Welcome and Opening Remarks

Dominik Mjartan
Optus Bank

Dominik Mjartan serves as President and CEO of Optus Bank, a U.S. Treasury certified CDFI and an MDI (FDIC designated Minority Depository Institution). He spent more than a decade as a senior executive officer at a community development bank, Southern Bancorp, most recently as the Executive Vice President of Southern Bancorp, Inc. (SBI), a holding company for Southern Bancorp Bank and CEO of an affiliated lending company Southern Bancorp Community Partners (SBCP). He currently serves as Chair of the CDFI Coalition and a director of the Community Development Bankers Association, D.C. based advocacy organizations. He is also finance chair of Midlands Arts Conservatory and serves on the finance committee of Women’s Rights & Empowerment Network. He earned an MBA at the University of Ulster in United Kingdom, graduating with distinction. He graduated Summa Cum Laude and as a Donaghey Scholar with a B.S. in management from University of Arkansas Little Rock.

Federal Resources for CDFIs & Tax Reform Panel

Teresa Montoya Bio
GECU
Moderator

Teresa Montoya serves as Senior Vice President and Chief Marketing Officer for GECU, a state-chartered credit union located in El Paso, Texas with over 400,000 members. She has 19 years’ experience in the credit union movement. Teresa serves on the Senior Leadership Team and has direct responsibility for Community Development, Communication, Deposits, Investment and Trusts and the GECU Foundation. GECU has certifications as a CDFI, low-income designation and Juntos Avanzamos (Together We Advance).

Montoya has a BBA from the University of Texas at El Paso (UTEP). She is certified as a Credit Union Development Educator (CUBE) and a Certified Public Accountant in the state of Texas. Montoya is a current member of the Borderplex and serves on the UTEP Business Advisory Council. In addition, Montoya is a board member on the GECU Foundation and the El Paso Credit Union HOAP/El Paso Affordable Housing.

Prior to joining GECU, Montoya’s experience included president of a communications firm serving national, regional and local clients in the agriculture, credit union, mining, nonprofit, wireless, healthcare, legal, and real estate segments and vice president of an advertising agency serving regional and local clients in banking, retail, insurance, nonprofit and education segments.

Rafael J. Elizalde
U.S. Department of Health and Human Services

Rafael J. Elizalde, is the Program Manager for the Community Economic Development Program (CED and Rural Community Development (RCD) Programs. Over the last two and-a-half decades, he has also led over twelve other federal grant programs. Prior to coming to HHS, Mr. Elizalde served as executive director of a faith-based community development non-profit organization helping multi-cultural, socioeconomically diverse and incarcerated populations in the mid-Atlantic Region. Rafael was also a division director for a large Northern Virginia Public Library System, in charge of operations, customer service, fleet and facilities. A former program manager, policy analyst, budget officer for the U.S. EPA. Rafael has a combined successful
broad background experience and advanced training in program operations, administration, policy analysis, contracts and financial accountability, focusing his service on working with economically distressed and low income populations. All within the non-profit, community-based and national organizations, public, private, tribal and business sectors. A US Army veteran, Mr. Elizalde is a graduate of the American University’s Key Executive Leadership Program and holds a Bachelor’s from the University of the State of New York, and a Master’s of Public Administration from the University of Puerto Rico, Graduate School of Public Administration.

William Manger  
*U.S. Small Business Administration*

William Manger is the Associate Administrator for the Office of Capital Access at the U.S Small Business Administration. The Office of Capital Access helps make funding available through banks and other lending partners to small business that cannot otherwise obtain loans. After being appointed by Administrator McMahon in March 2017, Manger has taken responsibility over the SBA’s loan program policy, technology, operations and oversight. This includes SBA’s flagship 7(a) and 504 loan programs, the microloan program and the surety bond program. As Associate Administrator, Manger manages a $120 billion portfolio of direct and guaranteed loans, nine operation centers, and 560 employees of SBA’s Office of Capital Access. Prior to his current SBA appointment, Manger served as Managing Director at Brock Capital Group, a boutique Investment bank in New York City, where he advised and supported small-to-medium sized enterprises in their efforts to raise capital and expand their businesses. From 2007 to 2009, Manger served as Associate Administrator for Field Operations at SBA. He first came to SBA in 2005 to serve as Regional Administrator for Region 2, based in New York City. Manger holds an MBA from Columbia Business School and a BA from Trinity College in Hartford, CT.

Mark Brodziski  
*U.S. Department of Agriculture*

Mark Brodziski is the Deputy Administrator and oversees financing programs that spur economic development and job opportunities throughout rural America. While developing stakeholder relationships, Brodziski shares occasions for expanding loan portfolios, and enhancing capacity building within rural communities. Mark supports the Business-Cooperative Service (RBCS) mission to provide rural businesses and communities access to capital, training, education, and development of entrepreneurial skills advancing the prosperity of rural communities, agricultural markets and the bio-based economy. He oversees development and implementation of RBCS strategies, policies, and program planning relating to Farm Bill statutory changes and initiatives and other Federal statutes, Acts, and initiatives. Mark provides leadership and oversight of RBCS programs and services as well as collaboration and engagement in building partnerships with stakeholders and other federal agencies such as Department of Energy, Small Business Administration, EPA and others.

Mark currently serves as the Deputy Administrator, Rural Business-Cooperative Service. He began his career with USDA in 1983 at the Farmers Home Administration office and worked at several Rural Development (RD) county and state offices before becoming the Wisconsin State Rural Development Business and Community Programs Director in 1997. In 2011 he joined the RBCS National Office in Washington, DC to serve as the Director of the Specialty Programs Division and later served as the Director of the Energy Division.

Ethan Handelman  
*Federal Housing Finance Agency*
Climate Resiliency in Low-Income Communities Panel

Keith Bisson  
*Coastal Enterprises, Inc. (CEI) Moderator*

Keith Bisson is President at Coastal Enterprises, Inc. (CEI). Prior to that he was the Senior Vice President for Program Management and Development where he managed CEI’s small business advising, natural resources, and workforce development programs. He was also responsible for federal rural development policy and managing and developing foundation and investor relations. A graduate of McGill University and the Yale School of Forestry and Environmental Studies, Keith is active in the community and currently serves on the Board of Directors of United Way of Midcoast Maine and Family Focus, an early childhood education center serving Midcoast Maine. He also serves on the advisory board of Four Directions Development Corporation, a CDFI serving Maine’s four Native American tribes.

Erin Kilmer-Neel  
*Beneficial State Foundation*

Erin is the Executive Director and Chief Impact Officer overseeing strategy and operations of Beneficial State Foundation and facilitates the development of social and environmental impact standards for Beneficial State Bank and for banking systems change. She is thrilled to be working to address social and environmental injustices that are driven by the banking system. She loves smart comedy, biking, paddling, and anything that involves playing in lakes, rivers, mountains, and beaches with her fabulous husband, Beau.

