



Callahan & Associates CLO Roundtable Attendee Information

September 10-11, 2018

Carmina Drummer, Director of Loan Production

TwinStar Credit Union (\$1.2B, WA)



How long have you been with your credit union (and any relevant experience you'd like to share)? I have been with TwinStar for 10 years. I started my credit union career as a Loan Processor, then an Underwriter. In 2013 I was promoted to Indirect Lending Manager and in 2015 Director of Consumer Loan Production.

What is your primary role & responsibilities? I oversee all consumer loan products from the time of application to funding. I am involved in department planning, goal management, and indirect sales.

In my free time, I enjoy... Spending time with my husband of 14 years and my 2 daughters who are 7 and 2 years old.

Chris Oldag, CLO/SVP

Pacific Service Credit Union (\$1.1B, CA)



How long have you been with your credit union (and any relevant experience you'd like to share)? I have been with Pacific Service CU for 6 years as the CLO and SVP Lending.

What is your primary role & responsibilities? As the CLO, I am responsible for strategies and tactics to grow/deploy the assets of our CU in a safe and profitable manner.

In my free time, I enjoy... I am a Docent for the Smithsonian Auto Museum (Blackhawk Auto Museum) and auto enthusiast. I spend any extra time with my five grandkids when they can fit me into their busy schedules.

Craig Pavlich, Direct Lending Senior Manager

Credit Human (\$2.9B, TX)

How long have you been with your credit union (and any relevant experience you'd like to share)? 4 years. Prior to his current role, Craig's experience included senior leadership positions at Credit Human and Wells Fargo (including Wells Fargo legacy companies Wachovia Bank and World Savings). Key leadership positions held have included a diverse mix of roles and responsibilities, including multi-state Retail Delivery, Back Office Operations, Mortgage QC and Servicing (traditional/reverse mortgages, and default operations) and Branch Administrative Leadership.

What is your primary role & responsibilities? Manager, Direct Lending. Craig currently leads the Direct Lending business channel. The primary channel functions include all direct consumer and home loan lending activities, as well as default operations.

In my free time, I enjoy... Riding Motorcycles.

Daniel McLean, VP, Real Estate Operations

Credit Union 1 (\$826M, IL)

How long have you been with your credit union (and any relevant experience you'd like to share)? 20 years.

What is your primary role & responsibilities? VP, Real Estate Operations – Oversee the management staff who are responsible for Home Equity and 1st Mortgage Origination.

In my free time, I enjoy... Riding my motorcycle!

Jennifer Johnson, Manager of Business Lending and Loan Analysis

Corning Federal Credit Union (\$1.3B, NY)



How long have you been with your credit union (and any relevant experience you'd like to share)? I have been with Corning Credit Union for 5 years.

What is your primary role & responsibilities? I am primarily responsible for three areas of the credit union – Business Lending, Underwriting and Analytics (Consumer Lending area) and Asset Protection. My main responsibilities including approval of business loans, consumer loans, portfolio management and asset protection ratios (DQ, charge off). In addition, I manage various aspects of participations for the credit union and currently working on LOS implementation in the credit union.

In my free time, I enjoy... Spending time with my daughter and family.

Jim White, EVP/COO

USAlliance Financial Credit Union (\$1.3B, NY)

How long have you been with your credit union (and any relevant experience you'd like to share)? 15+ years and recently promoted to EVP & COO, was SRVP & CFO past Banking experience.

What is your primary role & responsibilities? Oversee all lending for past 5+ years. All loan responsibilities report to me.

In my free time, I enjoy...

Jim Wilmot, VP, Lending

Arlington Community Federal Credit Union (\$294M, VA)



How long have you been with your credit union (and any relevant experience you'd like to share)? Since 2009. I've worked for two other CUs in Houston TX and Tucson AZ.

What is your primary role & responsibilities? I oversee Lending --- Commercial, Real Estate, and Consumer as well as Collections.

In my free time, I enjoy... Being outside with the dogs, family, and friends. I live across from a nature preserve and there are great trails and a river in the backyard. I am taking a few years off from international travel to focus on the long list of home improvement projects with my new home. My

nieces play competitive volleyball and I'm often at tournaments watching them. I read a lot, especially science fiction and long series.

John Demmler, CLO

A+ Federal Credit Union (\$1.4B, TX)



How long have you been with your credit union (and any relevant experience you'd like to share)? 2 Years.

What is your primary role & responsibilities? Chief Lending Officer (Consumer, Mortgage, Commercial Lending).

In my free time, I enjoy... Hiking, swimming, reading.

