



Partnering and Leadership Successes  
Biographies – Facilitators and Speakers



## SESSION I

### *Lending Innovations to Serve Low-Income Communities*

#### **Facilitator**

##### **Richard L. (Dick) Ensweiler**

Dick started his career with a summer job while going to college. He served as a teller at State Central Credit Union in Milwaukee. After graduation and completing his military service, he returned to State Central as a management trainee. He was then hired as treasurer and manager of the Harley Davidson Credit Union in Milwaukee.

He has been a field consultant for the Michigan Credit Union League, President of both the Minnesota and Illinois Credit Union Leagues and a Senior Vice President at CUNA Mutual Group. Among other accomplishments at CUNA Mutual, he created the Plan America program, now called the Members Financial Services Network.

Dick currently serves as Chairman of the CUNA Board, and on the Boards of TNB Card Services, PULSE EFT Association, Inc., League InfoSight, LLC and his alma mater, Lakeland College. He has been president and CEO of the Texas Credit Union League since January 1995.

#### **Speakers**

##### **Ed Jacob**

Ed is the manager of the North Side Community Federal Credit Union, a 29 year-old Community Development Financial Institution credit union. Prior to his work at the credit union, Mr. Jacob was a Vice President in the Community Reinvestment Department for Bank One Corporation (and its predecessor banks, First Chicago and First Chicago NBD), where he was responsible for Illinois programs. From 1981 to 1992, he worked at various community development organizations on Chicago's north side.

He currently serves on the Board of Directors of the Uptown Community Development Corporation, the Chicago Community Loan Fund, The Woodstock Institute, the Illinois Credit Union Foundation, and the National Advisory Committee of the Campaign for Human Development. He has previously served as a member of the Small Credit Union Advisory Committee of Mid-States Corporate Federal Credit Union, President of Lakefront Supportive Housing Corporation and Vice President of the Chicago Association of Neighborhood Development Organizations.



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**Roberta Boyd-Norfleet**

Roberta is the Branch Director of the Central North Carolina Regional Branch of Self Help Credit Union located in Durham. She has been at Self Help Credit Union for over six years and has worked in the financial area for 15 years. Her responsibilities include representing Self Help in the Central Region through marketing efforts to increase visibility and to develop partnerships for loan creation, deposit building and advocacy support. Roberta processes home and commercial loans and serves on local boards with similar missions. In her spare time, she is the mother of two! Robert, 15 and Dontae, 5.

**Audrey D. Cerise**

Audrey is the President and CEO of ASI Federal Credit Union (FCU) located in Harahan, Louisiana. Among her accomplishments is the growth of the credit union from \$5 million to \$185 million; staff growth from 5 to 240; and membership growth from 5,000 to 75,000. Audrey was a manager of the Louisiana Public Health Workers FCU prior to working at ASI FCU. She currently serves on the following boards: Advisory Board for the Federal Reserve; Louisiana Credit Union League; Louisiana Corporate Credit Union; Make a Wish Foundation; Boys/Girls Hope of New Orleans and Baton Rouge; and West Orleans Chapter.

**Bert Beal**

Bert is the President and CEO of Dallas Telco Federal Credit Union located in Dallas. He brings a wealth of knowledge and hands-on management experience to the \$125 million, 66-year-old financial institution. A dedicated credit union professional with 19 years of experience, he plans to help Dallas Telco become the leader in financial services and the financial institution of choice for all current and future credit union members. He serves on the boards of the Texas based Credit Union Resources Incorporated, Credit Union Employment Resource Corporation (CUER), and the Texas Credit Union Service Centers Inc. (TCUSC). Additionally, he serves as Vice Chair on the Dallas Community Development Corporation's (CDC) Board. He is a member of the Dallas based Ten Group as well as the National Association of Urban Bankers.



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## SESSION II

### *Deposit Innovations to Serve Low-Income Communities*

#### **Facilitator**

##### **Diane Furnas**

Diane Furnas has served in the credit union industry for over 30 years with 28 years as President/CEO of Southwest Airlines Federal Credit Union. Accomplishments include: graduating with honors from S.W. CUNA Management School; serving as President of the Dallas Chapter of Credit Unions; serving as a Texas Credit Union League director; and serving as a national director of CUNA.

She served in numerous local activities that include Irving, Texas City Council Task Forces, Mayor's State of the City Committee, and Irving Chamber of Commerce Business Chair. She also served as Director of USERS, Inc. for six years and as Chair of NAFCU Services Corporation for two years. Diane now serves as Chair on the NAFCU Board. In 1998 she was named NAFCU's Professional of the Year.