Brenda Loya  
*Amalgamated Bank*

Brenda is a First Vice President in Amalgamated Bank’s Social Impact Commercial Banking group responsible for developing and implementing a strategy that builds the bank's Community Development lending platform. She joined the bank after serving as the Director of the Nonprofit Finance Fund (NFF)’s Eastern Business Development team. NFF is a national CDFI providing financial services to the nonprofit sector. She was responsible for driving business growth and partnerships that ensured a quality and impactful pipeline of financial products. Prior to joining NFF, she worked at Citi Community Capital, where she originated and structured community development lending and equity solutions. She brings with her over a decade of CDFI and other nonprofit relationships developing innovative community development investments to the community. Brenda has an MBA from the McDonough School of Business at Georgetown University and a BS in computer science and engineering from Massachusetts Institute of Technology. Brenda is a 2019-2020 Fulcrum Fellow, a fellowship focused on helping disinvested communities achieve their environmental, social and economic priorities as part of the Center for Community Investment at the Lincoln Institute of Land Policy.
Brenda serves on the board of Masa, a New York nonprofit focused on educational attainment for underserved students of Mexican descent and on the Board of Raza Development Fund, the nation’s largest Latino serving community development financial institution.

**Steve Saltzman  
Charleston LDC**

Steve Saltzman is the Chief Executive Officer of the Charleston LDC, a not-for-profit CDFI headquartered in Charleston, SC. Established in 1979, the LDC is South Carolina’s largest small business microlender and provides intensive technical assistance to prospective and existing borrowers. Its focus lending sectors include Latinx, the state’s fastest growing demographic, African American property ownership, sustainable food system development, and climate resiliency for communities suffering from disinvestment. Before taking leadership of the LDC, Saltzman held dual leadership roles at Self-Help Credit Union, where he created and led its food system finance sector and directed its $400 million Charter School Loan Fund.

Saltzman sits on a number of boards focused on food system justice and climate resiliency. He is the board treasurer for Fresh Future Farm, a low country urban farm and grocery in a neighborhood with the country’s highest eviction rates and serves as an advisory board member for the Kresge Foundation FreshLo (Fresh, Local and Equitable) Program.

Saltzman is an avid cyclist and was recently appointed by Charleston’s mayor to serve on the city’s Bicycle and Pedestrian Advisory Commission. He holds an M.A. from the University of Virginia and a B.A. from Duke University.

**Keynote: Comptroller of the Currency**

**Cecilia (Ceyl) Prinster, CFA  
Colorado Enterprise Fund**

*Introduction*

Ceyl Prinster is President and CEO of Colorado Enterprise Fund (CEF), an award-winning nonprofit certified as a Community Development Financial Institution (CDFI), an SBA Microloan Intermediary and SBA Community Advantage Lender. Founded in 1976, CEF provides access to capital and capacity-building support for small businesses throughout Colorado to build prosperous, diverse and equitable communities. CEF has made over $95 million in loans to 2,600 Colorado small businesses. CEF’s loans have impacted over 16,000 jobs, and 86% of loans were made to minority, women or low-income entrepreneurs. CEF has received numerous awards, most recently the 2019 SBA National Community Lender of the Year, the 2018 Martin Luther King, Jr. Award and the 2017 Impact Catalyst Award.

As the chief executive of CEF for over 30 years, Ms. Prinster is a pioneer and national leader in community development finance. Prior to CEF, she was a commercial loan analyst, commercial loan officer and training officer at United Bank of Denver (now Wells Fargo.) She holds the professional designation of Chartered Financial Analyst (CFA).

Her current external service roles include Trustee of the Denver Foundation and Chair of its Impact Investing Committee, Board and Executive Committee Member of the national CDFI Coalition and Board Member of The Other Side Academy, a school where students learn vocational, pro-social, and life skills to succeed on “the other side” of addiction and criminal behavior. She previously served as Trustee for the University of Notre
Dame and President of its Alumni Association and was a founding Member of the Denver Sustainable Food Policy Council.

Ms. Prinster’s personal awards include the 2018 David E. Bailey Small Business Advocate Award from the Denver Metro Chamber, Outstanding Woman in Business from the Denver Business Journal, the Financial Services Advocate of the Year from the SBA, and the Tom Dooley Award from the University of Notre Dame.

**Joseph M. Otting**

*Comptroller of the Currency*

Joseph M. Otting was sworn in as the 31st Comptroller of the Currency on November 27, 2017. The Comptroller of the Currency is the administrator of the federal banking system and chief officer of the Office of the Comptroller of the Currency (OCC). The OCC supervises nearly 1,400 national banks, federal savings associations, and federal branches and agencies of foreign banks operating in the United States. The mission of the OCC is to ensure that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations. The Comptroller also serves as a director of the Federal Deposit Insurance Corporation and member of the Financial Stability Oversight Council and the Federal Financial Institutions Examination Council.

Prior to becoming Comptroller of the Currency, Mr. Otting was an executive in the banking industry. He served as President of CIT Bank and Co-President of CIT Group from August 2015 to December 2015.

Mr. Otting previously was President, Chief Executive Officer, and a member of the Board of Directors of OneWest Bank, N.A. Prior to joining OneWest Bank, he served as Vice Chairman of U.S. Bancorp, where he managed the Commercial Banking Group and served on the Bancorp’s executive management committee. He also served as a member of U.S. Bank’s main subsidiary banks’ Board of Directors.

From 1994 to 2001, Mr. Otting was with Union Bank of California, where he was Executive Vice President and Group Head of Commercial Banking. Before joining Union Bank, he was with Bank of America and held positions in branch management, preferred banking, and commercial lending.

Mr. Otting has played significant roles in charitable and community development organizations. He has served as a board member for the California Chamber of Commerce, the Killebrew-Thompson Memorial foundation, the Associated Oregon Industries, the Oregon Business Council, the Portland Business Alliance, the Minnesota Chamber of Commerce, and Blue Cross Blue Shield of Oregon. He was also a member of the Financial Services Roundtable, the Los Angeles Chamber of Commerce, and the Board and Executive Committee of the Los Angeles Economic Development Corporation.

Mr. Otting holds a bachelor of arts in management from the University of Northern Iowa and is a graduate of the School of Credit and Financial Management, which was held at Dartmouth College in Hanover, New Hampshire.
CRA Reform Panel

**Cathie Mahon**  
*Inclusiv*  
*Moderator*

Cathie Mahon is the President/CEO of Inclusiv (formerly the National Federation of Community Development Credit Unions). Inclusiv has a 45 year history of promoting financial independence of low-income and underserved consumers through credit unions. The Inclusiv network of credit union brings safe and affordable financial products and services to underserved and untapped markets across the US while building strong and sustainable institutional growth.

Ms. Mahon serves on multiple board and advisory committees including: the Nonprofit Leaders in FinTech (nLIFT), the Board of Trustees of the New York Foundation, the Center for NYC Neighborhoods Board of Directors, the Cities for Financial Empowerment Fund Board of Directors and the CDFI Coalition Board of Directors. She previously served on the Federal Reserve Bank of NY Community Affairs Council.

