

Consumer Advisory Board

Biographies



Consumer Financial
Protection Bureau



Juan Pablo Bonilla is Vice President of Economic Inclusion and Wealth Building at the United Way of Massachusetts Bay leading its economic mobility and wealth building work, including Boston Builds Credit and its network of Financial Opportunity Centers.

Prior to joining the United Way, Juan spent 18 years at Lawrence CommunityWorks, Inc., a UW community partner, as their Chief Operating Officer/Deputy Director.

Juan has an extensive background in nonprofit leadership in the areas of affordable housing, community building, financial empowerment, workforce development and housing counseling programming.

He holds dual bachelor's degrees in Sociology and Spanish from Bowdoin College (Class of 1995), is a graduate of the Institute for Non-Profit Management and Leadership certificate program (Boston University) and received his master's in public policy at Tufts University in August 2022. He served as a member of the Federal Reserve Bank's Community Advisory Council (2017-2020) and is a past board member of the YMCA of Merrimack Valley, The Midas Collaborative, the Merrimack Valley Federal Credit Union, the Massachusetts Association of Community Development Corporations (MACDC) and Ahora, Inc., a non-profit start-up.

Juan is a past recipient of the Bowdoin College Common Good Award and the Lawrence Bar Association's Liberty Bell Award for Community Service. Born in Puerto Rico, he came to Lawrence, Massachusetts in 1982 at age 9 and grew up in the city. He now lives in Haverhill, Massachusetts with his family.



Watchen Harris Bruce is the President and CEO of Baltimore Community Lending (BCL), a nonprofit mission-based lender & certified Community Development Financial Institution (CDFI). BCL provides loans and technical assistance to small businesses and affordable housing developers in underserved & advantaged low-income communities in the Baltimore area. Ms. Bruce has over thirty- five plus years of banking, development finance, small business lending, economic development, international development, affordable housing, and leadership experience. She has extensive development finance experience, both nationally and internationally.

Prior to joining BCL, she was the CEO of Africa New Frontier, Inc., an entrepreneurship, and financial inclusion company, and she served as Chief of Party/Country Director of the USAID-funded project “Investing for Business Expansion” (IBEX) project, access to finance and business development project in Liberia for five years. She also served as Deputy Chief of the Party for another USAID-funded project “Liberia Agribusiness Development Activity” for 3 years.

On the national level, Ms. Bruce was Vice President of Community Development for Fleet Bank in Boston. She also served as Vice President & business banker and business development officer with the leading U.S. Commercial banks, including PNC Bank, JP Morgan Chase Mortgage, Federal Home Loan Bank of Boston, and Bank of America. She was a Sr. Financial Management Consultant for Affordable Housing @ NeighborWorks America. She also served as Senior Project & Finance Manager of Affordable Housing for the City of Boston. And she has served as a Grant Reviewer for the U.S. Department of Treasury CDFI Fund for over 10 years.

Ms. Bruce is pursuing a doctorate in Organizational Development & Leadership through Grand Canyon University & she has completed all the requirements except the dissertation. She holds a master’s in business management from Cambridge College in Massachusetts, and Bachelor of Arts degree in Community Planning & Management from the University of Massachusetts, and a BA in French from the University of Abidjan in Côte d’Ivoire. She is a certified PNC Women in Business Lender & Certified Trainer & Coach with the Nehemiah Project International Ministries. Watchen was honored as one of the 100 Top Women Leaders in Baltimore and was a graduate of Leadership Boston and is a recent 2022 graduate of Leadership Baltimore.

Ms. Bruce is a member of the African American Alliance CDFI CEOs, a Board member of Maryland Community Development Network, and a Board member of Morning Star Baptist Church Five Star Community Development Corporation.



Scott Dewald expands Oklahoma's prosperity as President and Chief Executive Officer of REI Oklahoma. He is responsible for the mission-based non-profit's programmatic operations - including its small business loan programs, affordable housing programs, and entrepreneurial guidance services. Since joining the organization in 2013, he has overseen QLICI financing of \$279 million which secured total project financing of over \$823 million in disadvantaged Oklahoma Communities, \$215 million in non-NMTC commercial transactions, and more than \$790 million in housing loans. He has helped facilitate 10 various tribal development projects.

