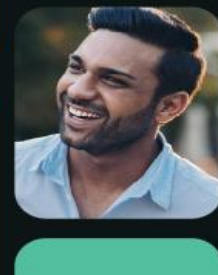


Minorities in Banking Forum



Speaker and Panelist Biographies



Emily Greenwald
Senior Vice President
Federal Reserve Bank of Dallas

Emily Greenwald is senior vice president with responsibility for Banking Supervision and Regulation, and Credit, Risk and Reserves Management. Before joining the Dallas Fed in 2023, She spent 17 years at the Chicago Fed, where she served as senior vice president for national programs, policy and risk in the Supervision and Regulation Department.

Emily began her career at the Chicago Fed examining community banks and progressed into leadership roles that included capital markets oversight and supervising regional and large banks. In 2009, she was awarded the William Taylor Award for Excellence in Banking Supervision.



Ellen Ochoa
Astronaut and Space Center Director

Ellen Ochoa is an inventor, astronaut and space center director. She made history as the first Latina to go to space and the first Hispanic and second female director of the Johnson Space Center.

As a woman in engineering, Ellen often faced people who didn't think she belonged there. She championed diversity and inclusion in her time at NASA, making life better for both those on the ground and those in space. Her revolutionary work on NASA's company culture is still held up as an example of how to change the world by changing people's minds—it was recently profiled in *Think Again: The Power of Knowing What You Don't Know*, Adam Grant's New York Times bestseller.

Ellen continues to give back to the community, inspiring the next generation of trailblazers like the early women in space inspired her. In addition to her talks, her outreach includes authoring bilingual children's books on science and engineering. She serves on several boards and recently concluded a term as chair of the National Science Board, having also served on its Vision 2030 Task Force focused on the U.S. maintaining its status as the world innovation leader. She's in the Astronaut Hall of Fame and has received many honors, including having seven schools named after her. She's a member of the National Academy of Engineering and a Fellow of the American Institute of Aeronautics and Astronautics and the National Academy of Inventors, among others.



Lorenzo Garza
Vice President of Banking Supervision
Federal Reserve Bank of Dallas

Lorenzo Garza is a Vice President in Banking Supervision at the Dallas Fed, where he oversees several teams responsible for supervisory risk, policy, and bank surveillance. His teams also contribute to important national initiatives such as large bank stress testing, energy finance, and shared national credits. Lorenzo joined the Dallas Fed in 2009, earning his bank examiner commission before serving in various director roles in Banking Supervision. He worked five years at the Federal Reserve Board of Governors where he served as coordinator for shared national credits and risk reporting, among other responsibilities. He serves and leads on several System and Dallas leadership committees for the Fed. For his contributions to the Fed, Chair Powell

Minorities in Banking Forum



honored Lorenzo with the William Taylor award, the Fed's most prestigious honor for Banking Supervision. Previously, Lorenzo worked at three banks in commercial lending, retail mortgage underwriting, risk management, and capital management.



Nell Campbell-Drake
Industry Relations Vice President
Federal Reserve Bank of Atlanta

Nell Campbell-Drake is Vice President of Industry Relations for Federal Reserve Financial Services (FRFS). She has responsibility for FRFS relationship management including Nacha, Payments Associations, industry trade groups, and other business partnerships. Additional responsibilities include outreach and engagement activities associated with the FRFS payments improvement program and partnership with internal colleagues on FRFS hosted industry advisory groups. Nell represents the Federal Reserve Banks on numerous payments industry groups. Before joining the Bank, she worked at Merrill Lynch Brokerage Firm in a variety of capacities.



Jennifer McClure
Chief Executive Officer
Unbridled Talent

Jennifer McClure is a keynote speaker, business leader, and future of work strategist who has spent her career helping leaders and organizations to unleash the potential of their people and accelerate business results. As the CEO of Unbridled Talent, she is a sought-after global keynote speaker, and has delivered presentations at some of the world's most prestigious companies, conferences, and events.