Ms. Mahon had previously led the NYC Office of Financial Empowerment in the Bloomberg Administration, the first municipal office in the nation. She was the founding director of the Asset Funders Network, a network of grant makers dedicated to helping individuals and families with low incomes build assets. Ms. Mahon has worked as a consultant in the US and abroad for numerous credit unions and other CDFIs, as well as policy and research organizations and foundations such as the Aspen Institute and the Annie E. Casey Foundation. She had previously served as the Director of Policy and Program Development at the National Federation. She began her career coordinating legal services for immigrants and refugees at the Central American Refugee Center (CARCEN) in Los Angeles, CA. Cathie has been involved with credit unions for more than 20 years serving as Treasurer of the Lower East Side People’s FCU in Manhattan and President of the Transfiguration Parish FCU in Brooklyn NY.

**Alison Hickman**  
*CohnReznick*

Alison Hickman is a Senior Manager with the Project Finance & Consulting practice of CohnReznick, where she has provided real estate transaction consulting services since 2002. Ms. Hickman advises clients on underwriting, allocation and due diligence issues as well as structuring and obtaining financing for affordable housing developments involving leveraged financing and public/private partnerships. Clients include for-profit and nonprofit developers, public housing authorities, state housing credit agencies, syndicators, investors, and lenders.

Ms. Hickman has been a speaker at regional and national real estate conferences including NeighborWorks, National Leased Housing Association, National Housing & Rehabilitation Association, and the New York Housing Conference. To assist HUD in their transition to a single-underwriter model, Ms. Hickman provided training to HUD Headquarters and Field Office staff related to their Multifamily Underwriting and Asset Management function. Ms. Hickman also serves as an instructor for a variety of courses targeted to commercial real estate professionals held through the Mortgage Bankers Association.

Prior to joining CohnReznick in 2002, Ms. Hickman was a consultant with Arthur Andersen’s Office of Government Services in Washington, DC. Ms. Hickman also serves as a Trustee of Columbia Festival of the Arts.
Gerron Levi  
*National Community Reinvestment Coalition (NCRC)*

Gerron Levi is the Director of Policy and Government Affairs with the National Community Reinvestment Coalition (“NCRC”). She is an attorney with nearly 20 years of federal and state government affairs experience. Her background includes serving in the Maryland General Assembly, where she authored laws on education, crime and ex-offender reentry and was a member of the National Conference of State Legislatures, National Black Caucus of State Legislators, National Foundation of Women Legislators and the American Council of Young Political Leaders. During her tenure, the Maryland State’s Attorneys Association named her as Legislator of the Year in 2010. She also served as Assistant Director of the Legislation Department at the AFL-CIO and as a Legislative Representative for the Laborers’ International Union. She lobbied Congress on a host of law around wages, working conditions, immigration, trade, health care and pensions. She is featured in the documentary *How Democracy Works Now* as the top lobbyist for the AFL-CIO on federal immigration reform. She also served as senior staff for former U.S. Representative Gus Savage and for U.S Senator Dianne Feinstein. She is a graduate of the University of California, Berkeley and Howard University, School of Law.

Dafina Williams  
*Opportunity Finance Network*

Dafina Williams is Vice President for Public Policy at the Opportunity Finance Network, a national network of community development financial institutions (CDFIs). She joined Opportunity Finance Network in 2006 and leads the organization’s public policy efforts on federal appropriations and small business lending as well as manages the organization’s grassroots advocacy efforts. Dafina serves on the Executive Committee of the Responsible Business Lending Coalition, association of non-profit and for-profit organizations that promotes responsible small business lending practices and on the New Markets Tax Credit Advisory Board of Self-Help Ventures Fund. Ms. Williams is also the President of the Board of Directors for Barrio Planta Project, an international nonprofit providing access to free, quality education in Latin America. Dafina is a Magna Cum Laude graduate of Temple University, where she received a BBA in Economics.

Keynote Speaker: U.S. Department of Treasury, CDFI Fund Director

En Jung Kim  
*Chase Bank*

*Introduction*

En Jung Kim is Executive Director of Chase Community Development Group where she is primarily responsible for the origination, deal structuring and closing of New Markets Tax Credit (NMTC) investments nationally.

Prior to joining the firm, Ms. Kim was Acquisition Manager at National Equity Fund, Inc., where she supported the placement and management of NMTC activities of the Local Initiatives Support Corporation (LISC) since 2004. Established in 1979 by the Ford Foundation, LISC is a national nonprofit organization that provides grants and loans to support community development in low-income communities. Previously, she worked as an Associate in the Global Technology Group at the Investment Banking Division of Lehman Brothers where she performed valuation and financial analyses and participated in the execution of various types of transactions, including equity offerings and mergers and acquisitions. Additionally, she worked in Seoul, Korea, in the Global Financial Services Group at Lehman Brothers.
Ms. Kim has a Bachelor of the Arts in International Relations and a Bachelor of Science in Economics from the Wharton School of Business at the University of Pennsylvania. She lives with her husband and two sons in New York, NY.

**Jodie Harris, Keynote Speaker**

*U.S. Department of Treasury*

*CDFI Fund*

Jodie Harris is the Director of the U.S. Department of the Treasury’s Community Development Financial Institutions Fund (CDFI Fund). The CDFI Fund generates economic growth and opportunity in some of our nation’s most distressed communities. By offering tailored resources and innovative programs that invest federal dollars alongside private sector capital, the CDFI Fund serves mission-driven financial institutions that take a market-based approach to supporting economically disadvantaged communities.

Jodie has worked in both the public and private sectors for over 25 years. Following her start as a commercial real estate and community development credit analyst, Jodie served as president of a small non-profit consulting firm providing technical assistance and education to small businesses and entrepreneurs. She spent several years in the Strategy and Business Architecture division of Accenture, LLC, working with a range of clients including financial institutions, nonprofits and technology companies. Jodie has extensive experience in policy research, and worked as a policy analyst with New York University’s Institute for Education and Social Policy, and with the U.S. Department of Agriculture where she focused on low-income food programs.

Jodie joined Treasury in 2007 as an Associate Program Manager with the CDFI Fund, and later served as Senior Advisor to the Director of the CDFI Fund. During her time with Treasury, she has managed grant programs and developed legislative and policy proposals for a wide range of issues with a focus on access to capital, community development banking, and financial inclusion. Most recently, as the Director of Treasury’s Office of Small Business, Community Development and Affordable Housing Policy, Jodie led a team of policy analysts in the development of policies and programs that support community and economic development nationwide.

Jodie originally hails from Philadelphia and completed her undergraduate studies at the University of Maryland. She holds a MBA and MPA from New York University.

**Legislative Outlook and Priorities in Congress Panel**

**Bob Rapoza**

*Rapoza Associates*

*Moderator*

Bob Rapoza has over four decades’ experience as a professional lobbyist and is an expert on the federal budget and appropriations process, with special expertise in federal housing and community development policy.

