



Partnering and Leadership Successes  
Biographies – Facilitators and Panelists



## SESSION I

### *Meeting Critical Needs*

#### **Facilitator**

**Fred Becker, Jr.**

**President/National Association of Federal Credit Unions (NAFCU)**

**3138 N. 10<sup>th</sup> Street**

**Arlington, Virginia 22201**

**Phone: (800) 336-4644**

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Fred became the President/CEO of NAFCU in January 2000. Since joining NAFCU, he has been focused on enhancing the credit union charter, enhancing NAFCU's direct contact with its membership and reaching out to the national press on behalf of credit unions. Working with the National Credit Union Administration over the past three years, NAFCU has been successful in convincing the agency to make much needed changes to the chartering and field of membership manual and grant community charters to credit unions that just year ago would have most likely been denied. On Capitol Hill, NAFCU's federal charter enhancement initiative resulted in increased attention to federal credit union issues, as well as the inclusion of a number of important credit union provisions in the Regulatory Relief bill. Mr. Becker's e-mails to NAFCU's membership have substantially enhanced the association's direct contact with its membership. His letters to the editor, in publications such as *USA Today*, *U.S. News and World Report*, *The Washington Post* and *Wall Street Journal* have highlighted the advantages of credit union membership. Fred is a graduate of the U.S. Naval Academy. He holds a JD from the Marshall-Wythe School of Law at the College of William and Mary, Williamsburg, VA. He holds an MBA from Virginia Polytechnic Institute & State University (Virginia Tech).



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**Panelists**

**Kirk Kordeleski**  
**President/Bethpage Federal Credit Union**  
**899 So. Oyster Bay Road**  
**Bethpage, New York 11714**  
**Phone: (516) 349-6800**  
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Kirk is the President and CEO of Bethpage FCU. He has more than 25 years experience working in the credit union industry. Kirk entered the financial arena while still a student at George Mason University, Fairfax, Virginia. In 1992, he joined Bethpage FCU as Executive V.P. in charge of operations. Since Kirk's promotion to CEO, the credit union has grown over 20 percent in deposits and 30 percent in loans. Awards received include Outstanding Long Island Executive (Adelphi University), Corporate Leadership Award (Urban League), and Small Business Advocate Award (Long Island Association).

He serves on the Board of Directors of the Long Island Association (LIA), Friends of the Arts, and CSC II, a shared service center network. In March 2003, Kirk was appointed as one of the two credit union members on the Federal Reserve Board's Thrift Institutions Advisory Council. He serves as a trustee on the NY State Credit Union Foundation, as Chairman of the Board of Business Services Group, LLC and Open Technology Solutions, LLC on Filene Research Institute's Council and on CUNA's Governmental Affairs Committee.

**Ron Ehrenreich**  
**Treasurer/Syracuse Cooperative Federal Credit Union (FCU)**  
**723 Westcott Street**  
**Syracuse, New York 13210**  
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Ron is the Syracuse Cooperative Federal Credit Union (FCU) Treasurer and has managed the credit union since its founding in 1982. He was trained as a sociologist at the Maxwell School. In his former career he taught a wide range of social science courses in the SUNY system. Ron also conducts workshops and counseling for the credit union's homeownership and microenterprise programs. As with many in Community Development Credit Unions, Ron is really a community activist posing as a credit union official.



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**Stephen Gardner**  
**President/GHS Federal Credit Union**  
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Stephen is the President and CEO of GHS FCU located in Binghamton, New York. Like many other credit union executives, he began his career with a bank in 1973 and after 11 years made the transition to the credit union industry. Stephen began working at the GHS FCU in 1989. Stephen attended graduate classes at Binghamton University. He is a director of the New York State Credit Union League.

**Melissa Marquez**  
**Loan Officer/Genesee Co-op Federal Credit Union**  
**741 South Avenue**  
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Melissa is the loan officer at the Genesee Co-op FCU in Rochester, NY. She served for ten years on the credit union's Board of Directors and on the Supervisory Committee for three years and has been a member for almost 20 years. Melissa was the General Manager for eight years at Progressive Neighborhood FCU in Rochester until March 2003. She was elected to the Board of Directors of the National Federation of Community Development Credit Unions in 2000 and served on the Governance Committee, Annual Meeting Committee, the Latino Credit Union Task Force, and the Disabilities Working Group. In her spare time, Melissa is on the Finance Committee of Abundance Cooperative Market, a 3-year old retail food cooperative in Rochester.



