



Wichita, KS

Patrick Balint

Assistant Vice President, Federal Reserve Bank of Kansas City

Patrick Balint is an Assistant Vice President in the Supervision and Risk Management Division at the Federal Reserve Bank of Kansas City. Patrick joined the Reserve Bank in 2013 after previously serving as an examiner for the FDIC and served as a field examiner for five years. Patrick has held leadership roles in both community and regional bank supervision and currently has leadership responsibilities over Kansas City's community bank safety and soundness supervision team. Patrick holds a B.S. degree in Finance from the University of Kansas, Lawrence, Kansas and an M.B.A. degree from Rockhurst University, Kansas City, Missouri.

Joseph Gruber

Executive Vice president, Federal Reserve Bank of Kansas City

Joseph (Joe) Gruber is the executive vice president and director of research for the Federal Reserve Bank of Kansas City. He leads the Bank's Research Division and serves as a member of Management Committee. Mr. Gruber joined the Bank in May 2020 after serving 19 years at the Board of Governors. Mr. Gruber previously served as the deputy director of the International Finance Division at the Board. Mr. Gruber has B.A. degrees in International Studies and Economics from the University of Washington, and a Ph.D. in Economics from Johns Hopkins University. His economic research has been published in a number of academic journals including the Journal of Monetary Economics, Journal of International Money and Finance, Review of International Economics, and the Journal of Money, Credit, and Banking. He has also taught macroeconomics at Johns Hopkins and Georgetown Universities.

Ryan Harwell

Vice President, Federal Reserve Bank of Kansas City

Ryan Harwell is a Vice President in the Examinations and Inspections Department at the Federal Reserve Bank of Kansas City, with responsibility for the 10th District's community bank safety and soundness supervision program. Ryan joined the Reserve Bank as an examiner in 2005 and was appointed Assistant Vice President in 2014. He was promoted to Vice President in 2018 and assumed his current role in 2020. In addition to leading the community bank supervision function, Ryan has held leadership responsibilities for the discount window, master account administration, financial institutions data collections, bank surveillance and risk analysis, and other administrative functions. Ryan holds a B.S. degree in Business Administration and Economics from William Jewell College, Liberty, Missouri and an M.B.A degree from the University of Missouri-Kansas City, Kansas City, Missouri.

David Herndon

Commissioner, Office of the State Bank Commissioner

David Herndon is a banking executive with over 30 years of experience in all phases of community bank management including 22 years as President and Chief Executive Officer of a Kansas City, Kansas bank. In addition, he served as the Chief Operating Officer for his bank's parent holding company. In that role he was responsible for all regulatory reporting and compliance matters and was instrumental in establishing a de novo bank for the holding company in 2000. David has also held leadership positions in both professional and civic organizations.



Tara Humston

Senior Vice President, Federal Reserve Bank of Kansas City

Ms. Humston is responsible for the supervision of the District's state member banks and bank holding companies, as well as the Bank's discount window and risk management functions, and national responsibilities for technology initiatives supporting supervision staff in all districts. She is a member of the Bank's Management Committee, which is responsible for strategic planning and policy direction. Ms. Humston also currently serves as the co-chair for the Federal Reserve System's Community Banking Management Oversight Group.

Ms. Humston joined the Bank in 1998 as an analyst in the Statistical Services Department and transferred to the Examinations and Inspections Department as an assistant examiner in 1999. She was promoted to manager in 2005 and then assistant vice president in 2010 with responsibility for the division's administrative services, information services and surveillance and risk analysis functions. In 2016, she was appointed vice president with responsibility for the Tenth Federal Reserve District's community bank supervision activities, leading the Kansas City Fed's examination and inspection teams across the District's seven states. From 2015 to 2016, she served as the assistant secretary for the Bank's Board of Directors.

Ms. Humston is a native of Topeka, Kansas, and holds a bachelor's degree in accounting and business administration from the University of Kansas.

Kristi Roman

Assistant Vice President, Federal Reserve Bank of Kansas City

Kristi Roman is an Assistant Vice President with responsibility for the consumer compliance function within the Supervision and Risk Management Division at the Federal Reserve Bank of Kansas City. Kristi joined the Bank in 2011 as an Examiner in the Consumer Affairs Department, after previously serving as a regulatory compliance consultant for a consulting firm that served financial institutions throughout the Midwest. She has held various leadership roles prior to being promoted to Assistant Vice President in 2020. Kristi has both a B.S. in Finance and an M.B.A from Eastern Illinois University, Charleston, Illinois. She has also completed Graduate School of Banking, Boulder, Colorado and has attained the Certified Anti-Money Laundering Specialist and Certified Regulatory Compliance Manager certifications.