

Texas Chapter Spring Conference



HOTEL CONTESSA, 306 W. MARKET STREET, SAN ANTONIO, TX

Day 1 Agenda

Thursday, April 13, 2023

- 7:30-9:00 AM ----- Registration ----- Magnolia Foyer
- 8:00-9:00 AM ----- Continental Breakfast ----- Magnolia Foyer  
Overflow seating: Mesquite & Retama Rooms
- 8:00-8:30 AM ----- LinkedIn & Digital Marketing to Advance Your Career ---- Boardroom  
*Dustin Martin, East West Bank, RMA Gulf Coast Chapter*
- 9:00-10:00 AM ----- Welcome and Opening Remarks, Performance ----- Contessa Ballroom  
*Jesse Baza, Lonestar Capital Bank, RMA Texas*  
*Liliana Miranda, WestStar Bank, RMA Texas*  
*National Anthem, Jasmine Venessa Bacerott*  
*Performance by DrumCafeUSA*
- 10:00-10:15 AM ----- Break with Sponsors ----- Contessa Ballroom
- 10:15-10:45 AM ----- What's New at RMA? ----- Contessa Ballroom  
*Nancy Foster, Risk Management Association (Introduction by Anna Shuman)*
- 10:45-11:00 AM ----- Break with Sponsors ----- Contessa Ballroom
- 11:00-11:30 AM ----- Lunch Seating and Introduction of Sponsors ----- Contessa Ballroom
- 11:30 AM-1:00 PM ----- Regulatory Panel ----- Contessa Ballroom  
*Kelton Taylor, OCC*  
*Kenneth Kuntschik, Texas Department of Banking*  
*Mary Reaves, FDIC*  
*Lorenzo Garza, Federal Reserve Bank of Dallas*
- 1:00-1:10 PM ----- Break with Sponsors ----- Contessa Ballroom
- 1:10-2:00 PM ----- FBI Cybersecurity/Bank Fraud --- Contessa Ballroom  
*Special Agent, FBI*

- 2:00-3:00 PM ----- Break Out Option 1: SBA PPP Fraud Stories ----- Magnolia Room  
*Juan Fernandez, Jr., U.S. Small Business Administration*  
*Sophia Curtis, U.S. Small Business Administration*  
*Ruben Rodriguez, U.S. Small Business Administration*
- 2:00-3:00 PM ----- Break Out Option 2: Coherent Cyber Security ----- Cedar Room  
*Jacob Stauffer, Coherent Cyber*

3:00-3:10 PM ----- Break with Sponsors ----- Contessa Ballroom

3:10-4:00 PM ----- Break Out Option 1: Commercial Real Estate Panel----- Magnolia Room  
*Carolyn Shaw, Stream Realty Partners*  
*Madison Marceau, Kairoi Properties*  
*Blake Stouffer, Stouffer & Associates*

3:10-4:00 PM ----- Break Out Option 2: Banking Strategies in Post Pandemic World -- Cedar Room  
*Keith Hughey, J. Keith Hughey Company*

4:00-4:10 PM ----- Break with Sponsors ----- Contessa Ballroom

4:10-5:00 PM ----- Emerging Risk/Special Assets Panel----- Contessa Ballroom  
*Elizabeth Mead, Frost*  
*Allen Debard, Langley & Banack*  
*Robin Ingari, AmericanBank*

5:00-7:00 PM ----- Happy Hour with Sponsors ----- Cypress Room

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## Day 2 Agenda

Friday, April 14, 2023

7:30-8:00 AM ----- Introduction of Sponsors ----- Contessa Ballroom

8:00-8:30 AM ----- Sit Down Breakfast ----- Contessa Ballroom

8:00-8:30 AM ----- LinkedIn & Digital Marketing to Advance Your Career ---- Laurel Rm  
*Dustin Martin, East West Bank, RMA Gulf Coast Chapter*

