



# 2014 financial report

The Federal Reserve Bank of Kansas City's 2014 audited financial report is at [KansasCityFed.org](http://KansasCityFed.org). Past financial reports, and officers, directors and advisory councils listings, also are online.

# 2014 annual report



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.

The Federal Reserve Bank of Kansas City, as one of the 12 regional headquarters, 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.

The 2014 audited financial report for the Federal Reserve Bank of Kansas City is available online at *KansasCityFed.org*.

*President Esther George cuts the ribbon for the Federal Reserve Bank of Kansas City's new Oklahoma City Branch offices. Also attending the opening, from left, Roy Williams, president and CEO of the Greater Oklahoma City Chamber; James Dunn, Oklahoma City Board chair; Richard Ratcliffe, Kansas City Board director; Oklahoma City Mayor Mick Cornett; Chad Wilkerson, Oklahoma City Branch executive; Jane Haskin, Oklahoma City Board director; Michael Coffman, Oklahoma City Board director; Rose Washington, Kansas City Board director; Clint Abernathy, Oklahoma City Board director; and Charles Hall, Oklahoma City Board director.*



# work

## federal reserve bank of kansas city



*Craig Shanahan works for Facilities Management, which is a department in Administrative Services and maintains the Federal Reserve Bank of Kansas City's buildings and grounds.*

### 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 Human Resources Technology Center, which provides project management and operational support for the centrally managed Federal Reserve System HR application portfolio; and 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 and Financial Management are included in the Administrative Services Division, which employs 294 people.

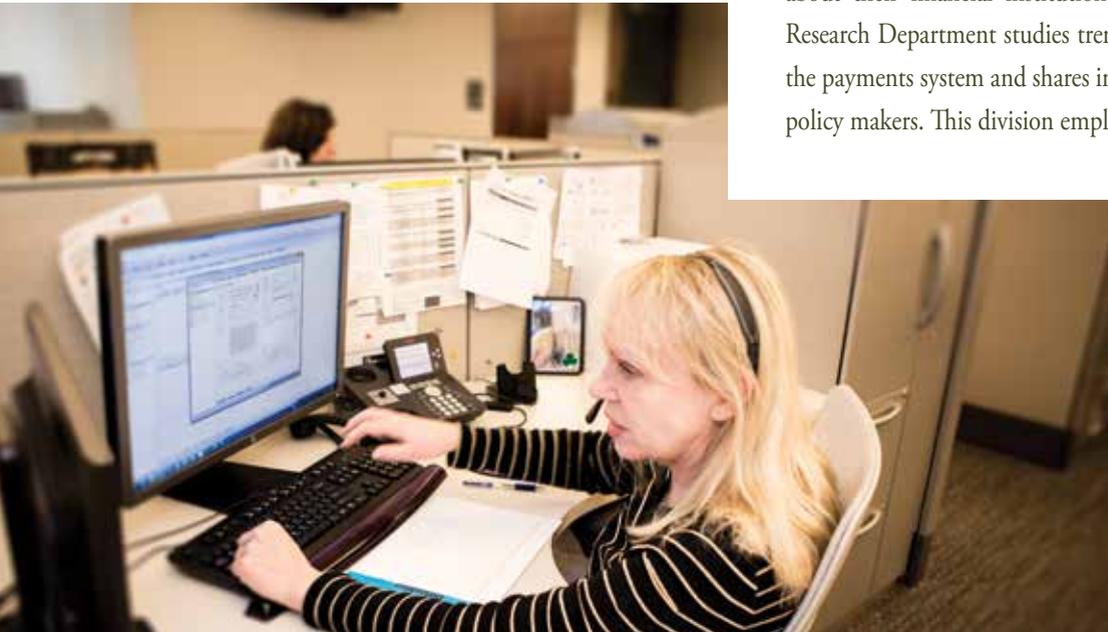
## audit

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 23 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; supports secure and timely transfers of funds and securities between financial institutions; provides financial institutions 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 189 people.