With decades of leadership and executive experience working in various industries, Jennifer has a deep understanding of the challenges facing organizations as they navigate the rapidly evolving world of work, and her passion for developing leaders has earned her recognition as a leading voice on topics such as the future of work, high-impact leadership, and innovative people strategies.

In addition to being the CEO of Unbridled Talent, Jennifer is also the Chief Excitement Officer of DisruptHR, a global community designed to move the collective thinking forward when it comes to talent in the workplace, and she hosts a weekly podcast – Impact Makers with Jennifer McClure – sharing conversations with practitioners, business leaders, authors and speakers who are changing the world while building careers that they love, and lives that matter.



Al Heartley
Consultant
AMH Partners

Al Heartley is a passionate and mission-driven consultant based in Atlanta, GA. A co-founder and partner at Evolution Management Consultants, Al studies arts organizations with intention and specificity to solve today's most challenging problems. He was previously a Co-Founder and Principal at ALJP Consulting, a search and strategic planning firm working with arts organizations across the country. He co-founded the firm out of a call to bring equity and inclusion to hiring and planning.

Prior to his life as a consultant, Al was the managing director of the Wirtz Center for the Performing Arts at Northwestern University where he led the organization through the first year of the pandemic and produced programming that included virtual and hybrid offerings. He has worked for various regional theaters across the country including the Eugene O'Neill Theater Center, Yale Repertory Theatre, the Guthrie Theater, Cleveland Play House, and Steppenwolf Theatre Company. He currently

Minorities *in* Banking Forum



teaches at Northwestern where he advises students in the Master of Science in Leadership for the Creative Enterprises and in Florida State's Master of Fine Arts in Theater Management program. He has taught, lectured or spoken at Yale, Michigan, Syracuse, Ohio University, and the University of Buffalo.



Jocelyn Heartley

Consultant
AMH Partners

Jocelyn Heartley is a visionary leader and culture strategist, bringing an exceptional depth of experience and expertise to the forefront of organizational development and business transformation. With over 15 years in the financial services sector, she has consistently demonstrated an unwavering commitment to fostering inclusive cultures, growth management, and organizational excellence.

Central to Jocelyn's approach is a passionate commitment to cultivating the next generation of leaders. By building robust talent and learning development programs, she has provided aspiring individuals with the access and resources necessary to develop essential skills, leadership capabilities, and industry expertise. These programs have served as a pathway for ambitious individuals to unlock their potential, contributing to both personal growth and organizational success. Her community engagement includes serving as Past Board President of the GSU EMBA Alumni Association.



William Bliss

Lead Risk Specialist
Federal Reserve Bank of Dallas

William Bliss is a Lead Risk Specialist with the Supervisory Risk, Policy, and Surveillance unit within the Banking Supervision Department at the Federal Reserve Bank of Dallas. His primary responsibilities include assessing legal and regulatory compliance with U.S. Anti-Money Laundering (AML)/Countering the Financing of Terrorism (CFT) laws and regulations and adherence to U.S. Sanctions programs. He routinely leads examinations and sets supervisory strategies for AML/CFT/Sanctions at large, complex, and/or high-risk financial institutions.

William began his regulatory career with the Dallas Fed in 1999 and quickly became one of Federal Reserve's subject matter experts in AML/CFT. He spearheaded development of new regulatory data analytic tools that remain in use today and helped develop and lead national AML/CFT examiner training programs. William also engages with other central bankers and international regulatory officials in leading AML workshops around the world to combat global financial crimes and money laundering.

William is the Dallas Fed's representative to the Federal Reserve System's Fintech Supervisory Program and serves as Chair of the Dallas's internal supervisory workgroup on crypto-related asset and distributed ledger technology risks. He is also active in the Dallas Fed's diversity, equity, and inclusion ecosystem as Chair of an Employee Resource Group focused on multi-generational issues.