8:30-9:20 AM ----- Business Exit Planning----- Contessa Ballroom  
*Joseph R. Struble, Clark Hill*

9:20-9:30 AM ----- Break with Sponsors ----- Contessa Ballroom

9:30-10:20 AM ----- Managing Risk in the Business of Sports ----- Contessa Ballroom  
*Lori Warren, Spurs Sports Entertainment Group*

10:20-10:30 AM ----- Break with Sponsors ----- Contessa Ballroom

10:30-11:20 AM ----- Economic Update----- Contessa Ballroom  
*Roberto Coronado, Federal Reserve Bank of Dallas*

11:20-11:30 AM ----- Break + Boxed Lunch ----- Contessa Ballroom

11:30 AM-12:30 PM ---- Legal Update (Keynote) ----- Contessa Ballroom  
*Christopher Williston, IV, IBAT*

(RMA Texas board wrap-up – Cedar Room immediately after the conclusion of the conference)

## Meet Our Speakers



**Dustin Martin**

**Vice President, Portfolio Management, East West Bank & First VP of RMA TX Gulf Coast Chapter**

Dustin has been a commercial banking industry professional for over 20 years and involved with RMA's Gulf Coast Chapter since early 2014. He is currently serving as First vice President for the chapter and will begin his 1-year term as President in September 2023. He has taught both industry professionals and university students on the strategic use of LinkedIn since early 2019.



**DrumCafe USA - Guest Performer**

Drum Café is a global leader in fun team building activities, interactive training and diversity and inclusion events. Drum Café USA offers Team building, Leadership Development, and Entertainment through interactive drumming experiences.



**Nancy Foster, President and CEO, The Risk Management Association**

Nancy Foster is President and Chief Executive Officer of The Risk Management Association (RMA). She is responsible for developing and implementing RMA's strategic direction as well as providing oversight for all operations. Prior to joining RMA, Foster was Executive Vice President with Park Sterling Bank, where she was responsible for management of the bank's credit, marketing, retail, mortgage, and wealth management lines of business. Before that, she was Chief Risk Officer of CIT Group, Inc., where she was responsible for global enterprise-wide risk management. She previously served as Group Senior Vice President at LaSalle Bank Corporation, a wholly owned subsidiary of ABN AMRO, NV. Nancy is a member of the Boards of Directors for the Pacific Coast Banking School and the WSFS Financial Corporation. She has an Masters of Business Administration degree in Finance and Strategy from the University of Chicago, Booth School of Business and a Bachelor of Science degree in finance and economics from Illinois State University.



**Kenneth A. Kuntschik**

**Regional Director – San Antonio, Texas Department of Banking**

Kenneth A. Kuntschik was appointed as the Regional Director of the San Antonio Regional Office in 2005. As Regional Director, he is responsible for overseeing the supervision of the 56 state-chartered banks in the region. He also manages and supervises the region's approximately 15 bank and trust examiners and office support staff. Prior to this position at the Department, he served as the Regional Review Examiner in Austin for one year. Mr. Kuntschik began his banking career with a small savings and loan in Gonzales, Texas soon after graduating college. He joined the Federal Deposit Insurance Corporation in 1989 as an assistant bank examiner in Shreveport, Louisiana and obtained his commission as a bank examiner in 1992. He joined the Department of Banking in March, 2004. Mr. Kuntschik graduated from the University of Texas at San Antonio in 1987, where he received a Bachelor of Business Administration degree in Management. He and his wife Billie reside in Seguin, and are the proud parents of four children, and have six grandchildren.



