2011 Annual Report

FEDERAL RESERVE BANK of KANSAS CITY

"Strong *leadership* on the part of the reserve banks in their several districts is a prerequisite for the *SUCCESS* of the entire System." Paul M. WARBURG, 1990 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 2011 audited financial report for the Federal Reserve Bank of Kansas City is available online at KansasCityFed.org.

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THE WORK OF THE Federal Reserve Bank of Kansas City

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

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.

Wyoming Nebraska IS. Colorado Kansas New Mexico

ADMINISTRATIVE SERVICES

This division performs a variety of services to keep the internal operations of the Kansas City Fed running smoothly. Functions include maintaining the Reserve Bank's facilities; providing a safe and secure environment; developing and implementing human resources strategies to meet the evolving needs of the Fed's workforce and environment; developing the budget; 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, Protection, Human Resources, Financial Management and National Billing Operations are included in the Administrative Services Division, which employs 283 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 20 people.

CHECK AUTOMATION SERVICES/ PAYMENT DIRECTOR PROJECT

This division is responsible for providing a substantial portion of the technology services

supporting the Federal Reserve System's paper and electronic check systems. In addition, the division is leading the multiyear Payment Director Project for the Federal Reserve System's Retail Payments Office. The project was initiated to implement a more efficient electronic check-processing system. In August, the division head was named the Retail Payments CIO, which encompasses oversight for ACH technology services in addition to check systems. The division employs 113 people.

ECONOMIC RESEARCH

Economic Research studies and evaluates monetary policy, macroeconomics, the payments system 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 Symposium in Wyoming, where central bankers, economists, policymakers and academics from around the world gather to discuss global economic topics. This division employs 46 people.

FINANCIAL SERVICES

Financial Services provides financial institutions across the country with services and support in accessing the payments system and meeting cus-



Missouri

tomers' demand for currency and coin. Through Cash Services, Wholesale Operations, Check Services, the Customer Contact Center and Sales departments, the division receives deposits and distributes currency and coin; provides secure and timely transfers of funds and securities between banks; supports the paper and electronic checkclearing network; 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. This division employs 180 people.

INFORMATION TECHNOLOGY

The Information Technology Division works to support the efforts of business areas in the Kansas City Fed and the Federal Reserve System through innovative information technology solutions. This division includes Information Security, the National Service Desk, Human Resources Technology Center, Internal Network Services, the Server Management Transition Project and Application Delivery Services. This division employs 218 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 five people, including four lawyers.

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 60 people.

SUPERVISION AND RISK MANAGEMENT

This division is responsible for supervising bank holding companies and state-chartered member banks in the Tenth District. With the passage of the Dodd-Frank Act, the division also is responsible for the supervision of savings and loan holding companies. 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 296 people.

TREASURY SERVICES

The Treasury Services Division was created in 2011 to recognize the continued growth in services provided by the Kansas City Fed to the U.S. Department of Treasury in the areas of payments and technology. The division's main responsibilities involve providing application development and support services for multiple Treasury project initiatives including the Payment Application Modernization (PAM) project, the Payment Information Repository effort, and the GOVerify initiative. The division employs 34 people.



Officers | Directors | Advisory Councils

FEDERAL RESERVE BANK of KANSAS CITY





Management COMMITTEE

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

Esther L. George President and Chief Executive Officer

Alan D. Barkema Senior Vice President of Economic Research and Director of Research

Denise I. Connor Senior Vice President of Check Automation Services and the Payments Director Project

Kelly J. Dubbert Senior Vice President of Information Technology and Chief Information Officer

Kevin L. Moore Senior Vice President of Supervision and Risk Management Dawn B. Morhaus Senior Vice President of Treasury Services

Barbara S. Pacheco Senior Vice President of Financial Services

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

Veronica R. Sellers Senior Vice President and General Counsel

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

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

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Federal Reserve Bank Directors:

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 panel 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, they 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, Terry L. Moore, president of the Omaha Federation of Labor, 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 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 37.

SERVING THE BRANCHES

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 38-40.