He is a graduate of Oklahoma State University with a BS in Ag Communications and has 36 years of experience in agriculture and economic business development, particularly in under-served rural Oklahoma. In addition to his role with REI

Oklahoma, Scott also serves as President of REI Development Corp, President of REI Capital Access Fund, Inc., and Chair of the REI Internal Loan Committee. Scott is a Past-President of the Oklahoma Society of Association Executives, Member of the Board of Directors of the Four-Star General Tommy Franks Leadership Institute and Museum, Member of the Oklahoma Business Roundtable, Member of the National New Markets Tax Credit Coalition Board of Directors, Massey Fellow on the John Massey School of Business Advisory Board, Vice Chair of the Durant Tourism Economic Development Authority, and President of the Durant Area Chamber of Commerce.

In addition to his background in business, Dewald is a Leadership Oklahoma graduate and an OSU Distinguished Alumni. Prior to joining REI Oklahoma, he spent 17 years as Executive Vice President and CFO of the Oklahoma Cattlemen's Association. There he worked with various state officials to negotiate and draft policies to increase profitability for cattle producers and improve the quality of life in low-income agricultural communities. He began his career as an agricultural loan officer with the Farm Credit System, where he underwrote and serviced a \$45 million loan portfolio.

Along with his family in 2020, Mr. Dewald leveraged his business-startup expertise to repurpose an aging industrial building in downtown Durant, OK into a craft brewery. With accommodations for events and gatherings, the brewery has become the go-to spot for fostering camaraderie and producing a stronger sense of community. The space is routinely donated to local non-profits to host fund raisers and membership events. This much-needed attraction for town visitors and community members has helped diversify the town's food and beverage offerings. Dewald is the treasurer of the Craft Brewers Association of Oklahoma and is a member of the national Brewers Association.



Chelsie Evans is a dynamic and accomplished leader who has made significant contributions in the field of housing and community development in Hawaii. As the former Executive Director of Maui Hui Malama, Chelsie's passion for eliminating barriers for at-risk youth was evident in her tireless efforts to create opportunities for their growth and success.

In her current role as the Executive Director of Hawaiian Community Assets, Chelsie has taken on the challenge of leading the state's largest HUD certified organization, with a primary focus on housing native Hawaiians.

One of the most notable achievements in Chelsie's career is her pioneering work in launching the first rent-to-own program of its kind in Hawaii. This groundbreaking initiative has provided a lifeline to individuals and families who may not have qualified for traditional mortgage loans, offering them the chance to move into a home immediately and work towards homeownership within a defined timeframe. Through this program, Chelsie has made a significant impact on the lives of many, fostering financial stability and empowerment within the community.

Chelsie's dedication to creating equitable housing opportunities is reflected in her efforts to increase philanthropic support from Hawaii-based banks. Through her collaboration with these institutions, she has been instrumental in the creation of new products that facilitate home buying for Hawaii's people, including down payment assistance, gifting of equity, and lower interest rates. These innovations have made the home buying process more accessible and equitable, empowering individuals and families to achieve their dreams of homeownership.

Beyond her professional accomplishments, Chelsie brings a unique perspective to her work, drawing from her personal experiences as a survivor of domestic violence, a teen mom, and a mother of a medically fragile child and a child with learning differences. These experiences have fueled her passion for advocating for equality and social justice in multiple systemic issues, amplifying her advocacy for marginalized communities.

In recognition of the importance of housing stability in overall well-being, Chelsie has also played a key role in establishing housing counseling benefits for employers to offer their staff. By providing this valuable benefit, Chelsie aims to support Hawaii's workforce and promote staff retention in a challenging employee market.

With her master's degree in human services and bachelor's in psychology, Chelsie's expertise and deep empathy for Hawaii's people are evident in her relentless dedication to ensuring that they reach their goals and thrive. Her commitment to serving survivors of domestic violence, keiki displaced from their homes, and youth facing barriers to education and career opportunities has made her an invaluable asset to the community.

