

Community Development Advisory Board Meeting
September 23, 2019
Moderator & Panelist Bios

William (Bill) J. Bynum

Chief Executive Officer

Hope Enterprise Corporation, Hope Credit Union and Hope Policy Institute

For more than three decades, Bill Bynum has worked to advance economic opportunity for disenfranchised populations. He began his career in North Carolina by building nationally recognized programs at Self-Help and at the NC Rural Economic Development Center. In 1994, he moved to Mississippi to launch Enterprise Corporation of the Delta, and in 1995 organized Hope Community Credit Union.



HOPE (Hope Enterprise Corporation, Hope Credit Union and Hope Policy Institute), is a family of organizations that provides financial services; leverages resources; and engages in policy advocacy in order to mitigate the extent to which factors such as race, gender, birthplace and wealth obstruct the trajectory of one's life. Since 1994, HOPE has generated more than \$2.5 billion in financing that has benefitted more than one million people in Alabama, Arkansas, Louisiana, Mississippi and Tennessee.

Bynum's board service includes the Aspen Institute, Bank of America National Community Advisory Council, NAACP Legal Defense Fund, Prosperity Now, and William Winter Institute for Racial Reconciliation. Bynum previously chaired the Treasury Department's Community Development Advisory Board and the Consumer Financial Protection Bureau Consumer Advisory Board, and served as a member of the US Partnership on Mobility from Poverty.

Emily Wavering Corcoran

Senior Research Analyst

Federal Reserve Bank of Richmond

Emily Wavering Corcoran is a Senior Research Analyst at the Federal Reserve Bank of Richmond where her research spans a wide range of topics, including community development financial institutions, small business credit conditions, neighborhood reinvestment strategies and gentrification. Prior to joining the Bank in May 2015, she earned a master's degree in public policy from the College of William & Mary. During her studies she served as the Editor-in-Chief of the William & Mary Policy Review and interned with the United Nations Economic Commission for Europe (UNECE). Emily also holds a bachelor's degree in economics from St. Mary's College of Maryland.



Dante Desiderio

Executive Director

Native American Finance Officers Association

Dante Desiderio, a member of the Sappony tribe, is the executive director of the Native American Finance Officers Association (NAFOA). Under his leadership, NAFOA has increased its focus on growing tribal economies by developing a robust advocacy presence in Washington, DC, advancing successful education programs, and building partnerships to support sustained growth.

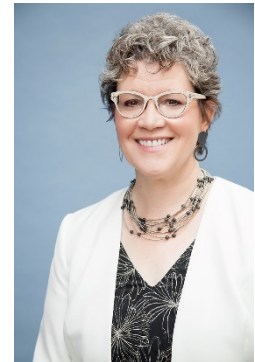


Annie Donovan

Chief Operating Officer

Local Initiatives Support Corporation

Annie Donovan is the chief operating officer of Local Initiatives Support Corporation (LISC). Most recently, she served as Director of the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund). Prior positions include CEO of CoMetrics, Inc; Senior Policy Advisor to the White House from 2012-2013, working collaboratively with the Office of Social Innovation and the Council on Environmental Quality; and Chief Operating Officer of Capital Impact Partners, a certified CDFI. Donovan has been a Senior Fellow at the Center for Community Investment and is a current Fellow at the Beeck Center for Social Impact + Innovation at Georgetown University.



Donovan has been a thought leader and a board member of many of the highest performing organizations in the community development sector. She has published papers and articles for the National Academy for Public Administration, the Federal Reserve Bank of San Francisco, the Federal Reserve Bank of Boston, Forbes, the Skoll World Forum on Social Entrepreneurship, and the Milken Review. She has an undergraduate degree in Economics and an MBA in Finance.

Keith Ernst

Associate Director, Consumer Research and Examination Analytics

Federal Deposit Insurance Corporation

Keith Ernst has served as Associate Director for Consumer Research and Examination Analytics at the FDIC since 2011. This role extends a career that has spanned the intersection of research, policy, and banking issues. In his present capacity, he leads a team of researchers and analysts that provides expertise to the FDIC's compliance supervision program and conducts original consumer research, including research on economic inclusion topics such as the FDIC National Survey of Unbanked and Underbanked Households. His own financial services research has been published in various outlets, including academic journals. He has presented his work at research conferences, industry events, as well as in testimony



before Congress and regulatory agencies. He has previous analytic experience in secondary mortgage market operations and has served as a consultant in fair lending matters. He is a graduate of Hofstra University and holds both a master's degree in public policy studies and a J.D. from Duke University.