(From left, front row) Mr. Brownback, Mr. Ratcliffe, Mr. Stout, Mr. DeBruce, Ms. Córdova, (back row) Mr. Ikard, Mr. Wake, Mr. Gordon and Mr. Moore

Paul DeBruce, Board Chair

Chief Executive Officer and Founder DeBruce Grain, Inc. Kansas City, Missouri (Class C)

Lu M. Córdova, Board Deputy Chair

Chief Executive Officer, Corlund Industries; President and General Manager, Almacen Storage Group Boulder, Colorado (Class C)

David W. Brownback

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

Mark Gordon

Owner Merlin Ranch Buffalo, Wyoming (Class B, Group 3)

John A. Ikard

President and Chief Executive Officer FirstBank Holding Company Lakewood, Colorado (Class A, Group 1) **Terry L. Moore** President Omaha Federation of Labor, AFL-CIO Omaha, Nebraska (Class C)

Richard K. Ratcliffe

Chair Ratcliffe's Inc. Weatherford, Oklahoma (Class B, Group 2)

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 Co. Seward, Nebraska (Class A, Group 3)

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

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Denver

(From left) Ms. Kelly, Mr. Brown, Ms. Mowry, Ms. Yatskowitz, Ms. Herda and Mr. Zaback

Barbara Mowry, Board Chair Chief Executive Officer GoreCreek Advisors Greenwood Village, Colorado

Bruce K. Alexander (not pictured) President and Chief Executive Officer Vectra Bank Colorado Denver, Colorado

Charles H. Brown III President C.H. Brown Co. Wheatland, Wyoming

Anne Haines Yatskowitz President and Chief Executive Officer ACCION New Mexico-Arizona-Colorado Albuquerque, New Mexico Larissa L. Herda Chair, Chief Executive Officer and President tw telecom inc. Littleton, Colorado

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

Mark A. Zaback President and Chief Executive Officer Jonah Bank of Wyoming Casper, Wyoming

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.

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Oklahoma City

(From left) Ms. Washington, Mr. Tippens, Mr. Dunn, Ms. Fiegel, Mr. Agee and Mr. Vasudevan

Steven C. Agee, Board Chair

Dean and Professor of Economics Meinders School of Business Oklahoma City University Oklahoma City, Oklahoma

Bill Anoatubby (not pictured) Governor Chickasaw Nation Ada, Oklahoma

James D. Dunn

Chair Mill Creek Lumber & Supply Co. Tulsa, Oklahoma

Jacqueline R. Fiegel

Senior Executive Vice President and Chief Operating Officer Coppermark Bank 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

Rose Washington

Executive Director Tulsa Economic Development Corporation Tulsa, Oklahoma



Omaha

(From left) Mr. Adams, Mr. Thom, Mr. Farrell, Ms. Martin, Mr. Russell and Mr. Sutko

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

Todd S. Adams Chief Executive Officer Adams Bank & Trust Ogallala, Nebraska

JoAnn M. Martin

Chairman, President and Chief Executive Officer Ameritas Life Insurance Corp. Lincoln, Nebraska

Natalia J. Peart (not pictured) Chief Executive Officer Women's Center for Advancement Omaha, Nebraska **G. Richard Russell** President and Chief Executive Officer Millard Lumber Inc. Omaha, Nebraska

Mark A. Sutko President and Chief Executive Officer Platte Valley State Bank Kearney, Nebraska

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

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Advisory Councils



ECONOMIC ADVISORY COUNCIL

(From left) Mr. Sunderland, Mr. Aulick, Mr. Ward, Mr. Bourne, Ms. Johnson, Mr. Lewis, Mr. McClain, Mr. Hofmann and Ms. Bass

Vincent L. Aulick

President Aulick Industries and Aulick Manufacturing Scottsbluff, Nebraska

Deb Bass

President and Chief Executive Officer Bass & Associates Inc. Omaha, Nebraska

John F. Bourne

International Representative International Brotherhood of Electrical Workers Omaha, Nebraska

Michael W. Hofmann

Vice President and Chief Risk Officer Koch Industries, Inc. Wichita, Kansas

Deborah Johnson

Chief Executive Officer Rick Johnson and Company, Inc. Albuquerque, New Mexico **Richard Lewis** President and Chief Executive Officer RTL Networks, Inc. Denver, Colorado

Terry McClain

Senior Vice President and Chief Financial Officer Valmont Industries, Inc. Omaha, Nebraska

Charles T. Sunderland

Chairman and Chief Executive Officer Ash Grove Cement Company Overland Park, Kansas

Tom L. Ward

Chairman, Chief Executive Officer and President SandRidge Energy, Inc. Oklahoma City, Oklahoma

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.

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Advisory Councils



Community Development Advisory Council

(From left) Ms. Capps, Ms. Meyer, Mr. Smith, Ms. Dobreff, Mr. McQueen, Ms. Marquez, Ms. Wright and Mr. Padilla

Linda Capps Vice Chairman Citizen Potawatomi Nation Shawnee, Oklahoma

Erica Dobreff President Kansas City Equity Fund Kansas City, Missouri

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

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

Garden City Chamber of Commerce Garden City, Kansas

Daniel Padilla Regional Branch Director First National Bank Omaha, Nebraska

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

Tom Seth Smith President and Chief Executive Officer REI Durant, Oklahoma **Lesli Wright** Senior Vice President, Risk Management Hilltop National Bank Casper, Wyoming

Members, who come from financial institutions, nonprofits, universities and businesses, meet twice a year with Kansas City Fed staff to offer insight on economic and community development issues in the region.