Minorities *in* Banking Forum



Mac McComas
Senior Program Manager, 21st Century Cities
The Johns Hopkins University

Mac McComas is the senior program manager at Johns Hopkins' 21st Century Cities Initiative. His research focuses on small business dynamics, local entrepreneurial environments, financial inclusion, and neighborhood quality of life in U.S. cities, with a primary focus on Baltimore. He is the co-author of the book (joint with Matthew E. Kahn) *Unlocking the Potential of Post-Industrial Cities*, published by JHU Press in February 2021. He lives in Baltimore City and is on the board of the national public radio station WYPR and The Friends of the Jones Falls.



Sarah Comstock
Executive Director of Corporate Communications
Ally

Sarah Comstock serves as Executive Director of Employee Experience & Communications for Ally Financial, a Top 25 U.S. financial holding company and employee-recognized Best Place to Work. She leads all internal communications to approximately 11,500 employees across the U.S. and Canada. Comstock also has responsibility for the employee experience strategy which provides a consistent One Ally experience across an employee's unique journey with the company. She is the principal writer for the company's chief executive officer and is charged with helping advance the company's purpose-driven culture through empathic, impactful and authentic leadership

communications and events.

Sarah joined Ally in 2006, and held communication leadership roles in numerous corporate initiatives, including the launch of the Ally brand, IPO, divestitures and acquisitions of major lines of business and COVID-19 response.

She is an active member of Impact100 Metro Detroit and has served as a multi-year mentor to first-generation college students at the Mike Ilitch School of Business at Wayne State in Detroit.

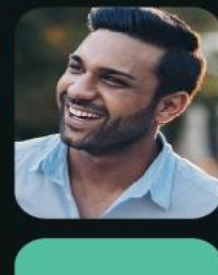


Carolyn Jordan
Chief Growth Officer
Neighborhood Credit Union

Carolyn Jordan is the Chief Growth Officer of Neighborhood Credit Union in Dallas, Texas. She leads the growth areas of the credit union, including the online and mobile digital channel, data analytics, special projects, product development, marketing, and advocacy.

Carolyn, was recently recognized as one of the 2023 Women in Technology by the Dallas Business Journal. Currently she serves on the Consumer Depository Institutions Advisory Council for the Dallas Federal Reserve Bank and is President of the Texas Regional Chapter of the African American Credit Union Coalition (AACUC). She is a past Chair and current member of the Credit Union National Association (CUNA) Operations and Member Experience Council, a nationwide forum for credit union leaders. With over four decades of industry experience, Carolyn is well respected by her peers on the local, state, and national levels.

Minorities *in* Banking Forum



Dr. Erin Harper
Senior Research Scientist
UT Southwestern Medical Center

Erin Harper, Ph.D., NCSP serves as a Senior Research Scientist at the Center for Depression Research and Clinical Care (CDRC) at UT Southwestern Medical Center. At the forefront of her role, she leads the recently established Black Youth and Families Outreach Network, which is dedicated to fostering mental health awareness, support, and research involvement within the Black community. Drawing upon her extensive background—18 years of experience as a researcher, educator, and leader—she is positioned to illuminate strategies for dismantling mental health stigma.



Silvia Siqueira
Assistant Vice President People and Culture/Diversity, Equity and Inclusion
Federal Reserve Bank of Dallas

Silvia Siqueira leads diversity, equity and inclusion (DEI) for the Federal Reserve Bank of Dallas. Through her leadership, she has influenced Executive Management Team and peers to embed DEI concepts and initiatives within HR processes and throughout organizations. She has been recognized by the Dallas Business Journal with the 2019 Diversity Business Leader award. Silvia brings a unique perspective to DEI work because of her diverse professional experience that includes previous DEI work in multinationals, CFO for Hilti Latin America and Finance Director for Hilti in Brazil, and five years of direct sales experiences with Hilti where she achieved Top Sales Club and Masters Club. Silvia's professional experience includes roles with Arthur Andersen and INCOE International.