#### **Speakers**

##### **Joy Cousminer**

Joy helped organize Bethex Federal Credit Union in 1970 when she was teaching in the New York City (NYC) Board of Education Welfare Education Program for Adults. She is currently President and CEO of this \$9 million, 9,000 member community development financial institution. Joy is a member of the Board of the National Federation of Community Development Credit Unions and is a member of the Credit Union National Association Small Credit Union Committee. She serves on the board of the newly chartered Bushwick Cooperative FCU. Joy is a founding member of Credit Union Support Services, an organization dedicated to saving small NYC credit unions. She is the originator of the first credit union and check casher partnership in the country. She has recently been appointed to the National Cooperative Business Association (NCBA) Board.

##### **Carla Hedrick**

Carla is the President and CEO of Denver Community Federal Credit Union, a credit union serving 23,000+ members and \$185 million in assets. She is a native of Colorado, where she has raised a family and now enjoys time with her grandchildren. She has been involved in the credit union movement for 24 years and firmly believes in the principles of cooperation and volunteerism that are the basis of credit union philosophy. Carla achieved the Credit Union Executive (CCUE) designation in 1990 with honors. Over the



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years Carla has served on numerous committees and boards, both on the local and national levels – including the CUNA Governmental Affairs Committee, and the Credit Union Legislative Action Committee. Currently, she serves as the Chairman of the Colorado Credit Union System and in that capacity chairs various other boards serving Colorado credit unions. Carla is also serving as an advisory board member of the DECA program at Denver’s West High School. Ms. Hedrick’s involvement in the community of Denver has been a key part of her career with DCFCU, ranging from work with the Golden Triangle Neighborhood Association to the Salvation Army.

### **Jim Blaine**

Jim is the President of State Employees’ Credit Union located in Raleigh, North Carolina. The credit union has \$11 billion in assets with 165 branches and 3,000 staff members serving one million members. Jim’s past service includes the CUNA Renewal Project Committee, CUNA Mutual Advisory Cabinet, and CUNA Roundtable Advisory Committee. He has served on the Thrift Institutions Advisory Council of the Federal Reserve Board in Washington, DC; the National Credit Union Advisory Board of Fannie Mae; the Credit Union Council Board of the National Association of Credit Union Supervisors (NASCUS) in Washington, DC; the Board of First Carolina Corporate Credit Union in Greensboro, NC; and the Latino Community Credit Union in Durham, NC.

### **Donald G. “Greg” Storch**

Donald has served as a CEO in both Federal and State Chartered Credit Unions. He has been the CEO at U.S. Employees Credit Union since 1983. Greg has been active among credit unions in Texas. His previous duties included: member of the Texas Credit Union Commission, director of the Texas Credit Union League, and director of the Houston Chapter of Credit Unions. He is an active volunteer with Montgomery County Search and Rescue Team.



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## SESSION III

### *Products to Enhance Member Services*

#### **Facilitator**

##### **Brian L. McDonnell**

Brian is the President and CEO of Navy Federal Credit Union, headquartered in Vienna, Virginia. He has served in various other capacities during his 33 years with Navy Federal, the world's largest credit union with 4,000 employees, \$19 billion in assets, and 2.4 million members. Many of the credit union members serve on active duty in the U.S. Navy and Marine Corps. Brian is a member of the Board of Directors of the National Association of Federal Credit Unions (NAFCU) and is a member of NAFCU's Nominating Committee. He is a member of the Board of Directors of the CUNA Mutual Insurance Society and serves as the vice chairman and member of the Executive Committee. He serves on the following additional committees: Partnership Committee of the Credit Union National Association, Board of the Consumer Federation of America and Board of Navy Federal Financial Group. Prior to joining Navy Federal, Mr. McDonnell spent four years as a supply officer on active duty in the U.S. Navy. For 20+ years after that, he remained in the U.S. Naval Reserves, retiring as a captain.

#### **Speakers**

##### **Harriet May**

Harriet is President and CEO of Government Employees Credit Union of El Paso (GECU of El Paso). GECU is the largest credit union in El Paso with over \$950 million in assets, 231,000 member-owners and 550 employees. She joined the credit union as a teller and worked her way up through the organization. Harriet was elected to the Board of Directors of the Texas Credit Union League by the credit unions in the Far West District in 1994. She was elected Chairman of the League Board in 1998. In June 2000, Harriet was elected to serve as the League's Asset Category Director, representing credit unions with \$100 million or more in assets. She is currently on the board of directors of the PULSE EFT Network, serves on the National Credit Union Roundtable Advisory Committee and the CUNA World Affairs Committee. Harriet chairs the Texas/Mexico Credit Union Relationships Committee, working with Mexico to improve the financial condition of people on both sides of the border. She also is a member of the prestigious Research Council of the Filene Research Institute. Harriet is a past president of the El Paso Chapter of Financial Women International; serves as a director of the El Paso United Way; and is a member of the Advisory Council for the College of Science at the University of Texas at El Paso (UTEP).



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**Lawrence J. Heitzman**

Larry is the Director of Business Development and Community Outreach at the San Antonio City Employees Federal Credit Union. He has 24 years experience in the financial industry. Larry has experience in both lending and management. During his tenure with the credit union, Larry has managed the loan by phone operation, performed loan officer functions, managed several branches and has been involved with business development activities for the credit union during the last seven years.