Chelsie Evans' visionary leadership and unwavering advocacy have reshaped the landscape of housing opportunities in Hawaii, leaving a lasting impact on the lives of many. Her work continues to inspire and uplift, driving positive change and progress in the realm of affordable housing and beyond.



Thomas Okuda Fitzpatrick is the Executive Director of Housing Opportunities Made Equal of Virginia (HOME of VA). He leads HOME's efforts in eradicating housing and lending discrimination and leveling the playing field to ensure equal access to housing for all people. HOME of VA is dedicated to redressing housing-related system inequities perpetuated by segregation and systemic discriminatory practices. When unequal access to housing and unfair credit contributes to the growing racial homeownership and wealth gap, HOME's multi-faceted approach is a powerful catalyst toward furthering fair housing. HOME enforces fair housing laws, empowers individuals with the skills and knowledge they need to successfully obtain or maintain their housing, and educates people to change systems.

Tom has devoted his career to changing systems, fighting with and for underserved communities, and advocating for the disenfranchised. He joined HOME from the Virginia Department of Criminal Justice Services, where he served as the Policy Advisor and Director of the Division of Programs and Services. Before joining state government, Tom worked for the City of Richmond as the Chief Deputy Director at the Department of Social Services and as a Deputy Director at the Department of Justice Services. Tom started his legal career as a civil rights attorney at the American Civil Liberties Union (ACLU) of Virginia.

Tom received both his undergraduate and law degrees from the College of William and Mary and is a graduate of the Virginia Executive Institute, Sorensen Institute for Political Leadership, and Leadership Metro Richmond. He is actively involved in the community as a member of the Virginia Asian Advisory Board, Asian Pacific American Bar Association of Virginia, and Virginia Center for Inclusive Communities - Richmond Chapter. Tom and his wife Gretchen Garber are proud parents to two very rambunctious yet loving boys.



Cashauna Hill has served as Executive Director of the Louisiana Fair Housing Action Center (formerly the Greater New Orleans Fair Housing Action Center) since 2015. Cashauna leads a team working to end discriminatory housing policies and practices through litigation and policy advocacy, along with providing fair housing trainings and foreclosure prevention counseling.

She has been interviewed by CNN, NPR, and countless other national and local media outlets. Additionally, Cashauna has written extensively about housing segregation and civil rights and has testified before the United States Congress as a fair housing expert. In 2017, she was the inaugural recipient of the Tulane Law School Public Interest Law Foundation's Practitioner Service Award. Cashauna is a graduate of Spelman College and Tulane Law School.



Annika Korling Little is the Managing Director of the Asset Funders Network (AFN), a leading national grant maker membership organization focused on advancing equitable wealth building and economic mobility. Annika is a strong advocate for asset building and financial security with more than 25 years of experience working in the philanthropic, corporate, and nonprofit sectors.

Annika leads AFN's programming strategy, partnerships, research, and special projects aimed at engaging philanthropy to connect, collaborate, and advance change. She joined AFN in 2012 as a consultant, launching the North Texas Regional network that became a blueprint for AFN's place-based initiatives as well as conceptualizing and building the organization's programming strategy, now encompassing seven issues areas and over 40 original research publications.

Prior to joining AFN, Annika supported a variety of clients as a strategic philanthropy consultant as well as working in the fields of philanthropy and corporate social responsibility. Annika served as a Senior Vice President and National Program Manager for Bank of America supporting the company's lending, investing, and giving activities to strengthen the economic health of communities. Prior to joining Bank of America, Annika held a number of positions with Fannie Mae and the Fannie Mae Foundation with a focus on housing and community development issues, affordable housing policy, as well as government and industry relations.

Annika serves on the Board of RAISE Texas, a statewide coalition of diverse organizations and individuals, united around the common goal of building financial security for low- and moderate-income Texans.

Annika received her Bachelor of Arts in Political Science and Government from American University, a master's in business/Corporate Communications from Northwestern University, and a Certificate in Nonprofit Leadership from Boston College.



