



OSMB

inBOX

2900 North Lincoln Blvd
Oklahoma City, OK 73105
405-521-2782
www.ok.gov/banking

Volume 3, Number 7

October 5, 2011

Gina Wilson Appointed to C. U. Board

Gina Wilson, President and CEO of Oklahoma Central Credit Union in Tulsa, Oklahoma, has been appointed to the Oklahoma State Credit Union Board by Governor Mary Fallin. She replaces Les Rector, President and CEO of Tulsa Teachers Credit Union in Tulsa, Oklahoma.

Wilson has over 25 years of experience in the credit union industry and has served as the President of Oklahoma Central Credit Union since 2001.

Wilson earned a Bachelor of Science degree in Business Administration and Marketing from Oklahoma State University. She is an accredited ACH Professional and is a graduate from Southwest Cuna Management School, University of North Texas. She has also completed a Mini MBA Program from the University of Tulsa.

Wilson lives in Tulsa with her husband, Phillip, and their two sons.

FDIC Dallas Regional Trust Workshop

Senior Examiner Donna L. Shaw attended the Federal Deposit Insurance Corporation's Dallas Regional Trust Workshop. Representatives from the Federal Deposit Insurance Corporation as well as state departments in the Dallas Region attended the two day workshop. Topics discussed by examiners included IRA account issues, conflicts of interest, employee benefit accounts, and corporate trust accounts. Ms. Shaw participated in the Regulator Round Table discussion on topics of interest and issues within Oklahoma. The Workshop is held annually by the Dallas Regional office.

CSBS Deputy Seminar

Deputy Commissioner Charles Griffith attended the 2011 CSBS Deputy Seminar which included CSBS Legislative and Regulatory Updates; a Municipal Board Credit Risk Analysis by Ed Krie of The Baker Group, Oklahoma City; and presentations from representatives from the Federal Reserve Bank, the FDIC, and the Consumer Financial Protection Bureau. Discussions were also facilitated regarding Lessons Learned from the Crisis by the FDIC, Capital Markets, and Merger and Acquisition Activity in Community Banking. Griffith said that the discussions among the attendees regarding bank conditions, state budget problems, and the cooperation (or lack thereof) with the Federal regulators is always interesting and enlightening. Seventeen states were represented by twenty-seven attendees.

GSBC/CSBS Stress Testing for Community Banks

Senior Examiners W. Shawn Burcham, Ken Fisher, Jon Morphis, and Donna Shaw attended the GSBC/CSBS Stress-Testing for Community Banks Forum hosted by the Atlanta Federal Reserve Bank.

Speakers Jeffrey S. Allen, a Regulatory Policy Analyst with CSBS, and Timothy W. Koch, President of the Graduate School of Banking at Colorado and Professor of Finance at the University of South Carolina, along with several Stress Testing program vendors spoke on the importance of stress testing community banks to enhance the risk management framework to ensure economic viability. Currently, only banks with more than 10 billion in assets are required to conduct stress testing under the Dodd-Frank Act. Presenters discussed how community banks also should consider utilizing stress testing as part of their risk management framework. Implementation of this testing should be an industry-driven solution, be designed to meet the risk management needs of the bank, and not be a regulatory exercise.