Bob has been responsible for numerous legislative accomplishments, including sustaining federal rural housing and community development programs, establishing the Intermediary Re-lending Program at the Agriculture Department, increasing funding for community development programs at the Department of Health and Human Services, promoting the creation of a YouthBuild program at the Department of Housing and Urban Development and, most recently, successfully steering the New Markets Tax Credit program to enactment and implementation.

Bob first became involved with housing and community development issues while serving with the Massachusetts Department of Community Affairs. After moving to Washington, D.C., he held executive positions with the Rural Housing Alliance, the National Rural Housing Coalition (which he continues to serve
as executive secretary and legislative director), and the Rural Coalition before establishing Rapoza Associates in 1984.

A graduate of Boston College and the University of Massachusetts at Amherst, Bob has served on the boards of several housing and community development organizations and has been profiled in the Washington Post, the authoritative Beacham’s Guide to Key Lobbyists, and The Hill’s 2018 and 2019 Top Lobbyists Lists.

Beth Bell
U.S. House Ways and Means Committee

Beth Bell serves as Tax Counsel on the Committee on Ways & Means for Chairman Richard Neal, handling corporate, international, and other business tax issues. Previously, she was Policy Director of the U.S. Senate Committee on Small Business and Entrepreneurship and Tax Counsel in the office of Senator Ben Cardin (D-MD). In that role, she served as the Senator’s principal policy advisor and counsel on taxation, retirement, international trade, small business, and monetary policy. Prior to public service, Beth was an associate at Covington and Burling LLP in the firm’s tax and government affairs practice groups. At Covington, she worked on a broad range of international, corporate, and individual tax advisory and controversy issues, along with legislative work on pension reform, state and federal tax reform, and patent reform. From 2004 to 2006, Beth was a research assistant at the Urban Institute and the Tax Policy Center, where she focused on tax reform and tax policy, budget policy, and asset building for low-income families. She has a J.D. from Harvard Law School and a B.A. from Wesleyan University.

Emily Lavery
Office of Senator Tim Scott, South Carolina

Ms. Emily Lavery currently serves as Senator Tim Scott’s Legislative Assistant for his work on the Senate Committee on Finance. In her role, Emily advises Senator Scott on broad federal tax policy, including implementation of the 2017 Tax Cuts and Jobs Act, which Senator Scott was a key architect of, as well as the Opportunity Zones incentive, which is Senator Scott’s keystone legislation enacted as a part of tax reform. Emily has served on Senator Scott’s legislative team for a total of five years. Emily is also a third year at the Washington College of Law, where she attends part-time as a Jurist Merit Scholar. Previously, she attended the University of South Carolina for her undergraduate degree as a Simms Merit Scholar.

Keith Roachford
Office of U.S. Senator Robert Menendez

Keith Roachford, originally from Willingboro, New Jersey, is Deputy Legislative Director for Senator Robert Menendez. In this capacity, Keith handles Appropriations, Budget, Homeland Security, Defense and Veterans issues. Keith has worked in the United States Senate for 32 years. He served as Special Requests Liaison for then Senator Bill Bradley from 1987 to 1997. Upon Senator Bradley’s retirement, Keith went to work for Senator Robert Torricelli as Deputy Chief of Staff from 1997 to 2002. Keith worked as Special Projects Director for Senator Jon Corzine from 2003 to 2006. He has served on Senator Menendez’s staff since 2006. Keith graduated from Montclair State University in 1987 and received his Master’s in Public Administration from The George Washington University in 1992.

Nick Wyatt
U.S. Senate Finance Committee
Nicholas Wyatt serves as the Tax, Infrastructure, and Nominations Policy Advisor on the Republican staff of the Senate Finance Committee. In this role, Nick is responsible for the vetting of all presidential nominees referred to the Finance Committee, as well as for advising the Chairman on many tax issues including the Highway and Airport and Airway trust funds. Nick has been with the Finance Committee since early 2005. A native of Rockford, Illinois, Nick has a degree in Economics from the University of Rochester and a Master of Public Policy degree from Georgetown University.

Financing Healthcare Facilities Panel

Matt Josephs  
*The Local Initiatives Support Corporation*  
*Moderator*

Matt Josephs is the Senior Vice President for Policy for The Local Initiatives Support Corporation (LISC). LISC is a national non-profit organization that provides financial investments, policy support, and technical and management experience to local community development organizations to help them to transform distressed neighborhoods into healthy and sustainable communities. As the SVP for Policy, Matt is responsible for developing LISC’s federal policy agenda; communicating this agenda to LISC employees, board members, funders, and other stakeholders; and pursuing this agenda through engagement with members of Congress and other Federal officials. Matt joined LISC in March of 2012 after serving for 13 years at the Treasury Department’s Community Development Financial Institutions (CDFI) Fund--most recently as Senior Advisor for Policy, where he was responsible for coordinating policy development and implementation across the CDFI Fund’s programs, as well as planning and implementing new initiatives and interagency partnerships. Matt also served for six years as the Program Manager of the New Markets Tax Credit (NMTC) Program, which to date has facilitated over $45 billion of private sector investments into businesses and real estate projects in the nations’ most distressed rural and urban communities. Prior to joining the CDFI Fund, Matt served as professional staff for the Senate Committee on Banking, Housing and Urban Affairs, where his portfolio of issues included public and assisted housing programs, homeless programs, FHA insurance, and HUD reform. Matt also served as a policy analyst with the Department of Housing and Urban Development’s office of Public and Indian Housing. Matt received a BA in Political Science from Emory University, and a Masters in Public Policy from the University of California at Berkeley.

Anne Dyjak  
*Primary Care Development Corporation*

Anne Dyjak is Managing Director at Primary Care Development Corporation (PCDC), responsible for leading PCDC’s Capital Investment group. Anne is responsible for the establishment and implementation of PCDC’s strategy for increasing access to capital in underserved communities to achieve health equity. She oversees all facets of PCDC’s national lending practice, including program development, capitalization, business development, credit and risk management. Anne joined PCDC in 2014 following a 30-year career in financial services, most recently with Nonprofit Finance Fund, where she served as the Chief Investment Officer and Chief Credit Officer. She was the Chief Operations Officer for the Northeast region of the Special Asset division at Wachovia Bank (now Wells Fargo), where she was responsible for the oversight of a $600 million portfolio of commercial real estate and business loans. She has extensive experience in community development, consumer and commercial credit, financial analysis, management, strategic planning, risk management and organizational development. Anne is active in the CDFI industry, serving as the Chair of the Lenders Coalition for Community Health Centers, as a member of the Blue Hub Loan Fund Community Advisory Board, and as a Board member of the CDFI Coalition. Anne has a BS in Economics from Rutgers University.
Juanita Hallstrom  
*Rural Communities Assistance Corporation*

Juanita Hallstrom joined RCAC in 2000 and became Loan Fund director in 2017. She oversees loan originations; manages RCAC’s lending program, activities and staff; develops new lending and other financing products and programs; serves as the chief executive officer’s liaison to the board’s Loan Committee; coordinates and communicates with individual clients or networks of clients and funding sources; participates in strategic planning, program development and marketing of RCAC programs, products and services; and assists in establishing major economic objectives and policies for RCAC. In her previous role at RCAC as assistant director of Lending and Housing, Ms. Hallstrom was responsible for the supervision and oversight of the loan administration staff. Her duties included loan closing, loan servicing, investor reporting, cash flow management and the maintenance of RCAC’s Loan Fund systems. She was also responsible for the implementation of several new programs, including RCAC’s 502 Pilot Packaging Program. Prior to joining RCAC, Ms. Hallstrom was the closing manager for a local bank and the operations manager for a large mortgage company.