**Mary Reaves**

**Field Supervisor, Austin FDIC**

Mary A. Reaves is a Field Supervisor for the Risk Management Supervision division of the FDIC, based out of the Austin Field Office. She is responsible for the overall management and direction of the safety and soundness examination program for state non-member banks and state savings banks located in Central and West Texas. Ms. Reaves leads an examination staff to schedule and conduct field examinations and supervisory activity of approximately 80 financial institutions. The banks in her territory currently vary from \$35 million to over \$6 billion in total assets. She has numerous years of experience conducting complex and problem bank examinations, including institutions located in other areas such as California, Connecticut, Massachusetts, and Tennessee. Ms. Reaves is a subject matter expert in Bank Secrecy Act and Fraud, holding a Certified Fraud Examiner designation. During her over 30 year regulatory career, she has performed numerous other temporary assignments for the FDIC, including as Assistant Regional Director in the Dallas Regional Office. Ms. Reaves received a Bachelor's of Business Administration degree in Finance from Texas State University, San Marcos, TX, after growing up in Kerrville, TX.



**Lorenzo Garza-Assistant Vice President-Federal Reserve Bank of Dallas**

Lorenzo Garza is Assistant Vice President in Banking Supervision at the Dallas Fed, where he oversees several teams responsible for bank surveillance, capital markets, IT/cyber risk, BSA/AML, and energy. His teams also contribute to important national initiatives such as large bank stress testing and shared national credits. Lorenzo joined FRB Dallas in 2009, earning his bank examiner commission before serving in various Director roles in Banking Supervision. He worked five years at the Federal Reserve Board of Governors where he served as coordinator for shared national credits and risk reporting, among other responsibilities. He serves and leads on several System and Dallas leadership committees for the Fed. For his contributions to the Fed, Chair Powell honored him with the William Taylor award, the Fed's most prestigious honor for Banking Supervision. Previously, Lorenzo worked at three banks in commercial lending, retail mortgage underwriting, risk management, and capital management. He is an alumnus of UTSA, NYU, Harvard Business School, and the Southwestern Graduate School of Banking. He is a native Texan and lives in Dallas with his wife and daughters.



**Juan Fernandez, Jr.-Special Agent - U.S. Small Business Administration-Office of Inspector General-Investigations Division**

SA Fernandez holds a Bachelor of Arts degree in Criminal Justice from the University of Texas at El Paso. SA Fernandez has been in Federal law enforcement for 21 years and is graduate of the Drug Enforcement Administration (DEA) Basic Agent Training Academy, Federal Law Enforcement Training Center (FLETC), and the Inspector General Investigator Academy. SA Fernandez joined the SBA OIG in July 2019 and has led/participated in PPP/EIDL fraud investigations, and Employee Misconduct investigations. Prior to joining SBA OIG, SA Fernandez was a Supervisory Special Agent for the DEA where he oversaw sensitive undercover operations and led a general enforcement group responsible for targeting and dismantling Transnational Criminal Organizations. During his tenure with DEA, SA Fernandez was assigned to a High Intensity Drug Enforcement Task Force (HIDTA) Major Drug Squads, a Strike Force group, and enforcement groups. SA Fernandez led and participated multi-jurisdiction, multi-defendant complex drug and money laundering investigations where he utilized different investigative techniques [(i.e., undercover capacity, flash-rolls, controlled deliveries, court authorized wire intercepts, confidential sources, surveillance (aerial, stationary, and electronic)].



**Sophia Curtis - Special Agent**

**U.S. Small Business Administration - Office of Inspector General**

Sophia Curtis is a Special Agent with the US Small Business Administration, Office of Inspector General, Houston, TX Office since February 2022. She majored in Criminal Justice obtaining a Bachelor of Science Degree from Sam Houston State University, located in Huntsville, TX. Prior to her current position, Special Agent Curtis previously worked for the Federal Bureau of Investigation as an Investigative Specialist investigating counterterrorism and counterintelligence cases, the Houston Police Department as an Intelligence Analyst embedded within the High Intensity Drug Trafficking Area group, and US Postal Inspection Service (USPIS) as a Postal Inspector and Program Manager. As a USPIS Program Manager, Special Agent Curtis ran the Violent Crimes Program in Washington, DC and oversaw training, policies, and the agency's Violent Crimes Specialist rapid deployment team. She is considered a subject matter expert in violent crimes investigations and advanced cell phone analysis



