communication Network (ACN), an affinity group of Federal Reserve System and Board accounting subject matter experts. He also sits on the ACN's Steering Committee and is a member of the System's CECL Reserve Bank Implementation Team. Paul previously served as a Risk Specialist for the District's regional banking supervisory group and has extensive experience examining community banking organizations. Mr. Oseland holds B.S. and M.S. degrees in Accounting from Oklahoma City University, Oklahoma City, Oklahoma and is a Certified Public Accountant.

Drew Kelley

Manager in the Examinations and Inspections Department at the Federal Reserve Bank of Kansas City. Drew joined the Reserve Bank in 2011 and served as a field examiner for eight years. In 2019, Drew was promoted to manager with responsibility for the supervision of community banking organizations and holding companies. He currently serves as manager over information technology and cybersecurity supervision. Drew holds a B.S. degree in Business Administration with an emphasis in management, and an M.B.A degree with an emphasis in Finance from the University of Missouri, Columbia, Missouri.