Sarah Bolling Mancini is Co-Director of Advocacy with the National Consumer Law Center. She focuses on research, analysis, trainings, and policy advocacy related to foreclosures, mortgage servicing, home scams, and equitable access to the mortgage market. She also has in-depth experience advocating for policy changes related to reverse mortgage servicing and language access in the consumer marketplace. Sarah is a co-author of Georgia Real Estate Finance and Foreclosure Law, Collier on Bankruptcy, and NCLC's Mortgage Lending, Foreclosures and Mortgage Servicing, Fair Credit Reporting, and Truth in Lending treatises.

Sarah graduated from Harvard Law School in 2007 and received a Skadden Fellowship for public interest work. For more than a decade she represented low-income homeowners as an attorney with the Home Defense Program of the Atlanta Legal Aid Society, Inc. She clerked for the Honorable Amy Totenberg, U.S. District Court for the Northern District of Georgia. Sarah has litigated on behalf of vulnerable homeowners facing predatory mortgage lending practices and the threat of foreclosure in state court, federal court, and bankruptcy court.

Sarah maintains active lines of communication with legal services attorneys and HUD-certified housing counselors from around the country regarding challenges faced by their low-income clients.



Nick Mitchell-Bennett is the Executive Director of the ***cdc-b-come dream. come build.*** headquartered in Brownsville, Texas where he has served as the ED since 2008. Prior to taking the position of ED Nick served in multiple positions within the cdc-b organization. During his tenure with cdc-b he has assisted and/or led in the development and preservation of over 4,000 affordable homes, raise over \$100 million in public and private grant funds and deployed over \$300 million in private lending capital and equity.

Nick also serves as the Administrator of the Rio Grande Valley Multibank (RGVMB) CDFI. In his role as Administrator, Nick led the RGVMB to be the first CDFI to join the Federal Home Loan Bank of Dallas. In 2011, the RGVMB launched the Community Loan Center (CLC), a small dollar alternative to payday lending product. The RGVMB has franchised the CLC model into 20+ markets around the nation allowing the entire CLC franchise network of lenders to originate over \$107+ million and conduct over 100,000+ transactions.

Nick has a BA from Tabor College in Political Science and International Studies and MS Degree from Eastern University in Community and Economic Development. He is a certified Housing Development Finance Professional and has completed the NeighborWorks America Achieving Excellence program at Harvard JFK School. In 2015 Nick was recognized by Texas Low Income Housing Information Service with the *Texas Houser of the Year Award*.



Markita Morris-Louis, Esq. proudly serves as Chief Executive Officer for Compass Working Capital, a national nonprofit engaging in policy advocacy, direct service, and capacity building to end asset poverty for families with low-incomes and to narrow the racial and gender wealth gaps. Markita leads a dynamic team that reflects the diversity and vibrancy of the families Compass serves.

Her leadership is focused on centering equity in every aspect of Compass' work, leveraging asset building as a pathway out of poverty, and amplifying the voices of those Compass serves to shift narratives about communities experiencing poverty and financial challenge.

Prior to becoming CEO, Markita was Compass' founding Chief Strategy Officer, leading the organization's national strategy for scale and impact. Prior to Compass, Markita served as Interim Executive Director of the Arts + Business Council for Greater Philadelphia where she brought a data and outcomes-driven framework to the organization's work connecting Philadelphia's business and arts communities to grow the region's creative economy. Markita gained significant financial capability experience while serving as Senior Vice President and General Counsel at Clarifi, a nonprofit housing and financial counseling agency. At Clarifi, Markita led a team of 20 financial and housing counselors serving 15,000 clients annually and built and managed multiple strategic alliances and partnerships, including innovative public-private initiatives focused on integrating financial counseling services into workforce development programs and medical-financial partnerships.