*Julie Uriell is a Call Center agent in the Customer Contact Center, which helps financial institutions.*

## 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 prestigious Jackson Hole Economic Policy 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 53 people.



*Melissa Norwood meets with team members who provide technological support for the Federal Reserve System's paper and electronic payments systems and oversight of the FedACH Technology Training Program.*

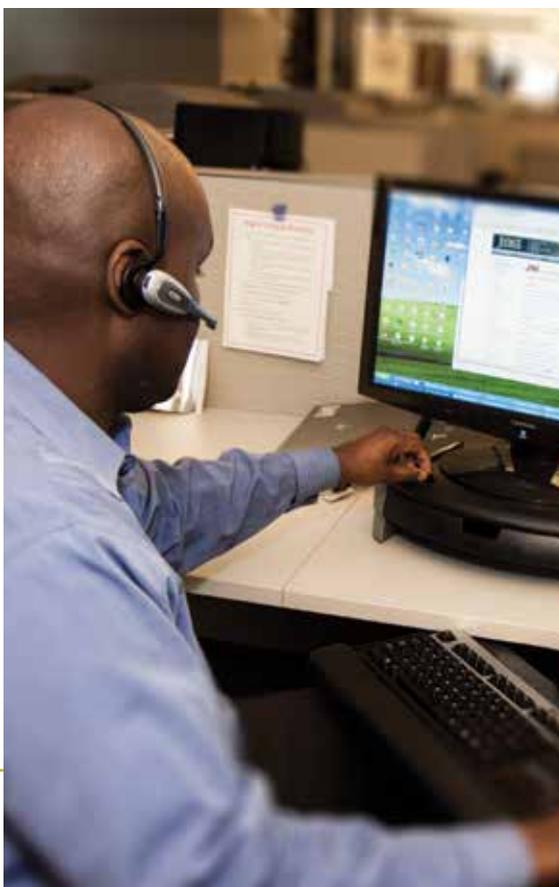
## retail payments technology services

The Retail Payments Technology Services Division is responsible for providing the technology services supporting the Federal Reserve System's Check and Automated Clearing House services. 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 72 people within the District, but has oversight for an additional 158 staff members across multiple other Reserve Districts.



*Economists and research associates, such as (left to right) Associate Economist Michael Redmond, Research Associate Daniel Molling, Economist Didem Tuzemen, Economist Jose Mustre-del-Rio, Research Associate William Xu, and Research Associate Thealexa Becker, study and evaluate regional, national and global economic conditions for a wide variety of purposes, such as monetary policy and marketplace assessments.*

## 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 167 people.

*Call Center employees with the National Service Desk, like Ed Demasio, ensure that Federal Reserve System employees' computers and network systems function properly.*

## legal



The Legal Division serves as the Kansas City Fed's legal counsel, in support of the policy and business objectives of the Federal Reserve Bank of Kansas City. It provides legal services on complex matters affecting the Bank, including drafting and reviewing legal documents, negotiating contracts for goods and services, interpreting applicable laws affecting the Bank, counseling on banking supervision and regulations, reviewing published statements of Bank policies and procedures, conducting various trainings for management and managing the Bank's involvement in litigation and administrative proceedings. The Legal Division also supports senior management and the Bank's Boards of Directors at its head office and three branches, provides guidance on the Bank's Code of Conduct and collaborates on matters with colleagues across the Federal Reserve System. This division employs seven people.

## regional, public and community affairs

The division's primary responsibilities are research and policy influence, resource development, and communications and public understanding. Regional Affairs' 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 community and economic development for lower income communities and small businesses through research, resources and programming. The division employs 63 people.