Hank Helton  
*Pathway Lending*

Hank is involved in managing the day-to-day operations of Pathway Lending. His primary focus is growing the organizations asset base, managing the loan portfolio (originations and outstandings), and providing direction to the lending, credit, and loan operations teams in Tennessee and Alabama. As a co-founder in 1999, he worked for the organization until 2002 before being appointed by the Mayor of Nashville and Davidson County as the Director of Affordable Housing (2002-2007). He also served as the Director of Development at the Metropolitan Development and Housing Agency (MDHA) during that period. Hank also has over 10-years experience as a Bank Examiner (Community Affairs/Compliance) at the Federal Reserve Bank of Atlanta. He also worked with Neighborhood Reinvestment Corporation providing technical and management assistance to the national NeighborWorks Network organizations. Hank has a Bachelor’s of Science from Georgia State University (Atlanta) in Community Planning and Development with a concentration in finance and is certified by the National Development Council as a Housing and Economic Development Finance Professional. He is currently a Board member of the national CDFI Coalition.

Homeownership & Availability of Affordable Housing Panel

Sean Dilweg  
*Mortgage Guaranty Insurance Corporation*  
*Moderator*

Sean Dilweg is Senior Vice President of Government Relations at Mortgage Guaranty Insurance Corporation (MGIC). In his role, he leads the insurer’s regulatory and political relations in Washington and the states. He also has served since 2015 as an independent director on the Board of the Kroll Bond Rating Agency in New York. Sean joined MGIC in 2015 from CUNA Mutual Group where he most recently served as the President of CMG Mortgage Insurance Company. Sean served as the Insurance Commissioner for Wisconsin from 2007 to 2011, overseeing the regulation of all insurance in the state including health, life, mortgage and bond insurers through one of the worst financial crises in U.S. history.

Sean earned his Bachelor of Arts degree from Lawrence University and his Master of Business Administration from the University of Wisconsin – Madison.
Brandon England  
*Pathway Lending*

Brandon England is the Director Energy Efficiency Lending for Pathway Lending. He works with businesses and not-for-profit organizations with facilities in Tennessee to provide financing for energy efficiency and renewable energy projects. Brandon uses both a technical knowledge of energy efficiency and an understanding of business finance to evaluate projects. He has both an M.B.A and M.S. in Sustainability from Lipscomb University.

Lauryn Enrico  
*U.S. Department of Agriculture*

Lauryn Enrico is the Director of the Preservation and Direct Loan Division for Multifamily Housing at Rural Development (RD), USDA. Lauryn focuses on building new and preserving existing Section 515 and 514/516 units. Prior to coming to RD, Lauryn was a Senior Policy Analyst at the Federal Housing Finance Agency and a Senior Policy Advisor at the Department of Housing and Urban Development.

Eileen Fitzgerald  
*Wells Fargo Foundation  
Wells Fargo & Company*

Eileen Fitzgerald is head of Housing Affordability Philanthropy for the Wells Fargo Foundation. She joined the Wells Fargo Foundation in 2019 after a 25-year career in the community development, nonprofit and housing industry.

In 2019, Wells Fargo unveiled an evolution to its philanthropy strategy including a commitment of $1 billion through 2025 to address the U.S. housing affordability crisis aimed at bringing forward solutions for homelessness, availability and affordability of rentals, and sustainable homeownership. As one of the largest corporate foundations in the U.S., the Wells Fargo Foundation donated $444 million to nonprofits in 2018 to accelerate economic opportunity and success in underserved communities. The Wells Fargo Foundation has a strategic focus to create positive societal outcomes by working with stakeholders to address housing affordability, small business growth, and financial health.

Most recently, Fitzgerald served as president and chief executive officer of Stewards of Affordable Housing for the Future (SAHF), a collaborative of nonprofits that collectively owns and operates more than 140,000 affordable rental homes nationwide with a focus on advancing creation and preservation of healthy sustainable affordable rental homes for low- and moderate-income households.

Prior to joining SAHF in 2014, Fitzgerald served as chief executive officer and chief operating officer with NeighborWorks® America, a national organization with a network of more than 245 nonprofits that creates opportunities for people to live in affordable homes, improve their lives and strengthen their communities. Previously, she worked at the Fannie Mae Foundation and as the Chief Investment Officer for Single Family at the AFL-CIO Housing Investment Trust. She also served at the U.S. Department of Agriculture’s Rural Housing Service as the Associate and Acting Administrator, and held positions in Virginia and Maryland state governments. Fitzgerald is a graduate of Fordham University in New York and the Woodrow Wilson School of Public and International Affairs at Princeton University. She is a resident of Takoma Park, MD, where she lives with her husband. They have two daughters.

Chris Neary  
*Cinnaire*
Chris Neary is Vice President for Policy, Research, and Advocacy at Cinnaire, a certified Community Development Financial Institution (CDFI) that supports affordable housing and community development in the Midwest and Mid-Atlantic regions. In this position, Chris is responsible for the development, management and execution of Cinnaire’s public policy agenda, and the coordination of Cinnaire’s actions and work on policy matters at the state and national level.

Before joining Cinnaire, Chris worked in the U.S. Senate for almost a decade. He served as an Economic Policy Advisor for U.S. Senator Jeanne Shaheen (D-NH), crafting and advancing her legislative and policy agenda. Chris also worked as the Policy Director for the U.S. Senate Committee on Small Business and Entrepreneurship, overseeing the Committee's legislative work.

Chris received his Bachelor of Arts, Policy Studies and Political Science, from Dickinson College.

Innovative Structuring of Funds Panel

**Kerwin Tesdell**
*Community Development Venture Capital Alliance*
*Moderator*

Kerwin Tesdell is president of the Community Development Venture Capital Alliance (CDVCA), which promotes the availability of startup and growth impact investment capital for businesses to create good jobs, productive wealth, and entrepreneurial capacity that advance the livelihoods of low-income people and the economies of distressed communities. CDVCA manages $203 million, including the $45 million Puerto Rico Fund for Growth, the $46 million Innovate NY Fund, smaller funds focused on Arkansas, Kentucky, Florida, Illinois, Nebraska, Nevada, and Mississippi, as well as a national fund. In addition to managing its own capital, CDVCA builds the capacity of the community development venture capital impact investment industry by providing education and networking opportunities, developing best practices, and supporting positive public policy. Kerwin has been an adjunct professor at New York University for more than 25 years, teaching Social Venture Capital at the Stern School of Business and Community Development Law at the School of Law.