Silvia is a Board Member for My Possibilities, a non-profit organization that was established in Plano, Texas in 2008 as a continuing education center for adults with intellectual and developmental disabilities. Silvia also finds time to be in the Board of Advisor for NOMI Network, a nonprofit organization focused on empowering women and girls to break cycles of exploration in their families and communities.



Nate Bennett III
Lead Chief Diversity, Equity and Inclusion Officer
Comerica Bank

Nate Bennett III is responsible for leading the company's Diversity, Equity & Inclusion Office. This office has been established to drive key diversity initiatives throughout the bank. Nate joined Comerica in 2009 as the Vice President, Texas Market Staffing Manager. He was named Senior Vice President, Talent Acquisition Director in 2010. In mid-2016, he was named the Chief Diversity Officer and Senior Vice President, Head of Talent Acquisition. In 2022 Nate began to focus solely on leading Diversity, Equity and Inclusion strategies throughout the bank. Before joining Comerica, he worked for several Fortune 500 companies in various roles in Talent Acquisition all in two major industries: Consumer Retail and Financial Services. Prior to joining Comerica Bank, he led Talent Acquisition Services for a 17,000-employee division at Bank of America. His 20+ years of experience in Human Resources Talent Acquisition covers the areas from executive recruitment through global recruitment where he spent time in Seoul, Korea leading various recruitment efforts for Walmart Stores.

Among his professional and community affiliations, Nate serves as a member of the National Diversity Council Board of Directors, board member of Mi Escuelita Pre-Schools. Additionally, he also serves as the founder and President of the Junior Broncos Organization which is a 501(c)(3) dedicated to young student athletes.

Minorities *in* Banking Forum



Joe Quiroga
President
Texas National Bank

José (Joe) Quiroga is currently President of Texas National Bank and a member of the Bank's Board of Directors, a position he has held since 2007.

Texas National Bank is a Hispanic-Owned community bank chartered in 1920 out of Mercedes, TX with an emphasis on servicing the small business needs of the Rio Grande Valley. Since 2007 the Bank has grown from \$64 million to \$716 million in assets.

Prior to joining Texas National Bank, Je was Vice President at JPMorgan Chase with positions in Commercial Lending and Private Banking managing both U.S. and International clients. He was previously licensed as a registered Investment Advisor with NASD Series 7, 63 and State of Texas Group 1 insurance license.

Joe's civic activities currently include serving as the Board Chair for Edinburg's Boy's and Girl's Club, Board Member of the VAMOS Scholarship Fund, Board member of the Texas Bankers Association and the Community Development Bankers Association and is a committee member for the Minority Depository Institutions Advisory Committee to the Office of the Comptroller of the Currency. In addition, he serves as a member of the Regional Bank Council for the Federal Reserve Bank of Dallas-San Antonio Branch. Currently he serves on the Community Depository Institutions Advisory Council of the Federal Reserve Bank of Dallas and appointed as the committee's national representative in Washington D.C.



Harold E. Bulter, Jr.
Head of Diverse Financial Intuitions Group
Citi

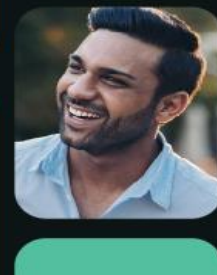
Harold E. Butler, Jr. is a leader in Markets Financing and Securitization group and is responsible for leading Citi's Diverse Financial Institutions Group that consists of support for Minority Deposit Institutions, Diverse Broker Dealers and Asset Managers. He manages and delivers a composition of capital markets, transactional, consumer and corporate banking solutions to a number of small and mid-sized financial institutions. He advises on risk, strategic planning and provides executive coaching to C-Suite leaders. Harold is also responsible for the support of the U.S. Treasury's Mentor Protégé Bank program, where he leads opportunities and the integration of minority

banks onto federal contracts and teaming arrangements. He advises on government best practices, and minority banking.