**Ruben Rodriguez-Special Agent**

**U.S. Small Business Administration - Office of Inspector General**

Ruben Rodriguez is a Special Agent with the U.S. Small Business Administration, Office of Inspector General (SBA-OIG), Houston Field Office, since August 2021. He majored in Surveying and Topography obtaining a Bachelor of Science from the University of Puerto Rico, Mayaguez Campus, and later a Master's in Criminal Justice from the American Military University. Special Agent Rodriguez worked for the U.S. Secret Service for 14 years, first assigned to the San Juan Resident Office, San Juan Puerto Rico, where he conducted financial crimes investigations. He was later assigned to the Presidential Protective Division in Washington DC, where he served under president's Obama and Trump and finally the George Bush Protective Division in Dallas TX, serving under former president Bush. He has worked for SBA-OIG as Special Agent since August 2021 conducting oversight of SBA programs.



**Jacob Stauffer**

**CISSP, Coherent Cyber Education**

Jacob is a certified forensic investigator and malware analyst, focusing on cybersecurity breach detection and threat hunting. He is the co-founder of Coherent CYBER and leads all cyber-related incident response cases, participating in over 100 incident response/forensic investigations in his career. As a former civil servant for the Department of Defense, Jacob led the Air Force Computer Emergency Response Team's operation support division and the digital forensics lab. He oversaw and participated in several digital forensics and incident response cases on various classified and unclassified networks and weapon systems during this time. Before the Department of Defense, Jacob was one of the original members of the 2007 California Secretary of State's "Top to Bottom Review;" the country's first formal security evaluation of electronic voting systems. Since 2007, he has performed several security assessments on voting system equipment from vendors to include: Premier

Election Solutions (formerly Diebold Election Systems), Hart InterCivic, and Election Systems & Software. This work earned Jacob notoriety in the Emmy nominated HBO Documentary: "KILL CHAIN: The Cyber War On America's Elections." Jacob is a graduate of the National Science Foundation's CyberCorps program and holds a Master's in Computer Science from the University of Tulsa and a Bachelor's in Computer Engineering. He has 17 industry certifications to include: ISC2 CISSP, SANS GCFA & GREM. Jacob is also an adjunct professor at the University of Texas at San Antonio. Jacob enjoys educating middle and high school students in the field of cybersecurity. He developed the first cybersecurity program for Civil Air Patrol named the "Cyber Defense Training Academy," taught over 400 students, and raised nearly \$100,000.00 for the program from 2014 to 2018. He also enjoys traveling to other countries, marking Japan as his favorite to date. Awards include: Cybersecurity Expert featured in the Emmy Nominated HBO Documentary: "KILL CHAIN: The Cyber War On America's Elections," 2020; Exemplary Civilian Service Award, Department of the Air Force, 2013; Civilian Achievement Award, Department of the Air Force, 2016; Distinguished Service Medal, Civil Air Patrol, 2017; Loos Award for Civilian of the Year Category III, Air Force Association, 2012



**Carolyn Shaw**

**Executive Managing Director and Partner at Stream Realty Partners**

Carolyn joined Stream Realty Partners in 2009 and in 2020 was named the Executive Managing Director and Partner for Stream San Antonio-overseeing the market's operations and driving its overall growth in leasing, investment sales, acquisition, development, and property management. Prior to Carolyn being named EMD for San Antonio, she contributed to closing more than 370 transactions totaling five million square feet and nearly \$300 million in consideration. Her deep understanding of real estate economics and experience across all aspects of the industry have given rise to her invaluable leadership and role within Stream. Since she was named EMD, the San Antonio portfolio has grown by over 10 million square feet of new assignments and continues to strategically execute principal transactions. Carolyn is a member of Stream's Environmental Social Governance Committee, serves on The University of Texas at Austin Real Estate Center Council's Executive Committee and Board of Directors, and is an active member of Greater SATX. A native San Antonian, she has deep roots in the city and is a member of several local organizations. However, Carolyn's greatest achievements come from outside the office, which includes her marriage to Robert Shaw and the triplets they share - Bobby, Reeves, and Liam. Education & Designations- Carolyn holds a Bachelor's of Business Administration in Business (Honors) and Finance from The University of Texas at Austin.