Prior to joining CDVCA, Kerwin was a program officer at the Ford Foundation, where he had primary responsibility for the Foundation’s investments and grantmaking for small business finance and job creation. Before that, he was the Director of the Community Development Legal Assistance Center, an associate with the law firm of Debevoise & Plimpton, and a law clerk to federal judge Constance Baker Motley, Chief Judge of the Southern District of New York. Kerwin is a board member and the past board chair for seven years, of the Coalition of Community Development Financial Institutions (CDFIs). He serves on the boards or advisory boards of the Center for Community Development Investments of the Federal Reserve Bank of San Francisco; Impact Reporting and Investment Standards (IRIS) of the GIIN; the Opportunity Zone Coalition, the Financial Innovations Roundtable at the Carsey Institute, as well as nine impact investment funds around the nation. Kerwin graduated from Harvard College with a degree in economics and holds JD and MBA degrees from New York University, as well as a certificate from the Venture Capital Institute.

**Joe Evans**
*Kresge Foundation*

Joe Evans is portfolio manager for The Kresge Foundation’s Social Investment Practice, and is responsible for managing loans, guarantees, deposits and equity investments that support Kresge’s mission. He also works to originate, structure and close new investments and assist community development practitioners to overcome capital barriers and demonstrate the soundness of unmet investment opportunities. He joined the foundation in 2014. Prior to joining Kresge, Mr. Evans worked for more than 10
years as a generalist with a nationally recognized consulting firm practicing in the areas of organizational development, nonprofit business planning, social investing and multi-funder initiatives. Mr. Evans also served as an executive at a community action agency, and the director of lending for a community development financial institution focused on expanding housing and educational choices for persons living with disabilities and their families. He earned a bachelor’s degree in philosophy from Southern Connecticut State University and completed an executive education certificate program at Columbia Business School.

Andrew Baldwin
*Partners for the Common Good*

Andrew Baldwin is the Chief Lending and Credit Officer at Partners for the Common Good (PCG), a national CDFI focused on assisting low income communities through investments in affordable housing and community facilities. PCG creates impact through its unique participation lending model which has resulted in partnerships with nearly 50 CDFIs around the country, as well as its innovative CapNexus online platform. Andrew’s responsibilities include overseeing PCG’s lending work, as well as its NMTC program, and contract servicing initiatives. Prior to joining PCG, Andrew was Director of Loan Originations at Corporation for Supportive Housing (CSH). Prior experience includes work in housing development and finance in Los Angeles, economic development in Upstate New York, and management consulting. Andrew is also a former US Army officer. Andrew has an MPP from Harvard University as well as a BA in Economics from George Washington University.

Jeff Merkowitz
*CDFI Fund*

Jeff Merkowitz is Senior Advisor at the CDFI Fund and brings over two decades of both policy and direct, on the ground experience in the areas of housing finance and community development. He previously served as Director of Operations and Legislative Assistant to U.S. Senator Barbara Boxer, where he crafted the Senator’s policy responses to both the foreclosure crisis and the longstanding shortage of affordable housing in California. Prior to that, as the Chief Financial Officer for Opportunity Fund, a certified CDFI, he created the financial infrastructure to manage the organization’s affordable housing development, small business, and New Markets Tax Credit loan programs. Additionally, he served as a Peace Corps Volunteer in Costa Rica, organizing local women’s groups to start up small businesses and providing assistance to rural communities with small development projects. He is a graduate of Princeton University and earned a MBA from the University of Michigan.

**Insights and Priorities from the CDFI Fund Panel**

**Marten Jenkins**
*Natural Capital Investment Fund*

Moderator

Marten R. Jenkins is the President and CEO of The Natural Capital Investment Fund (NCIFund) a community development financial institution based in Charles Town, WV, which finances and advises small to mid-size organizations primarily based in rural and underserved communities across WV, NC; the Appalachian regions of MD, VA, KY, TN, and OH; SC, and GA. He currently serves on the Board of Appalachian Community Capital and the CDFI Coalition and on River Gorge Capital, MVB Community Development Partnership Inc. and Woodforest CEI-Boulos Opportunity Fund’s Advisory Boards. He has a B.A. degree in Economics and Business Administration from Colby College and a Masters in Environmental Management from Duke University Nicholas School of the Environment.
Marcia Sigal  
*U.S. Department of the Treasury*  
*Community Development Financial Institutions Fund*

Marcia Sigal is the Deputy Director for Policy and Programs for the CDFI Fund, where she oversees the efforts of all of the CDFI Fund’s award programs in support of the CDFI Fund’s strategic vision. She previously served as the Program Manager of the Capital Magnet Fund. Prior to joining the CDFI Fund, Ms. Sigal was the Director of the Program Policy Division for the Office of Affordable Housing Programs in the U.S. Department of Housing and Urban Development. She has a Master’s Degree in City Planning from the Massachusetts Institute of Technology and attended Cornell University, where she studied community services and social work.

Daniel Aiello  
*U.S. Department of the Treasury*  
*Community Development Financial Institutions Fund*

Mr. Daniel Aiello is the Program Manager for the Capital Magnet Fund (CMF). Prior to becoming Program Manager, he served as CMF Associate Program Manager. In that role, he managed the Capital Magnet Fund funding round, including drafting funding notices, application materials, and program policies; developing review processes and criteria; and overseeing the development of the necessary IT systems. Prior to joining the CDFI Fund, he completed his master’s degree in public policy and management at the H. John Heinz III College of Public Policy and Management at Carnegie Mellon University. He received his B.A. with highest honors in American Studies from Williams College.

Amber Kuchar Bell  
*U.S. Department of the Treasury*  
*Community Development Financial Institutions Fund*

Amber Kuchar Bell is the Program Manager of the CDFI Program & NACA Program at the Community Development Financial Institutions Fund (CDFI). Prior to joining the CDFI Fund, Amber was an investment officer for the Calvert Foundation, a CDFI, where she managed a $68 million investment portfolio of CDFIs including Native CDFIs, CDEs, and social enterprise organizations. She has a Master of Public Policy from Duke University located in Durham, North Carolina and a Bachelor of Science in International Development from the University of California Los Angeles.

Tanya McInnis  
*U.S. Department of the Treasury*  
*Community Development Financial Institutions Fund*

Tanya McInnis is the Program Manager of the Certification, Compliance Monitoring and Evaluation unit. As such, she is responsible for management of the CDFI Fund’s certification program, compliance reporting, and monitoring functions. Previously, Ms. McInnis served as Senior Advisor to the Deputy Director at the CDFI Fund. Prior to joining the CDFI Fund, Ms. McInnis was the owner and operator of a private consulting practice for affordable housing and community and economic development organizations. Ms. McInnis received a B.A. degree in sociology from the University of Virginia.

