

2013 annual report

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 2013 audited financial report for the Federal Reserve Bank of Kansas City is available online at KansasCityFed.org.





Esther L. George, center, president and chief executive officer of the Federal Reserve Bank of Kansas City, meets with Board Chair Barbara Mowry, left, and members of the Kansas City Board of Directors on a regular basis throughout the year.

work

federal reserve bank of kansas city



The Federal Reserve Bank of Kansas City highly values its employees who help the Bank and the Federal Reserve System fulfill its mission. (From left) Kenny Olumesi, Financial Services, Madison Richardson, Administrative Services, Ritesh Saraff, Technology Solutions Delivery, and Terri Bradford, Financial Services.

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, Law Enforcement, Human Resources, Human Resources Technology Center, Financial Management and National Billing Operations are included in the Administrative Services Division, which employs 301 people.



financial services

The Audit Division reports to the Audit Committee of the Kansas City Fed's Board of Directors. Audit 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 20 people.

audit

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 190 people.



Steve McBride is a senior vice president and General Auditor of the Federal Reserve Bank of Kansas City. He is responsible for the Audit Division and provides the Board of Directors assurance that the Bank is functioning in an appropriate manner.

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 51 people.



BJ Lougee helps Research Automation provide technical support for Kansas City Fed and Federal Reserve System economists in various areas of research.

retail payments technology services

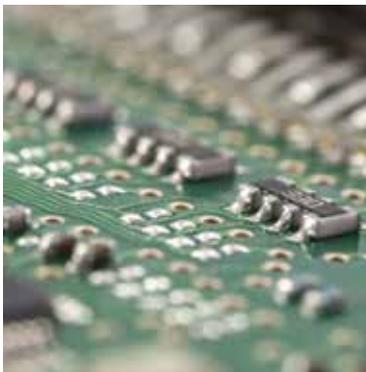
The Retail Payments Technology Services Division is responsible for providing a substantial portion of the technology services supporting the Federal Reserve System's Check Automation Services, Automated Clearing House and the FedACH Services system. The Division's mission is to foster the integrity, efficiency and accessibility of U.S. retail payment and settlement systems in support of financial stability and economic growth. The division employs 69 people.



Brosie Strada, right, assistant vice president of the Retail Payments Technology Services Division, meets with Melissa Norwood, left, and other team members who provide technological support for the Federal Reserve System's paper and electronic check payments systems and oversight of the FedACH Technology Transition Program.

information technology

The Information Technology Division works to support the efforts of business areas in the Federal Reserve Bank of Kansas City 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 173 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 six people.



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 62 people.

Krissy Young is vice president of Public and Community Affairs, which provides internal and external communication services and promotes economic development in the Tenth District.





Kristle Lee is a member of the Bank's Legal Division, which advises and represents the Kansas City Fed in administrative and legal issues.

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 321 people.

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 includes 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; 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 215 people.

technology solutions delivery



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

directors
roundtables
advisory
councils
officers

federal reserve bank of kansas city

management committee



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

Esther L. George, President and Chief Executive Officer

Kelly J. Dubbert, First Vice President and Chief Operating Officer

Denise I. Connor, Senior Vice President of Retail Payments Technology Services and Federal Reserve Retail Payments

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 and National IT Senior Executive of End User Services

Diane M. Raley, Senior Vice President of Regional, Public and Community Affairs and Board Secretary

Veronica R. Sellers, Senior Vice President and General Counsel (Advisor to Management Committee)

Donna J. Ward, Senior Vice President of Administrative Services and Director of the Office of Minority and Women Inclusion

directors

federal reserve bank of kansas city

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 board 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, Steve Maestas, managing partner NAI Maestas and Ward, 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 Head Office 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 42.

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 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 43-45.

board of directors, kansas city



(From left) Mr. Maestas, Mr. Stout, Mr. Wake, Mr. Ratcliffe, Mr. Rodman, Ms. Mowry, Ms. Washington, and Mr. Brownback.