**Madison Marceau - President of Acquisitions at Kairoi**

Madison serves as the President of Acquisitions at Kairoi and is in charge of sourcing, valuation, capital markets, due diligence, closing, and asset management of all multifamily investments. He is also a founding partner of Kairoi. Prior to Kairoi, Madison was an Associate with Archon Group, L.P. a wholly-owned subsidiary of Goldman Sachs. During his 14 years in the real estate investment industry, he has closed \$3 billion of multifamily transactions across 27,000 units and participated in loan acquisitions totaling \$875 million of unpaid principal balance. Madison received a Bachelor of Business Administration in Finance from Texas A&M University. He currently serves on the Board of Directors of the San Antonio Botanical Garden. When Madison isn't closing deals he likes to cycle, ski, hike, and travel with his family.



**Blake Stouffer, MAI - Vice President - Farm & Ranch/Residential at Stouffer & Associates**

Blake Stouffer joined Stouffer & Associates in 2009 after obtaining a Construction Science degree from Texas A&M University. During his collegiate career, he was part of the Texas A&M University baseball team from 2005-2008 and was a First Team All American in 2007 and a 4th round draft pick by the Cincinnati Reds in the MLB draft. Foregoing the draft in 2007, Blake was then drafted again after his senior season in 2008 by the Washington Nationals. During his professional baseball career, Blake played for the Vermont Lake Monsters and Hagerstown Suns. Other career experience includes an internship with The Beck Group in Dallas, Texas. Since joining Stouffer & Associates, Blake has obtained his MAI designation in addition to obtaining his State Certified General Real Estate Appraisal License. Blake also holds an active Real Estate Broker's License and has been involved in brokering and/or assisting brokers in numerous residential, commercial, and ranch properties in Texas. In 2019, Blake was named Vice President of Farm & Ranch and Residential divisions for Stouffer & Associates. Blake performs anywhere from 75 to 125 appraisals per year for various clients to include banks, mortgage lenders, credit unions, municipalities, individuals, partnerships, corporations, real estate developers, and attorneys. These appraisals are utilized for variety of uses to include loan underwriting, foreclosures, condemnation cases, estate valuations, feasibility analysis, tax protests, and marketing direction. Blake specializes in high-end residential appraisals in San Antonio, Boerne, Marble Falls, Horseshoe Bay, etc. Blake has appraised numerous high profile residential properties of professional athletes, celebrities, etc. Blake assisted on the recent appraisal of the entire Horseshoe Bay Resort and has a vast amount of experience valuing residential waterfront properties near Lake LBJ. Additional areas of expertise include existing and proposed subdivisions in and around San Antonio and central Texas, highly improved large and small acreage ranch properties throughout central and south Texas, and multi-family properties in San Antonio and south Texas. In his spare time, Blake enjoys spending time with his wife and two children and also enjoys playing golf, guitar, hunting, and snow skiing.