Greg Bischak, PhD.  
*U.S. Department of the Treasury*  
*Community Development Financial Institutions Fund*
Greg Bischak manages the Office of Financial Strategies and Research at the Community Development Financial Institutions Fund (CDFI Fund). He oversees research and analysis related to programmatic activity, development of performance data and strategic research to ensure effective implementation of the CDFI Fund mission. Prior to joining the CDFI Fund, he was a senior economist for the Appalachian Regional Commission where he directed economic development research.

How Well Are CDFIs Meeting Racial and Social Equity Objectives Panel

John Holdsclaw IV
National Cooperative Bank
Moderator

John Holdsclaw IV serves as Senior Vice President of Corporate Affairs at the National Cooperative Bank (NCB). John is charged with the cultivation of relationships in the community development finance arena, advancing social investments and product development at the Bank. NCB’s mission is to support and be an advocate for America’s cooperatives and their members, especially in low-income communities, by providing innovative financial and related services.

Prior to coming to NCB, John worked as director of policy and development at Capital Impact Partners, a national certified Community Development Financial Institution (CDFI) where he developed and implemented the organization’s first public policy strategy. John also worked at the National Head Start Association; the only national organization dedicated solely to Head Start that promotes school readiness of children under 5 from low-income families as grassroots coordinator and associate director of its government affairs division.

He currently serves on the boards of the CDFI Coalition, Self Help Venture Fund, Carolina Small Business Development Fund, Charleston LDC, Global Communities and Stonier Graduate School of Banking. John has received the Capital Impact Partners Award for Outstanding Corporate Achievement and Business Impact Award. In 2019, John received NCB’s Stanley W. Dreyer Spirit of Cooperation Award, bestowed annually to those who live and work with the spirit of the cooperative principles. In addition, John is a member of Phi Beta Sigma Fraternity, Incorporated.

John was featured in the book Head Start Success Stories, selected as a North Carolina Head Start Association’s Alumni of the year and the inaugural class of fellows of the Children Defense Fund Policy and Advocacy Institute for Emerging Child Care and Early Educations Leaders.

He holds a B.S. degree in Political Science from North Carolina A&T State University, a M.S. in Community Economic Development from Southern New Hampshire University, Diploma from the Stonier Graduate School of Banking and Wharton Leadership Certificate from the Aresty Institute of Executive Education at The Wharton School. He recently received a Certificate in Diversity and Inclusion Cornell University.

Carla Mannings
Partners for the Common Good

Carla Mannings is the Chief Business Development Officer at Partners for the Common Good (PCG), where her primary responsibility is to serve in an executive leadership capacity for program and business development across PCG’s capital fundraising, lending, CapNexus platform, and other programmatic initiatives. Prior to joining PCG, Ms. Mannings served as a Relationship Manager for NeighborWorks America where she advised non-profit organizations located throughout the Southeast region of the United States. Other positions include serving as a Commercial Real Estate Loan Officer for Community Housing Capital where Ms. Mannings worked closely with borrowers across the nation through loan origination, underwriting and by
providing project based technical assistance.

Ms. Mannings spent over 20 years in the banking industry, primarily with Wells Fargo Bank, where she held lending and underwriting positions in the commercial division. She also spent several years in the finance area of the bank where she performed budgeting, forecasting, and financial advisory duties, both statewide and for the corporation.

She currently serves as a Board Member with the National Disability Finance Coalition (Vice Chair) and Opportunity Finance Network (OFN). Ms. Mannings also serves as a Loan Committee member with NCALL Loan Fund, located in Dover, Delaware. She is an active member with her Sorority, Alpha Kappa Alpha, Incorporated.

Ms. Mannings hold a Bachelor of Arts degree from Howard University and a Master of Business Administration from Brenau University. In her spare time, she enjoys reading, traveling, and exploring the arts.

**Cynthia Muller**

*W.K. Kellogg Foundation*

Cynthia Muller is the Director of Mission Investment at the W.K. Kellogg Foundation based out of Battle Creek, Michigan.

In this role, she is responsible for driving the strategy and performance of the foundation’s $100 million mission-driven investment portfolio. Cynthia also oversees the foundation’s $30 million program-related investment portfolio and managing strategic impact investment activities that address systemic barriers that create vulnerable conditions for historically marginalized communities and children.

Prior to joining the foundation in 2016, Cynthia developed and managed Arabella Advisors impact investing practice where she helped foundations and individuals understand the field of impact investing; develop strategies and structure investments to accomplish their social and environmental goals. She also previously led strategic initiatives at Capital Impact Partners, where she developed and managed impact investments and worked on nationally focused investment funds and initiatives targeting health, food, education, energy efficiency, and economic development. Cynthia serves on the boards of Groundswell and Enterprise Community Loan Fund.

**Olivia M. Rebanal**

*Capital Impact Partners*

Olivia Rebanal is Director of Inclusive Food Systems at Capital Impact Partners (CIP), a CDFI that has deployed over $2.7 billion to serve 5 million people in our communities’ critical sectors: health care, education, elder communities, healthy food, cooperatives and affordable housing. Olivia manages the strategy, initiatives and partnerships related to CIP’s work in building equitable food systems. Through innovative programs like the Michigan Good Food Fund, CIP coordinates collaboratives to build an ecosystem of support designed to increase access to affordable healthy food and create opportunities within the food economy, especially for those who are historically excluded. Olivia also oversees the development and implementation of the organization-wide social justice strategy at Capital Impact Partners, working to operationalize racial equity in all facets of its work. Olivia is a thought leader and advocate in the CDFI industry for strategically embedding inclusion and equity into programming.

Prior to joining CIP, Olivia served as Director at National Development Council, launching and managing regional small business loan programs for the Grow America Fund, whose strategy is to cultivate community wealth through business ownership and entrepreneurship, particularly in communities of color. Olivia managed
a portfolio of communities throughout the West Coast including Seattle, WA; Tacoma, WA; San Francisco Bay Area, CA; Los Angeles, CA; and Long Beach, CA.

Olivia has 20 years of experience in the CDFI industry and over a decade of underwriting experience, with emphasis on working with entrepreneurs of color. Olivia holds an AB in Bio-Medical Ethics from Brown University and an MPA in Public Finance from New York University’s Wagner School of Public Service.

Private Sector Sources of Capital Panel

Jeannine Jacokes  
*Partners for the Common Good and Community Development Bankers Association*  
*Moderator*

Jeannine Jacokes serves as Chief Executive Officer of Partners for the Common Good (PCG). As a national wholesale participation lender, PCG works with regulated and non-regulated Community Development Financial Institutions (CDFIs) across the United States. PCG also operates CapNexus, a groundbreaking online platform designed to get capital to communities.

Jeannine concurrently serves as Chief Executive Officer of the Community Development Bankers Association, the national trade association of the community development banking industry. CDBA is the voice and champion of banks and thrifts with a mission of serving low and moderate income communities. CDBA educates policymakers, regulators, legislators and the general public on the work of community development banks. CDBA also leads the growth and development of the sector through peer learning and education on Federal resources that promote access to capital and financial services in distressed and underserved communities.