Barbara Mowry, Board Chair, Chief Executive Officer, GoreCreek Advisors, Greenwood Village, Colorado (Class C)

Steve Maestas, Board Deputy Chair, Managing Partner, NAI Maestas and Ward, Albuquerque, New Mexico (Class C)

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

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

Len C. Rodman, Former Chairman, President and Chief Executive Officer, Black and Veatch, Overland Park, Kansas (Class B, Group 3)

John T. Stout, Jr., Chief Executive Officer, Plaza Belmont Management Group LLC, Shawnee Mission, Kansas (Class B, Group 1)

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

Rose M. Washington, Executive Director, Tulsa Economic Development Corporation, Tulsa, Oklahoma (Class C)

Class A, Group 1 director, open

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

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.

Larissa L. Herda, Board Chair (*not pictured*), Chair, Chief Executive Officer and President, tw telecom inc., Littleton, Colorado

Margaret M. Kelly, Chief Executive Officer, RE/MAX, LLC, Denver, Colorado

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

Lilly Marks, Vice President for Health Affairs, University of Colorado, Executive Vice Chancellor, Anschutz Medical Campus, 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

board of directors, denver



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

James D. Dunn, Board Chair, Chair, Mill Creek Lumber & Supply Co., Tulsa, Oklahoma

Paula Bryant-Ellis, Chief Operating Officer, BOK Financial Mortgage Group, Tulsa, Oklahoma

Linda Capps, Vice Chairman, Citizen Potawatomie Nation, Shawnee, Oklahoma

Michael C. Coffman, President and Chief Executive Officer, Panhandle Oil and Gas, Inc., Oklahoma City, Oklahoma

Peter B. Delaney, Chief Executive Officer and Chairman of the Board, OGE Energy Corporation, 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

board of directors, oklahoma city



(From left) Mr. Coffman, Ms. Capps, Mr. Tippens, Mr. Dunn, Ms. Bryant-Ellis, Mr. Delaney and Mr. Vasudevan.

board of directors, omaha



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

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

Brian D. Esch, President and Chief Executive Officer, McCook National Bank, McCook, Nebraska

Anne Hindery, Chief Executive Officer, Nonprofit Association of the Midlands, Omaha, 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

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

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

economic roundtables

federal reserve bank of kansas city

food and agriculture roundtable



*(Front row, left to right) Mr. Kauffman, Mr. Wellman, Mr. Horan, Mr. Bbandari, Mr. Hammes, Mr. Barr, Mr. Timmerman, Mr. Thamodaran and Mr. R. Farrell.
(Back row, left to right) Mr. Brooks, Mr. Robb, Mr. Cooper, Mr. J. Farrell, Mr. Dixon, Mr. George, Mr. Gottschalk, Mr. Hill, Mr. Brugler, Mr. Lapp and Mr. Wyse.*