*Trudie Hall, left, helps educate the public about economics, financial issues and Federal Reserve operations as part of the Regional, Public and Community Affairs Division.*

## technology solutions delivery

The Technology Solutions Delivery Division is comprised of three primary areas including Information Security, Application Delivery Services and Treasury Services. The Information Security area ensures the Bank's information assets are safeguarded. The Application Delivery Services team is responsible for the architecture, integration/development and quality assurance testing for a growing portfolio of technology solutions across a variety of business domains. The Treasury Services area, acting in its Fiscal Agent role, provides project management oversight and support for application solutions developed to support the U.S. Department of Treasury. The division employs more than 325 people.



*Elizabeth Thompson, left, and Roopa Gowda are members of the Software Quality Assurance team in Application Delivery Services, which is a department of Technology Solutions Delivery.*

## supervision and risk management



*Chris Constant, left, and Rory Ibarra work with other members of the Supervision and Risk Management's Consumer Affairs Department which examine banks for compliance with consumer laws and regulations.*

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 324 people.

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*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. Pacheco, Ms. Ward, Ms. Morhaus, Mr. Davig, Mr. Dubbert, Mr. Moore, Ms. George, Ms. Pennell, Ms. Sellers, Ms. Connor and Ms. Raley.*

**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 System Retail Payments  
Chief Information Officer

**Troy A. 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 A. 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 with a blend of appointed and elected positions using the criteria defined by Congress in the Federal Reserve Act. The nine-member board is divided evenly among three classifications. 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, David W. Brownback, president and chief executive officer of Citizens State Bank and Trust Co. of Ellsworth, Kan., is a Class A director who was elected by, and represents, Group 2 member banks.

## Class B

The three Class B directors represent the public, but, 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, John T. Stout, Jr., chief executive officer of Plaza Belmont Management Group LLC of Shawnee Mission, Kan., is a Class B director elected by Group 1 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, Rose M. Washington, executive director of the Tulsa Economic Development Corporation in Tulsa, Okla., is a Class C director. From the Class C directors, the Board of Governors selects one person as chair and another as deputy chair.

## 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 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 40.

## 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 41-43.

## board of directors, kansas city



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

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

**Steve Maestas, Board Deputy Chair**, Chief Executive Officer, Maestas Development Group, Albuquerque, New Mexico (Class C)

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

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

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

**Len C. Rodman** (*not pictured*), Chairman, President and Chief Executive Officer (retired), Black & Veatch, Overland Park, Kansas (Class B, Group 3)

**Paul J. Thompson**, President and Chief Executive Officer, Country Club Bank, Kansas City, Missouri (Class A, Group 1)

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

**Max T. Wake**, 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.*

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

**Larissa L. Herda, Board Chair**, Chair, Chief Executive Officer and President (retired), tw telecom inc., Littleton, Colorado  
(Board of Governors appointed)

**Margaret M. Kelly**, Chief Executive Officer (retired), Re/Max, LLC, Denver, Colorado (Board of Governors appointed)

**Richard L. Lewis**, President and Chief Executive Officer, RTL Networks, Inc., Denver, Colorado (Board of Governors appointed)

**Lilly Marks**, Vice President for Health Affairs, University of Colorado, Executive Vice Chancellor, Anschutz Medical Campus, Denver, Colorado  
(Kansas City Fed Board appointed)

**Brian R. Wilkinson**, President, Steele Street Bank and Trust, Denver, Colorado (Kansas City Fed Board appointed)

**Anne Haines Yatskowitz** (*not pictured*), President and Chief Executive Officer, ACCION New Mexico-Arizona-Colorado,  
Albuquerque, New Mexico (Kansas City Fed Board appointed)

**Mark A. Zaback**, President and Chief Executive Officer, Jonah Bank of Wyoming, Casper, Wyoming (Kansas City Fed Board appointed)

## board of directors, denver



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

**James D. Dunn, Board Chair**, Chairman, Mill Creek Lumber & Supply Co., Tulsa, Oklahoma (Board of Governors appointed)

**Clint D. Abernathy**, Owner, Abernathy Farms, Inc., Altus, Oklahoma (Board of Governors appointed)

**Peter B. Delaney**, Chairman, Chief Executive Officer and President, OGE Energy Corp, Oklahoma City, Oklahoma  
(Board of Governors appointed)