Laurie Roberts, SVP Lending/CLO

University Federal Credit Union (\$2.2B, TX)

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Michael Martin, CLO

Blue Federal Credit Union (\$964M, WY)



How long have you been with your credit union (and any relevant experience you'd like to share)? 6 years.

What is your primary role & responsibilities? Lead all of lending including Consumer, Mortgage, MBL and Member Solutions (Collections).

In my free time, I enjoy... I enjoy hiking, biking and golf but don't get to do much of those right now because I'm the Public Relations Committee Chairman for Cheyenne Frontier Days. www.cfdrodeo.com

Mike Niemeyer, Director of Business Services

Y-12 Federal Credit Union (\$1.1B, TN)



How long have you been with your credit union (and any relevant experience you'd like to share)? 5 months.

What is your primary role & responsibilities? Director of Member Business Services. Responsible for all business services loans, deposits, treasury, credit cards etc.

In my free time, I enjoy... Being out in nature: Hiking, backpacking, front country camping, running.

Sam Hamilton, VP, Consumer Lending

Credit Union 1 (\$826M, IL)



How long have you been with your credit union (and any relevant experience you'd like to share)? I've been with the credit union since October of 1999 and in my current role as AVP of Lending/Collections since December 2011.

What is your primary role & responsibilities? I oversee the Consumer Lending operations and the Collections department. We presently have a consumer lending department that are my direct reports, as well as branch staff that does lending that are indirect reports to me. We sort of have a hybrid lending operation where we are centralized and decentralized. The Consumer Lending department also handle loan servicing functions (title lien procurement, processing/handling of ancillary products, total losses, etc.) Collections handles everything prior to charge off, bankruptcy or foreclosure.

In my free time, I enjoy... I enjoy spending time with my two sons, playing poker (Texas Hold Em of course) and solidifying my status as a Fantasy Football GOD!

Shelley Morton, VP, Lending

UniWyo Federal Credit Union (\$313M, WY)



How long have you been with your credit union (and any relevant experience you'd like to share)? 19 years.

What is your primary role & responsibilities? I oversee the lending department that consists of 20 employees. We process consumer and home equity loans.

In my free time, I enjoy... Spending time with family, watching my teenagers compete in their sport, and trips to the mountains.

Vicki Lovett, CLO

Suncoast Credit Union (\$8.7B, FL)



How long have you been with your credit union (and any relevant experience you'd like to share)? 37 years.

What is your primary role & responsibilities? CLO, mortgage, consumer, indirect, credit cards, business development including business services, 3 CUSOs.

In my free time, I enjoy... Gardening, cooking, spending time with friends, traveling.

Alix Patterson, Partner

Callahan & Associates



How long have you been with your credit union (and any relevant experience you'd like to share)? Almost 20 years with two sabbaticals – one to get married (2001) and one to do a one-year MBA program at Oxford University (2005/6).

What is your primary role & responsibilities? I am one of four Partners at Callahan and currently oversee what we refer to as the “core business” – all of our software, publications, and events – along with the marketing & engagement team. I also do quite a few speaking and consulting engagements each year, as do the rest of the Partners!

In my free time, I enjoy... Binge watching shows while cooking (thank you Scott for the wireless headphones/ipad set up in the kitchen!), photography, reading and attending my kids sporting events. I have a bad habit of succumbing to Amazon book sales and have 72 unread books on my Kindle.

Sam Taft, AVP, Analytics and Business Development

Callahan & Associates



How long have you been with your credit union (and any relevant experience you'd like to share)? I've been working at Callahan since August 2014.

What is your primary role & responsibilities? I'm the AVP of Analytics and Business Development at Callahan and manage our team of analysts. This includes overseeing the data integrity of all of Callahan's software products, writing market research reports and commentary on the credit union and broader financial services industry, training and supporting all our clients' needs relating to software and custom analysis, and I also work with the

consulting arm of Callahan for strategic planning engagements.

In my free time, I enjoy... In my free time I enjoy hiking with my wife (Margot) and dog (Alf), golfing, cooking and exploring DC's food scene!

Scott Sturkie, Director, Account Management and Sales

Callahan & Associates



How long have you been with your credit union (and any relevant experience you'd like to share)? I have been with Callahan & Associates since March 2016.

What is your primary role & responsibilities? As a member of Callahan's Account Management team, I am responsible for supporting large enterprise credit unions. Consistent contact with credit unions helps Callahan succeed as the leading provider of data and information to the industry.

In my free time, I enjoy... Spending time with my family, taking in new experiences and trying to keep up with my two young daughters!