food and agriculture roundtable

Barrett Barr

Deere and Company, Bettendorf, Iowa

Ankush Bhandari

Gavilon, LLC, Omaha, Nebraska

Bill Brooks

INTL FCStone, Dearborn, Missouri

Alan Brugler

Brugler Marketing & Management LLC, Omaha, Nebraska

Ed Cooper

Wells Fargo Bank, Chicago, Illinois

Parry Dixon

A.D.M., Oakley, Illinois

Jim Farrell

Farmers National Company, Omaha, Nebraska

Ron Farrell

Farrell Growth Group, LLC, Kansas City, Missouri

Steve George

Fremont Farms of Iowa LLP, Malcom, Iowa

Andy Gottschalk

RJ O'Brien and Associates, Aurora, Colorado

Paul Hammes

Union Pacific Railroad, Omaha, Nebraska

Howard Hill

National Pork Producers Council, Urbandale, Iowa

Bill Horan

Horan BioProduction, LLC, Rockwell City, Iowa

Bill Lapp

Advanced Economic Solutions, Omaha, Nebraska

Jim Robb

Livestock Marketing Information Center, Denver, Colorado

Dhamu Thamodaran

Smithfield Foods, Inc., Smithfield, Virginia

Jim Timmerman

Timmerman Land & Cattle, Springfield, Nebraska

Steve Wellman

American Soybean Association, Syracuse, Nebraska

Ray Wyse

SW.A.T. LLC, Omaha, Nebraska

Hosts

Nathan Kauffman

Federal Reserve Bank of Kansas City-Omaha Branch,
Omaha, Nebraska

Maria Akers

Federal Reserve Bank of Kansas City-Omaha Branch,
Omaha, Nebraska

regional economic roundtable



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

Jeremy Hill, Director, Center for Economic Development and Business Research, Wichita State University, Wichita, 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, Principal Economist, State of Wyoming, Economic Analysis Division, Laramie, Wyoming

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

Richard L. Wobbekind, Senior Associate Dean for Academic Programs, Executive Director, Business Research Division
University of Colorado, 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.

advisory
councils
federal reserve bank of kansas city

economic advisory council



(From left front row) Mr. Aulick, Mr. Stussi, Mr. Neiman, Mr. Bourne, Ms. Gold, and Mr. Sunderland.

Vincent L. (Vinc) 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

Edmond Johnson (*not pictured*), President and Owner, Premier Manufacturing, Frederick, Colorado

Jim Neiman, President and Chief Executive Officer, Neiman Enterprises, Inc., Hulett, Wyoming

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

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.

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.

Shelly Marquez, Vice President and Community Development Manager, Wells Fargo Bank, Denver, Colorado

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

Daniel Padilla, Regional Branch Director, First National Bank, Omaha, Nebraska

Steve Radley, President and Chief Executive Officer, Network Kansas, Andover, Kansas

Alex O. Romero (*not pictured*), President and Chief Executive Officer, Albuquerque Hispano Chamber of Commerce, Albuquerque, New Mexico

John Santner, Midwest Regional Director, NeighborWorks America, Kansas City, Missouri

Natalie Shirley, President, Oklahoma State University-Oklahoma City, Oklahoma City, 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

community development advisory council



From left) Mr. Radley, Ms. Wright, Mr. McQueen, Ms. Washington, Mr. Santner, Ms. Marquez, Mr. Padilla and Ms. Shirley.

John Dicus, President and Chief Executive Officer, Capitol Federal Savings Bank, Topeka, Kansas
Douglas Ferraro, President and Chief Executive Officer, Bellco Credit Union, Greenwood Village, Colorado
Copper France, President, Bank of Commerce, Rawlins, Wyoming
Lisa Ginter (*not pictured*), Chief Operating Officer, CommunityAmerica Credit Union, Lenexa, Kansas
Jane Haskin, President and Chief Executive Officer, First Bethany Bank & Trust, Bethany, Oklahoma
James Landen, President, Security National Bank of Omaha, Omaha, Nebraska
Elaine Paxton, President and Chief Executive Officer, First National Bank of Clinton, Clinton, Missouri
Rebeca Romero Rainey (*not pictured*), Chairman and Chief Executive Officer, Centinel Bank, Taos, New Mexico
James Robinson, President and Chief Executive Officer, Nodaway Valley Bank, St. Joseph, Missouri
Ron Shettlesworth, President and Chief Executive Officer, Main Bank, Albuquerque, New Mexico
Lee R. Symcox, President and Chief Executive Officer, First Fidelity Bank, Oklahoma City, Oklahoma
David J. Warnemunde, Chairman, President and Chief Executive Officer, Madison County Bank, Madison, Nebraska

community depository institutions advisory council



(From left) Mr. Ferraro, Mr. Robinson, Mr. Shettlesworth, Mr. Warnemunde, Mr. France, Ms. Haskin, Mr. Dicus, Ms. Paxton, Mr. Symcox and Mr. Landen.

payments advisory group



(From left) Mr. Copeland, Mr. Reuter, Mr. Lindgren, Mr. Kloiber, Mr. Hipp, Ms. Haskin, Mr. Oatman, Ms. Padmanabhan, Mr. Fosler, Ms. Howe and Mr. Thurman.