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## SESSION II

### *Building Members' Wealth*

#### **Facilitator**

**Cliff Rosenthal**

**Executive Director/National Federation of Community Development Credit Unions**

**120 Wall Street, 10<sup>th</sup> Floor**

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**Phone: (212) 809-1850**

**E-mail: [www.natfed.org](http://www.natfed.org)**

Cliff joined the National Federation of Community Development Credit Unions (NFCDCU) in 1980 and has served as Executive Director since 1983. He helped design and later managed one of the earliest community development finance intermediaries in the United States – the Capitalization Program for CDCUs, which has invested more than \$30 million in low-income credit unions. He has personally assisted in the organizing of a dozen new CDCUs. He is the primary author of *Organizing Credit Unions: A Manual*. He also coauthored and edited "*People's Credit*": *A Study of the Lending of the Lower East Side People's FCU, 1986-89*.

Cliff has served on the Consumer Advisory Council of the Federal Reserve System, member of the Community Advisory Board of the Chase Manhattan Bank for more than a decade, co-founder of the national Community Development Financial Institutions (CDFI) Coalition, and member of the Board of Overseers of the Southern New Hampshire University School of Community Economic Development. In October 2002, Mayor Michael Bloomberg appointed him to the Consumer Council of New York City.



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**Panelists**

**William Myers**

**Chief Executive Officer/Alternatives Federal Credit Union**

**125 N. Fulton Street**

**Ithaca, New York 14850**

**Phone: (607) 273-4611**

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Bill is the CEO of Alternatives FCU, a community development credit union noted for innovative service development in underserved markets. Under his direction, the credit union has developed a Credit Path: affordable mortgages, business lending for small businesses and non-profits, an extensive business training program, a youth branch and Individual Development Accounts. Bill has served on the Boards of the NFCDCU, the National Community Capital Association, and as a local elected official.

**Cynthia Vaughan**

**Chief Executive Officer/Rockland Employees Federal Credit Union**

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Cynthia is the CEO of Rockland Employees FCU in Orangeburg, New York. Prior to joining the credit union in 1997, she worked extensively in the financial sector working as Credit Analyst in the commercial banking sector as well as a Consumer Lending Specialist. Cynthia also worked as a trouble shooter providing consulting service in record keeping to small credit unions in the New York metropolitan area. During the last seven years, she has steered the credit union to over 275 percent growth in assets. In 2003, she received the Business Leader of the Year award in Rockland County by the Alpha Phi Alpha Fraternity. She currently serves on the African American Credit Union Coalition's Mentorship Committee, as well as a board member of the Jamaican Civic and Cultural Association of Rockland.



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**Gail Bedell**

**President/W.C.T.A. Federal Credit Union**

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Gail is the President and CEO of WCTA FCU located in Sodus, New York. She has been with the credit union for 28 years and in her current role for the past 20 years. Gail serves as an associate director for Empire Corporate FCU and is a member of its Supervisory Committee. She is also the Chairman of the Wayne County Community Endowment Advisory Committee and a board member of Wayne County Economic Development Corporation. Gail is an honorary member of Delta Kappa Gamma.

**Pablo DeFilippi**

**World Council of Credit Unions, Inc.**

**5710 Mineral Point Road**

**Madison, Wisconsin 53705**

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Originally from Chile, Pablo moved to New York in 1990 where he became involved with credit unions. In 1993, he joined the Lower East Side People's FCU and in 1996 became its manager. Pablo recently joined the World Council of Credit Unions (WOCCU), Inc. as its IRnet Manager to oversee the expansion of WOCCU's international remittance network. He has been involved in consumer rights/advocacy initiatives and provided testimony before different government bodies: Insurance Redlining (NY State Assembly), Refund Anticipation Loans (NY City Council), Banking Development Districts (NY State Assembly and NY City Council), and International Remittances (NY State Assembly Standing Committee on Banks and NYC's Department of Consumer Affairs).