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Advisory Councils



Community Depository Institution Advisory Council

(From left) Mr. Crain, Mr. Kosman, Mr. Robinson, Mr. Dicus, Mr. Kloiber, Mr. Schmid, Mr. Crichfield, Mr. Shettlesworth, Mr. Bentley, Mr. Emmer, Ms. Haskin and Mr. Williams

Ted Bentley

President and Chief Executive Officer First State Bank Torrington, Wyoming

Doug Crichfield

President and Chief Executive Officer Solera National Bank Lakewood, Colorado

Brad Crain

Chief Financial Officer Union Bank & Trust Co. Lincoln, Nebraska

John Dicus

President and Chief Executive Officer Capitol Federal Savings Bank Topeka, Kansas

Charles Emmer

President and Chief Executive Officer ENT Federal Credit Union Colorado Springs, Colorado

Jane Haskin

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

Mike Kloiber

President and Chief Executive Officer Tinker Federal Credit Union Tinker Air Force Base, Oklahoma

Hod Kosman

President Platte Valley Bank Scottsbluff, Nebraska

James Robinson

President and Chief Executive Officer Nodaway Valley Bank St. Joseph, Missouri

Jeff Schmid Chief Executive Officer Mutual of Omaha Bank Omaha, Nebraska

Ron Shettlesworth

President and Chief Executive Officer Main Bank Albuquerque, New Mexico

Alex Williams

President and Chief Executive Officer Halstead Bank Halstead, Kansas

Members were selected from representatives of banks, thrift institutions and credit unions. CDIAC replaces the Thrift Institutions Advisory Council.

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Economic Roundtables



Food and Agriculture Roundtable

(Front row, from left) Mr. Adams, Mr. Thamodaran, Mr. Detrick, Mr. Dixon, Mr. Gottschalk, Mr. Kluempke, Mr. Headley, Mr. Hammes, Mr. Horan, Mr. Wellman (Back row, from left) Mr. Henderson, Mr. Timmerman, Mr. Barkema, Mr. Brooks, Mr. Elmore, Mr. Cassidy, Mr. Barr, Mr. Swedberg, Mr. Wyse, Mr. Kollar, Mr. Lapp, Mr. Farrell, Mr. McCauley and Mr. Hill

Jerry Adams Adams Land & Cattle Co. Broken Bow, Nebraska

Alan Barkema Federal Reserve Bank of Kansas City Kansas City, Missouri

Barrett Barr Deere and Company Lenexa, Kansas

Bill Brooks Dowens-O'Neill/FC Stone, LLC Dearborn, Missouri

Dan Cassidy Missouri Farm Bureau Jefferson City, Missouri

Terry Detrick American Farmers & Ranchers Oklahoma City, Oklahoma

Parry Dixon A.D.M. Decatur, Illinois **Steve Elmore** Pioneer DuPont Ag & Nutrition Johnston, Iowa

Jim Farrell Farmers National Company Omaha, Nebraska

Andrew Gottschalk R.J. O'Brien and Associates Greenwood Village, Colorado

Paul Hammes Union Pacific Railroad Omaha, Nebraska

Peter Headley Metlife Overland Park, Kansas

Jason Henderson Federal Reserve Bank of Kansas City – Omaha Branch Omaha, Nebraska

Howard Hill National Pork Producers Council Urbandale, Iowa **Bill Horan** Horan Brothers Ag Enterprises Rockwell City, Iowa

Pat Kluempke CHS Inc. Inver Grove Heights, Minnesota

Ken Kollar Great Western Bank – Agribusiness Shawnee, Kansas

Bill Lapp Advanced Economic Solutions Omaha, Nebraska

Ken McCauley K&M Farms, Inc. White Cloud, Kansas

Joe Swedberg Hormel Foods Corporation Austin, Minnesota

Dhamu Thamodaran Smithfield Foods Smithfield, Virginia **Jim Timmerman** Timmerman & Sons Feeding Co. Springfield, Nebraska

Steve Wellman American Soybean Association Syracuse, Nebraska

Ray Wyse Gavilon Group, LLC Omaha, 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.