Scott Copeland, Executive Vice President, BancFirst, Oklahoma City, Oklahoma

Alan Fosler, Senior Vice President and Cashier, Union Bank & Trust Company, Lincoln, Nebraska

Mark Frank (*not pictured*), Executive Vice President, CoBiz Bank, Denver, Colorado

Jane Haskin, President and Chief Executive Officer, First Bethany Bank & Trust, Bethany, Oklahoma

Steve Hipp, Strategic Business Consultant, INTRUST Bank, Wichita, Kansas

Janet Howe, Executive Vice President and Chief Operating Officer, ANB, Colorado Springs, Colorado

Mike Kloiber, President and Chief Executive Officer, Tinker Federal Credit Union, Tinker AFB, Oklahoma

Steve Lindgren, Executive Vice President and Chief Operating Officer, Cornhusker Bank, Lincoln, Nebraska

Russell Oatman, Senior Vice President, First National Bank of Omaha, Omaha, Nebraska

Suchitra Padmanabhan, President, CBW Bank, Weir, Kansas

Jim Reuter, President, FirstBank Data Corporation, Lakewood, Colorado

Bob Thurman, Chief Executive Officer, Credit Union of America, Wichita, Kansas

officers

federal reserve bank of kansas city

kansas city

Esther L. George

President and Chief Executive Officer

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

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 Director of the
Office of Minority and Women Inclusion

Craig S. 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

Kristi A. Coy

Vice President

Kevin J. Craig

Vice President

Tammy N. 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

W. Todd Mackey

Vice President

Renu A. Mehra

Vice President

Charles S. Morris

Vice President and Economist

Todd A. Offenbacher

Vice President

Annette K. Owens

Vice President

Kimberly N. Robbins

Vice President

Linda S. Schroeder

Vice President

Amy M. Seck

Vice President

Stephanie L. Stratemeier

Vice President

Mark A. Watson

Vice President

Pamela L. Weinstein

Vice President

Jonathan L. Willis

Vice President and Economist

Kristina J. Young

Vice President, Public Information Officer
and Assistant Board Secretary

Susan E. Zubradt

Vice President

Stanley R. Beatty

Assistant Vice President

Kara S. Bemboom

Assistant Vice President

Mark J. Boryla

Assistant Vice President

Dan A. Bower

Assistant Vice President

J. Stephen Bradberry

Assistant Vice President

Amy E. Cole

Assistant Vice President

Kelley D. Courtright

Assistant Vice President

Kelli J. Cox

Assistant Vice President

Ernie W. Craig Jr.

Assistant Vice President

Tanya L. Cvetan

Assistant Vice President

Dennis V. Denney

Assistant Vice President

Andrew J. 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

Jacqueline M. Nugent

Assistant Vice President

Evan A. Polly

Assistant Vice President

Kenneth R. Spong

Assistant Vice President and Economist

Michael R. Steckline

Assistant Vice President

Brosie D. Strada

Assistant Vice President

James W. Stuart II

Assistant Vice President

Leesa G. Thompson

Assistant Vice President

Willem Van Zandweghe

Assistant Vice President and Economist

James Wilkinson

Assistant Vice President and Economist

Ginger K. Wise

Assistant Vice President

Catherine A. Zeigler

Wholesale Operations Officer

denver

Alison Felix

Assistant Vice President, Branch Executive
and Economist

Amy Hileman

Assistant Vice President

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

Nathan S. Kauffman

Assistant Vice President, Branch Executive
and Economist

Nicholas Hatz

Assistant Vice President