**Linda Capps**, Vice Chairman, Citizen Potawatomie Nation, Shawnee, Oklahoma (Kansas City Fed Board appointed)

**Michael C. Coffman** (*not pictured*), President and Chief Executive Officer, Panhandle Oil and Gas, Inc., Oklahoma City, Oklahoma  
(Kansas City Fed Board appointed)

**Charles R. Hall**, Chairman and Chief Executive Officer, Exchange Bank and Trust Company, Perry, Oklahoma (Kansas City Fed Board appointed)

**Jane F. Haskin**, President and Chief Executive Officer, First Bethany Bank and Trust, Bethany, Oklahoma (Kansas City Fed Board appointed)

## board of directors, oklahoma city



*(From left) Mr. Hall, Ms. Capps, Mr. Abernathy, Mr. Dunn, Mr. Delaney and Ms. Haskin.*

## board of directors, omaha



*(From left) Ms. Hindery, Mr. Bourne, Mr. Farrell, Mr. Russell, Mr. Esch and Mr. Krejci.*

**James C. Farrell, Board Chair**, President and Chief Executive Officer, Farmers National Company, Omaha, Nebraska  
(Board of Governors appointed)

**John F. Bourne**, International Representative, International Brotherhood of Electrical Workers (IBEW), Omaha, Nebraska  
(Board of Governors appointed)

**G. Richard Russell**, President and Chief Executive Officer, Millard Lumber Inc., Omaha, Nebraska (Board of Governors appointed)

**Brian D. Esch**, President and Chief Executive Officer, McCook National Bank, McCook, Nebraska (Kansas City Fed Board appointed)

**Anne Hindery**, Chief Executive Officer, Nonprofit Association of the Midlands, Omaha, Nebraska (Kansas City Fed Board appointed)

**Jeff W. Krejci**, President and Director, Cornerstone Bank, York, Nebraska (Kansas City Fed Board appointed)

**James L. Thom** (*not pictured*), Vice President, T-L Irrigation Co., Hastings, Nebraska (Kansas City Fed Board appointed)

*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, from left) Mr. Elmore, Mr. Wyse, Mr. Kauffman, Mr. Headley, Mr. Bhandari and Mr. Wellman;  
(Middle row, from left) Mr. R. Farrell, Mr. J. Farrell, Mr. Horan, Mr. Barr, Mr. Timmerman and Mr. Hill;  
(Back row, from left) Mr. Brooks, Mr. Robb, Mr. Dierks, Mr. Swedberg and Mr. George.*

## food and agriculture roundtable

### *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

#### **Barrett Barr**

Deere and Company  
Bettendorf, Iowa

#### **Ankush Bhandari**

Gavilon, LLC  
Omaha, Nebraska

#### **Bill Brooks**

INTL FCStone  
Dearborn, Missouri

#### **Neil Dierks**

National Pork Producers Council  
Urbandale, Iowa

#### **Steven Elmore**

DuPont Pioneer  
Johnston, Iowa

#### **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

#### **Peter Headley**

MetLife Agricultural Investments  
Overland Park, Kansas

#### **Howard Hill**

National Pork Producers Council  
Urbandale, Iowa

#### **Bill Horan**

Horan BioProduction, LLC  
Rockwell City, Iowa

#### **Jim Robb**

Livestock Marketing Information Center  
Lakewood, Colorado

#### **Joe Swedberg**

Hormel Foods Corporation  
Austin, Minnesota

#### **Jim Timmerman**

Timmerman Land & Cattle  
Springfield, Nebraska

#### **Steve Wellman**

American Soybean Association  
Syracuse, Nebraska

#### **Ray Wyse**

S.W.A.T., LLC  
Omaha, Nebraska

## regional economic roundtable



*(From left) Mr. D. Mitchell, Mr. Robinson, Mr. J. Mitchell, Mr. Rickman, Mr. Thompson and Mr. Wobbekind.*