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Economic Roundtables



Regional Economic Roundtable

(From left) Mr. Hill, Mr. Wobbekind, Mr. Guetabbi, Mr. Decker, Mr. Mitchell, Ms. Reynis and Mr. Robinson

Russell Evans (not pictured) *

Director, Center for Applied Economic Research Oklahoma State University Stillwater, Oklahoma

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

Jim Robinson

Senior Economist, Economic Analysis Division State of Wyoming Laramie, Wyoming

Eric Thompson (not pictured) ** Associate Professor of Economics Director, Bureau of Business Research University of Nebraska – Lincoln Lincoln, Nebraska

Richard L. Wobbekind

Director, Business Research Division and Associate Dean University of Colorado – Boulder Boulder, Colorado

*Mouchine Guetabbi

(Attended 2011 Roundtable on behalf of Russell Evans) Research Economist Oklahoma State University Stillwater, Oklahoma

**Christopher Decker

(Attended 2011 Roundtable on behalf of Eric Thompson) Associate Professor of Economics University of Nebraska – Omaha Omaha, Nebraska

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.

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Tenth District OFFICERS

Kansas City

Thomas M. Hoenig President and Chief Executive Officer (retired, Oct. 1, 2011)

Esther L. George President and Chief Executive Officer

Alan D. Barkema Senior Vice President and Director of Research

Denise I. Connor Senior Vice President

Kelly J. Dubbert Senior Vice President and Chief Information Officer

Kevin L. Moore Senior Vice President

Dawn B. Morhaus Senior Vice President

Barbara S. Pacheco Senior Vice President

Diane M. Raley Senior Vice President, Public Information Officer and Secretary

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

Veronica M. Sellers Senior Vice President and General Counsel

Josias A. Aleman Vice President

Larry D. Bailey Vice President

Anita F. Costanza Vice President

Kristi A. Coy Vice President

Kevin J. Craig Vice President Janel K. Frisch Vice President and Chief Financial Officer

Kristofer K. Hogan Vice President

Mark C. Horan Vice President

James H. Hunter Vice President

George A. Kahn Vice President and Economist

Edward S. Knotek II Vice President and Economist

Korie S. Miller Vice President

Charles S. Morris Vice President and Economist

Todd A. Offenbacker Vice President

Annette K. Owens Vice President

Karen A. Pennell Vice President

Linda S. Schroeder Vice President

Mark A. Watson Vice President

Pamela L. Weinstein Vice President

Kristina J. Young Vice President and Assistant Secretary

Susan E. Zubradt Vice President

Stanley R. Beatty Assistant Vice President

J. Stephen Bradberry Information Technology Officer

Kelley D. Courtright Assistant Vice President

Kelli J. Cox Assistant Vice President

Tanya L. Cvetan Assistant Vice President Dennis V. Denney Assistant Vice President

Tammy Edwards Assistant Vice President and Community Affairs Officer

Brian C. Faros Assistant Vice President

Lori D. Haley Assistant Vice President

Robert L. Hampton Assistant Vice President

Richard L. Henry Assistant Vice President

Ann L. Hoelting Assistant Vice President

Dawn Howell Assistant Vice President

Megan L. Hruda Assistant Vice President

Tara L. Humston Assistant Vice President

Lowell C. Jones Assistant Vice President

William R. Keeton Assistant Vice President and Economist

W. Todd Mackey Assistant Vice President

Christi A. May-Oder Assistant Vice President

Renu A. Mehra Assistant Vice President

Randall L. Mueller Assistant Vice President

Kimberly N. Robbins Assistant Vice President

Amy M. Seck Assistant Vice President

Kenneth R. Spong Assistant Vice President and Economist

Michael R. Steckline Assistant Vice President Brosie Strada Assistant Vice President

Stephanie L. Stratemeier Assistant Vice President

Leesa G. Thompson Assistant Vice President

Wilmer R. Ullmann Assistant Vice President, Associate General Counsel and Ethics Officer (retired, July 15, 2011)

Kathryn A. Webster Assistant Vice President

James Wilkinson Assistant Vice President and Economist

Jonathan L. Willis Assistant Vice President and Economist

Ginger K. Wise Assistant Vice President

Catherine A. Zeigler Assistant Vice President

Denver

Mark C. Snead Vice President, Branch Executive and Economist

Amy Hileman Assistant Vice President

Debbie L. Meyers Assistant Vice President

Trina L. Parsley Assistant Vice President

Oklahoma City

Chad R. Wilkerson Vice President, Branch Executive and Economist

Robert W. Toler Assistant Vice President

Omaha

Jason R. Henderson Vice President, Branch Executive and Economist

D. Rick Lay Assistant Vice President