**Keith Hughey - Founder, J. Keith Hughey Company.**

Following college Keith worked for Texas Commerce Bank as a member of that organization's internal planning division. In 1977 he joined the consulting ranks where for the next twenty years he provided technical expertise in the field of risk management to banks all across the country. It was in 1997 that Keith's focus shifted to organizational management and health, leadership and staff motivation and development. Throughout his career Keith has served on numerous non-profit and governmental boards. Currently he is a member of the Board and Past Chairman of the Bexar Appraisal District as well as a member of the executive committee of the Advisory Board for the Banking Program at the Mays School of Business at Texas A&M. He is also a former Vestryman of St. Mark's Episcopal Church in San Antonio. He and his wife Sandy have been married for almost forty years. They have three daughters, one son, six grandsons and three granddaughters. He is the author of the widely read weekly e-letter, Monday Morning Musings, a highly regarded speaker and guest lecturer as well as a member of the faculty at the Southwestern Graduate School of Banking at SMU where he teaches senior level classes in strategic planning and leadership. Specialties: Keith's principal areas of concentration today include: Performance Improvement, Corporate Visioning (Strategic Planning), Corporate Governance, Management Succession, Leadership, Staff Development and Motivation, Customer Service and Retention and Team Building.

**Elizabeth Mead - Senior Vice President, Special Assets Department, Frost**

Elizabeth has been a Senior Vice President and Senior Special Assets Officer with Frost Bank for the past 4 ½ years. Prior to that, she was with Broadway Bank for thirty years, serving in many capacities and retired as Chief Risk Officer. She is a graduate of Vanderbilt University and holds an MBA from The University of Texas. A long-time supporter of RMA, she has served as the local chairman of the San Antonio group and was the first female and youngest (at the time) President of the Texas State chapter.



**Allen Debard - Shareholder, Langley & Banack**

Allen is a shareholder in Langley & Banack's bankruptcy and workouts section. In all representations, Allen focuses on the details of each case and the client's goals. This allows him to map out a course for the case and anticipate potential issues before they arise. This detailed analysis and planning empowers his clients make informed and precise decisions and understand the risks and rewards early in the litigation process. Allen's diverse bankruptcy experience includes representation of debtors, lenders, creditor committees, asset purchasers, landlords and trustees. Over his decade of experience in the bankruptcy field, Allen has represented clients in many industries including healthcare, retail, energy, construction and real estate. As a litigator, Allen regularly argues contested matters and trials in bankruptcy court over complex issues such as fraudulent transfers and preferences, disputes over executory contracts and unexpired leases and removal of debtors-in-possession. In addition to his bankruptcy practice, Allen maintains an active and substantial commercial litigation docket. Allen regularly litigates oil and gas, creditors' rights, construction defect and property disputes in state and federal courts. After graduating from law school, Allen served as briefing attorney to the Honorable Ronald B. King, Chief United States Bankruptcy Court for the Western District of Texas. Allen also has experience working with a national law firm in the Washington, D.C. area where he practiced in the firm's bankruptcy and creditors' rights group. Allen has been recognized in local and statewide publications as a rising star attorney.



**Robin Ingari - Executive Vice President, Executive Credit Risk Officer,  
AmericanBank**

A graduate of the University of Texas, Robin Ingari is currently Executive Vice President for American Bank, and is the Executive Credit Risk officer for the bank. A seasoned banker, she has more than 35 years of experience with JP Morgan, Comerica, and Regions Bank. Her experience includes starting and managing technology lending groups, business banking lending groups, and corporate and commercial lending groups. Immediately prior to American Bank, she was Senior Vice President for Regions and Market Manager for Commercial/Corporate Banking for Central Texas. Robin's current community involvement includes member of the RMA National Community Bank Council, Past president/ board member for the state chapter of RMA, past president and board member for Central Texas RMA, Board member- Treasurer Phi Beta Kappa -Austin. Previous involvement includes Treasurer, Secretary and Executive Committee for Any Baby Can, Community Advisory Board member for Helping Hand, Scholarship Committee for the University of Texas, treasurer/board member of Austin Theater Alliance, treasurer/board member of the State Theater, treasurer/board member of Austin Women in Technology, Executive Committee for American Heart Association, committee member for Austin County Livestock show, Executive council for Austin Business Journal and Ambassador committee for the Austin Chamber of Commerce.



