



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

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FDIC Appoints Regional Director

The FDIC has announced the selection of Kristie Elmquist as Regional Director for the Dallas Regional Office. Kristie has been acting in this position since March 2010. Formerly, she served as Deputy Regional Director in Dallas for Risk Management in 2008. Kristie, who holds commissions in both Risk Management and Compliance, has served the Corporation in Dallas, New York, Kansas City, and in the Washington Office.

During her 22 year FDIC career, she has held several management positions, including Acting Associate Director for Compliance Examination Support, Assistant Regional Director, Corporate University Chair for Consumer Protection and Risk Management, and Field Supervisor. The Oklahoma State Banking Department congratulates Kristie on her new position.

Longevity Awards Presented at Annual Awards Banquet

Several Senior Examiners received Longevity Awards during the Banking Department's Annual Awards Banquet last month. Kandace Huston and Gwen Wright were each presented with a 15-Year pin, while Ken Fisher and Mike Kellum earned 20-Year pins. Daryl Jones and Rick Nelson were presented with 25-Year pins as well as personalized desk clock sets.



pictured above, left to right: Kandace Huston, Rick Nelson, Ken Fisher, Daryl Jones, and Gwen Wright

Qualls Speaks at OBA Consumer Lending School

Oklahoma State Banking Department Regional Examiner K. Paul Qualls recently spoke at the Consumer Lending School at the Oklahoma Bankers Association Educational Center. His topic for the 50+ lenders who attended the school was titled, "Potential

Problems with Consumer Lending." Paul visited some rudimentary "musts" for consumer lenders, "red flags" to signal alarms, and items bank examiners are reviewing during an examination of a bank's consumer lending portfolio. Throughout the address, Paul stressed that responsibility for the loan's performance, regardless of the amount, was incurred by the loan officer from underwriting to full collection. Paul highlighted his presentation with examples of personal experiences he's acquired over 25 years of field experience.

Specialty Certifications Earned by Senior Examiners



Senior Examiners Michael Truitt (above left) and Shawn Burcham (above right) were recognized at our Annual Awards Banquet for achieving CSBS specialty certifications in 2011. Truitt completed the requirements to become an Associate Certified Information Systems Examiner while Burcham earned an Anti-Money Laundering Specialist Certification.