Maurice Jones

*President and Chief Executive Office
Local Initiatives Support Corporation*



With deep experience in both the public and private sectors, Maurice A. Jones took the helm as LISC's fourth President & CEO in September 2016. Immediately prior to joining LISC, he served as the secretary of commerce for the Commonwealth of Virginia, where he managed 13 state agencies focused on the economic needs in his native state. He previously served as deputy secretary for the U.S. Department of Housing and Urban Development (HUD) overseeing operations for the agency and its 8,900 staff members. Prior to that he was commissioner of Virginia's Department of Social Services and deputy chief of staff to former Virginia Gov. Mark Warner.

Trained as an attorney, Maurice worked during the Clinton Administration on legal, policy and program issues at the Treasury Department, where he also helped manage a then-new initiative called the CDFI Fund. In the private sector, Maurice was the general manager of The Virginian-Pilot in Norfolk and went on to become president and publisher of its parent company. He also worked for a Richmond law firm and a private philanthropy investing in community-based efforts to benefit children in Washington, D.C.

Raised by his grandparents in a rural southern Virginia community where his family had a tobacco and corn farm, Jones was awarded a full merit scholarship to Hampden-Sydney College, a small liberal arts school. In 1986, he graduated Phi Beta Kappa and was selected as a Rhodes scholar. At Oxford University, he earned a master's degree in international relations. In 1992, he graduated from the University of Virginia Law School. In the spring of 2017, Maurice was appointed to the University of Virginia Board of Visitors.

Melissa Koide

*Chief Executive Officer and Director
FinRegLab*



Prior to establishing FinRegLab, Melissa served as the U.S. Treasury Department's Deputy Assistant Secretary for Consumer Policy where she developed and executed the Treasury Department's consumer policies. Melissa helped to build the first government-offered preretirement savings product, the myRA, and she established the \$5 million Innovation Fund to support research and strategies to improve consumers' financial health and their access to safe and affordable financial products and services. Before joining the U.S. Treasury Department, Melissa was the Vice President of Policy at the Center for Financial Services Innovation.

Patrice H. Kunesh

*Assistant Vice President and Director, Center for Indian Country Development
Federal Reserve Bank of Minneapolis*

Patrice leads the Federal Reserve System’s only research and outreach center dedicated to Indian Country issues. Patrice, of Standing Rock Lakota descent, began her legal career at the Native American Rights Fund. She then served as in-house counsel to the Mashantucket Pequot Tribe and on the faculty at the University of South Dakota School of Law. Before joining CICD, Patrice held appointments as the Deputy Under Secretary for Rural Development at the U.S. Department of Agriculture and as the Deputy Solicitor for Indian Affairs at the U.S. Department of the Interior. A graduate of the University of Colorado Law School, she also has earned a Master of Public Administration from the Harvard Kennedy School of Government.



Brett Theodos

*Senior Fellow and Director of the Community Economic Development Hub
Urban Institute*

Brett Theodos directs the Community Economic Development Hub at the Urban Institute where he is a senior fellow in the Metropolitan Housing and Communities Policy Center. He is studying capital flows into communities and the role of mission lenders like CDFIs, including their strategies for scaling impact. Examples of programs he has researched include the New Markets Tax Credit; Small Business Administration; Opportunity Zones; CDBG, CDBG-DR, and Section 108; the Strong Cities, Strong Communities National Resource Network; the Economic Development Administration; and several large place-based initiatives. Mr. Theodos has also led several studies of financial capability and affordable homeownership supports. In addition, Mr. Theodos co-directs Measure4Change, which provides assistance to nonprofits in performance measurement.



Bruce Weber

*Senior Economist, Rural Policy Research Institute
Professor Emeritus of Applied Economics, Oregon State University*

Bruce Weber is professor emeritus of applied economics at Oregon State University and Senior Economist at the Rural Policy Research Institute (RUPRI) at the University of Iowa. He taught graduate and undergraduate courses and conducted applied research and outreach on rural community economics and policy and on rural poverty at Oregon State University for more than 40 years. In the early 2000s, he co-directed the RUPRI Rural Poverty Research Center, and from 2003 to 2015, he was Director of the OSU Rural Studies Program. His current research projects focus on economic mobility in rural America, and the impacts of social safety net programs. He is co-editor of *Rural Wealth Creation* (Routledge, 2014). He received his Ph.D. in agricultural economics at the University of Wisconsin-Madison.