**Joseph R. Struble, Member, Clark Hill**

Struble advises clients on mergers and acquisitions, business planning, and joint ventures. From business formation to ultimate disposition, Joe often counsels his clients throughout the life cycle of their business. Companies and business owners turn to Joe to negotiate and document asset sales, securities purchases, and mergers. Joe prepares letters of intent, conducts due diligence, negotiates deal terms, drafts key contracts, and closes transactions. He also advises on the acquisition of distressed companies and their assets. Joe counsels clients on business and strategic planning matters related to entity structure, corporate governance, tax planning, capital investments, equity incentives, executive employment, and key contracts. He collaborates with clients to plan and document joint ventures and business formations involving the contribution of capital, technology, and real estate.



**Lori Warren**

**Chief Finance and Strategy Officer, Spurs Sports & Entertainment**

Lori is entering her 30th year with Spurs Sports & Entertainment. As Chief Finance and Strategy Officer, she oversees corporate financial operations and reporting, business strategy, and business analytic insights across all SS&E entities. Lori led the \$110 million project to renovate the AT&T Center in 2014-15 and was heavily involved in all financial aspects of the AT&T Center development project and opening in 2002. Lori began with SS&E in 1994 and spent seven seasons as the team's controller. She was named vice president of finance in the summer of 2000 and was promoted to senior vice president of corporate finance in 2008, adding oversight of the AT&T Center and other SS&E facilities. In 2017, Lori was named senior vice president of corporate finance and brand strategy expanding her oversight to include the strategic development of brand engagement for all franchises under the SS&E umbrella. Before joining the Spurs, Lori worked in the audit department for KPMG Peat Marwick in Dallas and San Antonio. A graduate of Texas A&M, Lori is a certified public accountant with a degree in accounting. She played one season of varsity tennis for the Aggies. Lori was selected as a member of the 2007–08 Leadership San Antonio Class 33. She is a 2007 recipient of the San Antonio Business Journal's 40 Under 40 award. In 2011, Lori was named one of San Antonio's Best CFOs by the San Antonio Business Journal, and in 2015 she was named a Sports Business Journal Game Changer. Lori currently serves as an executive advisor with Women United of the United Way of San Antonio and Bexar County. Lori and her husband, Garren, have two sons, Chandler and Trevor.



**Roberto Coronado - Senior Vice President, Federal Reserve Bank of Dallas**

Mr. Coronado oversees law enforcement functions, government relations and economic education programs across all offices of the Eleventh Federal Reserve District. Coronado is a senior economist and member of the regional group of the Bank's Research Department. In that capacity, he provides regional input into the Dallas Fed's monetary policy process and is responsible for monitoring and tracking economic and business activity in West, Central and South Texas as well as southern New Mexico. His research focuses on issues pertaining to the Mexican economy, U.S.–Mexico economic integration and border issues. Coronado has written articles for various Federal Reserve publications and academic journals in both the United States and Mexico. Coronado serves as a director for the Texas Lyceum and as a board member for Texas 2036, El Paso Collaborative for Academic Excellence and El Paso Hispanic Chamber of Commerce. He earned his PhD in economics from the University of Houston and holds a BBA in accounting and economics, and an MS in economics from University of Texas at El Paso



**Christopher Williston VI — President and CEO, Independent Bankers Association of Texas (IBAT)**

Christopher Williston is the President and CEO of the Independent Bankers Association of Texas, the largest state association dedicated exclusively to community bank advocacy. Prior to leading IBAT, Williston served the association for nine years in numerous roles, including Chief Operations Officer, and held the position of Director of Communications at the National Association of Insurance and Financial Advisors – Texas. In addition to his job responsibilities at IBAT, Williston has been recognized for his service to the association industry. He is a Past Chairman of the Texas Society of Association Executives, an organization that also honored him with its Young Professional Leadership Award and Chairman’s Award. He has been recognized with the Certified Association Executive designation from the American Society of Association Executives. Williston is a graduate of Texas Christian University and Brite Divinity School at TCU. He and his wife, Michelle, live in Cedar Park and have six children.