**William Myers**

William is the CEO of Alternatives Federal Credit Union located in Ithaca, NY. This community development credit union is noted for innovative service development in underserved markets. Under his direction, Alternatives has developed Credit Path, affordable mortgage programs, business lending programs for small businesses and non-profits, an extensive business training program, a youth branch, and Individual Development Accounts. Bill is the list manager of the Community Development Banking Listserve. He has served on the Boards of the National Federation of Community Development Credit Unions, National Community Capital Association, and as a local elected official.



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## SESSION IV

### *Partnerships to Enhance Member Services*

#### **Facilitator**

##### **Elaine Laroa**

Elaine has been with the Texas Credit Union League since July of 1996 and currently is a Vice President and Executive Director of Texas Credit Union Foundation. Elaine has served in the credit union movement for over 14 years having been a Loan Representative for the Golden 1 Credit Union in Sacramento, California, the Operation Grassroots Public Affairs Program Manager for the California Credit Union League (CCUL), and the National Training Director and State Programs Coordinator for the National Association of State Credit Union Supervisors (NASCUS) and the National Credit Union Administration (NCUA). Elaine is currently Chair of the Texas Jump\$tart Coalition for Personal Financial Literacy for Youth.

#### **Speakers**

##### **Linda L. Baughman**

With more than 20 years' experience in the financial services industry, Linda is President and CEO of University and State Employees Credit Union. She led the effort to expand the credit union's field of membership beyond the traditional service to higher education and state employees to encompass county charters in five California communities. A strong advocate for the credit union industry, she served three terms as President of the San Diego and Imperial Chapter of the California Credit Union League, and she has served on the League's Government Relations committee. Linda ranks multi-cultural diversity as a top issue on her agenda, having served as Chairperson of the California Credit Union League's Multi-Cultural Diversity Committee that authored a resource guide for California credit unions related to serving multi-cultural memberships. She won the CCUL Diversity award in 1999 for her efforts inside the credit union movement and her personal involvement in the community. In addition, Linda has been honored by San Diego's Leadership Alliance and is a winner of the San Diego Business Journal/National University Multi-Cultural Heritage award. She was the chair of the Credit Union Outreach Task Force for the CCUL.

##### **Gerald R. Base**

Gary is President and CEO of Community Credit Union, which serves members living or working in 57 cities in the Dallas Texas Metroplex and over 800 companies. He was first in the State of Texas to earn credentials as a Certified Credit Union Executive and was named Distinguished Fellow by the Institute of Credit Union Executives. In 1995,



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Gerald was appointed by Texas Governor George Bush to serve on the Texas Credit Union Commission and was subsequently named chair of the commission. He has also served on the Thrift Institutions Advisory Council for the Federal Reserve and on the Board of Directors of the Dallas Regional Mobility Coalition (DRMC), the Advisory Board of Fannie Mae and the North Dallas Chamber of Commerce.

**Jack Houseknecht**

Jack is the CEO of the SSA Baltimore Federal Credit Union. Prior to taking the helm at SSA, Jack worked for Andrews FCU. He has over 25 years experience in the financial industry. As an advocate of the credit union philosophy, Jack is one of the founders and served as a member of the original Executive Committee of the CUNA Lending Council. He also serves as Treasurer for the BWDLC, a credit union Indirect Lending Company and the board of the Maryland Credit Union League. His community service includes membership on the Board of Advisors for the Maryland Hispanic Chamber of Commerce and the Advisory Committee for the Senior Life Services division of Catholic Charities. Jack was recently selected as the Maryland Credit Union League's 2002 Professional of the year. His credit union was also selected as the national First Place winner of the CUNA Louise Herring Philosophy in Action Award for 2003 for their system of Neighborhood Contact Offices serving the underserved population in Baltimore, Maryland.

**Jeff Farver**

Jeff has 33 years experience in consumer financial institutions and is currently President and CEO of San Antonio Federal Credit Union (SACU). SACU is a \$1.5 billion credit union serving 223,000 members or one out of five households in the San Antonio metropolitan area. SACU prides itself on its Point of Sale/ Indirect Lending Programs which have led to a top 5 market share in Vehicle Lending, Educational Loans, Home Improvement Lending, New Home Construction Lending and most recently, Manufactured Housing Lending. Additionally, SACU is a top 10 market share loan originator in Credit Cards and Residential Mortgages. Additionally, from time to time, he has been a Special Consultant for NCUA on issues of investments and asset/liability management. Mr. Farver is actively involved in community volunteerism to include the United Way, the Chamber of Commerce, youth sports, and local credit union cooperative efforts. After a tour as a U. S. Army Engineer Officer, Mr. Farver spent the first eight years of his financial career as a small town banker in northwest Florida.