**David Mitchell**, Assistant Professor, Missouri State University, Springfield, Missouri

**Jeff Mitchell**, 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 throughout 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

*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.*

## economic advisory council



*(From left) Mr. Martin, Mr. Latenser, Mr. Lackey, Ms. Vincent-Collawn, Mr. Aulick, Ms. Williams, Mr. Solomon, Ms. Patel, Mr. DeFrangé and Mr. Johnson.*

**Vincent L. (Vinc) Aulick**, President, Aulick Industries and Aulick Manufacturing, Scottsbluff, Nebraska

**Gary DeFrangé**, President and Chief Operating Officer, Winter Park Resort, Winter Park, Colorado

**Katherine Gold** (*not pictured*), President, Goldbug, Inc., Aurora, Colorado

**Edmond Johnson**, President/Owner, Premier Manufacturing, Frederick, Colorado

**Ken Lackey**, Chairman of the Board, Nordam, Tulsa, Oklahoma

**John Latenser**, Owner, Neff Packaging Systems, Kansas City, Kansas

**Steve Martin**, President and Chief Executive Officer, Blue Cross Blue Shield, Omaha, Nebraska

**Jim D. Neiman** (*not pictured*), Vice President and Chief Executive Officer, Neiman Enterprises, Inc., Hulett, Wyoming

**Tina Patel**, Chief Financial Officer and Co-Owner, Promise Hotels, Tulsa, Oklahoma

**Dan Solomon**, Chief Risk Officer, Koch Industries, Inc., Wichita, Kansas

**Douglas J. Stussi** (*not pictured*), Executive Vice President and CFO, Love's Travel Stops & Country Stores, Inc., Oklahoma City, Oklahoma

**Pat Vincent-Collawn**, Chairman, President and Chief Executive Officer, PNM Resources, Albuquerque, New Mexico

**Bridgette Williams**, Deputy Director, Heavy Constructors Association of Greater Kansas City, Kansas City, Missouri

*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.*

**Marie Longserre**, President and Chief Operating Officer, Santa Fe Business Incubators, Santa Fe, New Mexico

**Shelley Marquez** (*not pictured*), Vice President & 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** (*not pictured*), President and Chief Executive Officer, NetWork Kansas, Andover, Kansas

**John Santner** (*not pictured*), Midwest Regional Director, NeighborWorks America, Kansas City, Missouri

**Natalie Shirley** (*not pictured*), President, Oklahoma State University-Oklahoma City, Oklahoma City, Oklahoma

**Katrina Washington**, Broker/Owner of Stratos Realty, Stratos Realty Group LLC, Oklahoma City, Oklahoma

**Leslie Wright**, Senior Vice President, Risk Management, Hilltop National Bank, Casper, Wyoming

## community development advisory council



*(From left) Mr. Padilla, Ms. Washington, Mr. McQueen, Ms. Longserre and Ms. Wright.*

*Members represent banks, thrift institutions and credit unions from around the Tenth Federal Reserve District. They meet at least twice a year with Kansas City Fed staff to provide perspective on lending issues, the economy and other issues of interest to community depository institutions.*

**David Burrage**, President and Chief Executive Officer, FirstBank, Atoka, Oklahoma

**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

**Kyle Heckman**, President and Chief Executive Officer, Flatirons Bank, Boulder, Colorado

**James Landen**, President, Security National Bank of Omaha, Omaha, Nebraska

**Patricia (Trish) Minard**, President and Chief Executive Officer, Southwest National Bank, Wichita, Kansas

**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** (*not pictured*), President and Chief Executive Officer, Nodaway Valley Bank, St. Joseph, Missouri

**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. Landen, Mr. Symcox, Mr. Warnemunde, Mr. Heckman, Ms. Paxton, Mr. France, Ms. Minard, Mr. Ferraro, Mr. Burrage and Mr. Dicus.*