Harold joined Citi in 2006, and currently serves as the Co-Head of the Diversity Operating Committee for Banking, Capital Markets and Advisory, which focuses on talent recruitment, retention and enrichment. He serves as a founding member of the Diversity and Inclusion Advisory Board within Citi's Institutional Clients Group. Harold has over 35 years of experience supporting the U.S. government, as a member of the armed forces and as a technologist and banker. Harold is a veteran of the U.S. Army, having served at XVIII Airborne Corps and 1st Corps Support Command at Fort Bragg, North Carolina, and with NATO in Mons, Belgium. Subsequently, he led various business development efforts during a decade at Microsoft and spent eight years at Freddie Mac as the lead technologist for the Securities, Sales and Trading Group.

Harold has been engaged in numerous leadership, charitable and mentoring initiatives over the years. He currently serves as Chair of the National Bankers Association Advisory Board, he serves on board of trustees for PREP for PREP and he has held board positions at several non-profit child development and welfare centers, Sigma Pi Phi Fraternity, and Leadership Fairfax.

Minorities in Banking Forum



Andrella Thomas
Manager, Social Innovation
Capital One

Andrella Thomas currently serves as a project manager for Social Innovation. This team is focused on Capital One's philanthropic commitment to deliver social mobility within the community.

Andrella Thomas spent more than 10 years serving as an HR Consultant leading Diversity, Inclusion and Belonging (DIB) efforts for Capital One's Financial Services division. She has consulted with business leaders on DIB strategies, developed and launched differential talent investment programs focused on the elevation of diverse talent, managed governance for Capital One's local Business Resource groups, and designed and delivered high-demand training sessions for thousands of leaders and teams across the global enterprise. She has created digital learning solutions across the enterprise for various teams focused on belonging.

In her current role, she has delivered to educational partners impactful career readiness and development resources to thousands of students. She is passionate about closing the equity gap in knowledge and has partnered with her company's technology teams to deliver Bot Camp sessions to students and educators. She has leveraged her professional network to host Career Panel Session introducing more than 3,000 students to diverse career fields ranging from Cyber, Human Resources, Risk Management, and Technology.

For 25 years, she has served as a trusted advisor for executive leaders during critical and courageous dialogue regarding topics of social justice issues, social identity, culture, and race. She has served on numerous external panel discussions and is an expert in building up leadership capabilities and creating inclusive cultures for leaders across various organizations. She was nominated for the Women of Visionary Influence community impact award and continues to be recognized contributions to the organization. She received a Diversity and Inclusion for HR Certification from Cornell University and uses the knowledge learned through this program to help business and community leaders across the globe to address the needs of diverse organizations and communities.



Minda Harts
Author, Public Speaker, Podcaster, Workplace Consultant

Minda Harts is the bestselling and award-winning author of *The Memo: What Women of Color Need to Know to Secure a Seat at the Table* as well as *Right Within: How to Heal from Racial Trauma in the Workplace*, and her first young adult book, *You Are More Than Magic*. She is a highly sought-after speaker and thought leader, frequently presenting on the topics of advancing women of color, leadership, diversity, and management at companies like Nike, Google, JP Morgan, Aspen Ideas Festival, Dreamforce, The Atlantic Festival, Forbes Inclusion in The Workplace, and DraftKings to name a few.

Minda is an assistant professor of public service at NYU's Robert F. Wagner Graduate School of Public Service and the founder of The Memo LLC, a career development company. In 2020, Minda was named by LinkedIn as the #1 Top Voice for Equity in the Workplace. In 2022, She was named by Business Insider as one the top 100 People Transforming Business. Additionally, Minda was chosen by Marie Claire Magazine in 2022 to participate in Power Trip, where the year's Top Women Movers and Shakers participate in an all-expense paid trip to network with each other. She has a weekly career podcast for women of color, titled *Secure the Seat*.