Jeannine previously served as a senior member of the management team at the U.S. Department of the Treasury's CDFI Fund and played a leadership role in designing and implementing the Fund's programs and operations. Formerly senior policy staff for the U.S. Senate Committee on Banking, Housing and Urban Affairs, she played a key role in drafting many of the laws that currently govern Federal housing and community development programs and which impact the availability of credit in underserved markets. Jeannine began her career at the U.S. Department of Housing and Urban Development. She holds a Masters degree in city and regional planning from the University of North Carolina at Chapel Hill and B.A. from Aquinas College in Grand Rapids, Michigan.

Jeannine serves on the Board of Directors of the CDFI Coalition and served as Board Chair from 2010-2012. She currently serves on the New Market Tax Credit Advisory Boards for several multi-year allocates -- The Reinvestment Fund (Philadelphia PA), AmCREF (New Orleans LA), Waveland Ventures (Milwaukee WI), Legacy CDE (Rogersville MO) and River Gorge Capital (Chattanooga TN). She served on the Board of Directors of the Opportunity Finance Network for six years and an Advisory Board Member for CDFI Assessment and Rating Service (now Aeris from 2006-2011). She formerly served on the Board of Directors for the Social Enterprise Alliance, the national trade association for the social enterprise sector, the Board of Directors of Women in Housing and Finance (WHF) (2001-2003), and as Board Chair of the Board of Directors of the Women in Housing and Finance Foundation (1998-2001).

Paul Bunyard  
*BBVA Compass*

*Professional Experience and Responsibilities*

Paul Bunyard is the Vice President and Community Development Finance Officer. Mr. Bunyard is responsible for strategic origination, deployment and portfolio oversight of the banks CRA Community Development CDFI
investment portfolio nationwide. The total portfolio is in excess of $100 million with impact targeted across the footprint of the bank and committed to grow outstanding by an additional $100 million through 2025. Additionally, Mr. Bunyard aids in development and execution of capacity building initiatives supporting community development organizations in partnership with external partners including Opportunity Finance Network and major universities including the Opportunity Fellows Program and CDFI Executive Board Training Program, both focused on building CDFI capacity.

Before joining the bank in 2014, Bunyard previously held positions with City and County of Denver’s Office of Economic Development, Albina Community Bank, a well rated Community Development Financial Institution, Cowlitz Bank, Bank of the West, and 1st National Bank of Omaha.

Professional and Community Activities
Bunyard currently holds a board position with Impact Development Fund, reputable CDFI’s based in Colorado focused on community services and affordable housing development. He previously held an advisory position for the establishment of a New Market Tax Credit fund.

Education
He earned a bachelor’s degree in Business Administration from Colorado State University and master’s certificate in Real Estate Development from Portland State University. Bunyard also received Commercial Lending Certification from a Commercial Banking School in Reno Nevada.

Michael Rhodes
Chase Bank

Michael Rhodes is the Executive Director and Senior Banker with Chase Community Development’s Intermediaries Lending Group (IL). Michael joined IL in 2007 after 5 years with the Chase’s Community Development Real Estate Division (CDRE). In his current role, Michael is responsible for providing banking services and solutions to third-party intermediaries, principally Low-Income Housing Tax Credit sponsors and Community Development Financial Institutions (CDFI). As a member of CDRE, Michael provided financing in support of the development of affordable for-sale and multifamily rental housing. Before joining the Community Development field, Michael was a Senior Underwriter with Chase’s Corporate Banking Division. He began his banking career as a Commercial Lender with Union Bank of California. During his banking career, Michael has had the opportunity to provide financing and banking services across a range of industries, both in the U.S. and abroad. Prior to joining the finance industry, Michael was engaged in the field of International Relief and Refugee Services.

Rhodes received his undergraduate degree from Georgetown University and a Master’s in Political Science from Northern Illinois University. Michael serves on several CDFI client loan and investment committees.

Zoila Jennings
U.S. Bank

Zoila Jennings is a relationship manager in the Specialty Finance team at the U.S. Bank Community Development Corporation. In her role, Zoila provides and deploys different sources of capital to CDFIs. Prior to joining the USBCDC, Zoila spent 10-years at JPMorgan Chase where she held various roles including New Markets Tax Credit originator and Nonprofit Banking underwriter. For two years, Zoila took a hiatus from banking and was an independent consultant providing underwriting services to CDFIs. She holds a Bachelors from Fordham University and an MBA from the Kellogg School of Management at Northwestern.
Amy Brusiloff  
*Bank of America*

Amy Brusiloff is a Senior Vice President at Bank of America who specializes in community development finance and social impact investing. Ms. Brusiloff provides capital to community development financial institutions (CDFIs) that finance affordable housing, community facilities, energy efficiency improvements, renewable energy, nonprofit organizations, and small businesses in underserved communities. She developed and implemented the $60 million Bank of America Energy Efficiency Finance Program for CDFIs, and helped launch the bank’s inaugural $500 million social bond. Ms. Brusiloff also works on broader initiatives that deploy bank capital to achieve progress on the Sustainable Development Goals. She is a member of Bank of America’s Global Environmental Group, which manages the bank’s carbon neutrality and its $300 billion, ten-year environmental business initiative.

A native New Yorker with a background in affordable housing, Ms. Brusiloff has been working in the field of community development and social impact investing for over 30 years. She was a director at Merrill Lynch Community Development Company, where she structured and executed community development debt and equity transactions. These included lending to loan funds, investing in funds utilizing new markets tax credits, purchasing bonds and preferred stock, and investing in private equity funds.

Ms. Brusiloff was previously a regional director of Freddie Mac’s multifamily division, where she managed a team that underwrote the purchase of multifamily housing loans and provided credit enhancement for tax-exempt housing bonds. Earlier, Ms. Brusiloff worked as a vice president at Bankers Trust Company in its Community Development Group.

In 1986, she started her career as the director of housing development for MBD (Mid-Bronx Desperadoes) Community Housing Corporation, followed by two years at the NYC Department of Housing Preservation & Development as a senior mortgage officer.

Ms. Brusiloff sits on numerous committees, including LIIF’s Eastern Region Advisory Committee; ROC USA’s Capitalization Committee; and LISC NYC’s Advisory Committee.

Ms. Brusiloff graduated Magna Cum Laude from Brandeis University in 1986, where she was elected to Phi Beta Kappa.

Megan Teare  
*Wells Fargo*

Megan Teare is the Senior Vice President, Wells Fargo Community Lending and Investment. She has been working in the community development field for over 20 years. She is currently a senior vice president with the Wells Fargo Community Lending and Investment group where she manages the program that provides enterprise-level capital to community development financial institutions (CDFIs) and nonprofit housing developers. Megan also serves as a board member of Neighborworks Capital Corporation. Before joining Wells Fargo, she served as senior loan officer at the McAuley Institute and as a consultant to non-profit housing developers. She has an undergraduate degree in architectural history from Wesleyan University and a master’s degree in urban planning from the University of Virginia.