*Members represent financial institutions around the Tenth Federal Reserve District. They meet periodically with Kansas City Fed staff to provide insight on developments in the U.S. payments system and advise on actions the Federal Reserve might take to ensure the system's safety and efficiency while providing broad access.*

## payments advisory group



*(From left) Ms. Howe, Mr. Reuter, Ms. Padmanabhan, Mr. Lindgren, Mr. Lyons, Mr. Frank, Ms. Haskin, Mr. Oatman, Mr. Thurman, Mr. Fosler, Ms. Vande Velde and Mr. Copeland.*

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

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

**Mark Frank**, Executive Vice President, CoBiz Bank, Denver, Colorado

**Jane E. Haskin**, President and Chief Executive Officer, First Bethany Bank & Trust Co., Bethany, Oklahoma

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

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

**Tim Lyons**, President, TTCU The Credit Union, Broken Arrow, Oklahoma

**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

**Tamara Vande Velde**, First Vice President & Chief Information Officer, Capitol Federal Savings, Topeka, 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

**Denise I. Connor**  
Senior Vice President

**Troy A. Davig**  
Senior Vice President  
and Director of Research

**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 R. Sellers**  
Senior Vice President  
and General Counsel

**Donna J. Ward**  
Senior Vice President and Director of the  
Office of Minority and Women Inclusion

**Josias A. Aleman**  
Senior Vice President and  
General Auditor

**Craig S. Hakkio**  
Senior Vice President and  
Special Advisor on Economic Policy

**Larry D. Bailey**  
Vice President

**Kristi A. Coy**  
Vice President

**Kevin J. Craig**  
Vice President

**Tammy N. Edwards**  
Vice President

**Brian C. Faros**  
Vice President and  
Chief Information Officer

**Andrew J. Frank**  
Vice President

**Janel K. Frisch**  
Vice President and  
Chief Financial Officer

**Richard L. Henry**  
Vice President

**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

**Brosie D. Strada**  
Vice President

**Stephanie L. Stratemeier**  
Vice President

**Mark A. Watson**  
Vice President

**Pamela L. Weinstein**  
*(Retired Aug. 31, 2014)*  
Vice President

**Jonathan L. Willis**  
Vice President and Economist

**Kristina J. Young**  
Vice President

**Susan E. Zubradt**  
Vice President

**John R. Arensberg**  
Assistant Vice President

**Stanley R. Beatty**  
Assistant Vice President

**Kara S. Bemboom**  
Assistant Vice President  
and Assistant Board Secretary

**Mark J. Boryla**  
Assistant Vice President

**Dan A. Bower**  
Assistant Vice President

**J. Stephen Bradberry**  
Assistant Vice President

**San Cannon**  
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

**Nick P. Denning**  
Assistant Vice President

**Sean K. Foley**  
Assistant Vice President

**Thomas J. Foster**  
Assistant Vice President

**John Gray**  
Assistant Vice President

**Lori D. Haley**  
Assistant Vice President

**Robert L. Hampton**  
Assistant Vice President

**Ryan L. Harwell**  
Assistant Vice President

**Jill M. Hicks**  
Assistant Vice President

**Ann L. Hoelting**  
Assistant Vice President

**Dawn Howell**  
Assistant Vice President

**Tara L. Humston**  
Assistant Vice President

**Melissa L. Jackson**  
Assistant Vice President and  
Public Information Officer

**Lowell C. Jones**  
Assistant Vice President

**D. Rick Lay**  
Assistant Vice President

**Christi A. May-Oder**  
Assistant Vice President  
and Assistant General Auditor

**Randall L. Mueller**  
Assistant Vice President

**Jacqueline M. Nugent**  
Assistant Vice President

**Evan A. Polly**  
Assistant Vice President

**Erika Ramirez**  
Assistant Vice President  
and Community Affairs Officer

**Michael R. Steckline**  
Assistant Vice President

**James W. Stuart II**  
Assistant Vice President

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