Before Clarifi, Markita spent nearly a dozen years in roles related to real estate law, impact litigation and community development, including several years advocating for fair lending, housing and employment practices and supporting affordable housing transactions. Markita has served on numerous nonprofit and community-based boards. In early 2021, Markita was appointed to the Board of the Pennsylvania Housing Finance Agency which provides housing and economic development opportunities for communities with low incomes and recently ended her tenure as Chair of the Affordable Housing Advisory Council of the Federal Home Loan Bank of Pittsburgh. She also became a founding member of the Board of Mobility Works, a consortium of housing groups and policy experts that works to support the economic mobility of families with low incomes.

Markita was also appointed by the Supreme Court of Pennsylvania, to serve as Vice Chair of the Interest on Lawyers' Trust Accounts (IOLTA) Board which funds organizations providing free civil legal services to Pennsylvanians. Markita has been featured in local and regional media and has spoken at national conferences on issues ranging from racial disparities in homeownership to social determinants of health. For her service to the Greater Philadelphia community, Markita was honored as a Woman of Distinction by the Philadelphia Business Journal in 2015 and in 2016 was named a Social Mobility Innovator by the Social Innovations

Journal. In 2019 she was honored by Lutheran Settlement House with its Women of Courage Visionary Leader Award for her anti-poverty work, and she has been named to the Pennsylvania Nonprofit Power 100 list. A proud native of North Philadelphia, raised in subsidized housing, Markita holds degrees from Brown University and New York University School of Law and studied at the University of Natal in Durban, Republic of South Africa.



Amy Nelson is the Executive Director of the Fair Housing Center of Central Indiana (FHCCI) having joined the FHCCI in October 2011. The mission of the FHCCI is to ensure equal housing opportunities by eliminating housing discrimination through advocacy, enforcement, education and outreach. The FHCCI has a service area of 24 counties in Central Indiana reaching a population of over 2.5 million.

The FHCCI works to prevent housing discrimination through its Advocacy, Education, Inclusive Communities, and Public Policy Programs. It conducts investigations to uncover violations of fair housing laws and files enforcement actions to stop identified discriminatory practices; offers a diverse array of education programs to build knowledge of fair housing laws and works to strengthen fair housing policies at the local, state, and federal levels.

Amy believes that all people deserve safe, affordable, accessible housing that is free from discrimination. She has managed nonprofit fair housing organizations and programs since 1997 working previously at the Fair Housing of the Dakotas and Housing Opportunities Made Equal of Virginia (HOME).

Amy received a Bachelor of Science degree in International Business and Political Science from Minnesota State University-Moorhead of Moorhead, Minnesota and received her Master of Business Administration from Averett College of Danville, Virginia.



Denise Notice-Scott is the founder and CEO of Bell and Notice Advisors. Drawing from over four decades of leadership experience in community development, she advises nonprofit, public and private sector leaders on community investment and affordable housing strategies. She is nationally known for her strategic expertise.

Denise currently serves on the boards of the Consumer Finance Protection Bureau, NYC Housing Development Corporation and Queens Museum. From 2016 to 2022 she served on the Board of Directors of NY Federal Reserve Bank, serving as Chair from 2019 to 2021.

Prior to launching Bell and Notice Advisors, she served as President Local Initiatives Support Corporation, where she served in various roles for over 24 years, culminating with her role as President. She also spearheaded a range of public and nonprofit initiatives nationally.

Under Denise's leadership, LISC deployed billions in community investments in 38 cities and rural communities annually and expanded its footprint by nearly 20% with seven new local offices. Prior to joining LISC, Denise served as a White House appointee to the Department of Housing and Urban Development (HUD).



Fern Orie is the Chief Programs Officer and Executive Vice President of Advocacy & Strategic Partnerships for the Oweesta Corporation, a national Native CDFI Intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. For the past fourteen years, Ms. Orie served as the founding CEO of the certified Native community development financial institution (CDFI), Wisconsin Native Loan Fund, a statewide housing, business, and consumer revolving loan fund.

Ms. Orie has nearly 20 years of experience in the Native housing field. She is a strong advocate and very active in the Native community and economic development field regionally and at the national level. Additionally, Ms. Orie serves on the Board of Directors and Loan Committee of Bay Bank, a tribally owned bank in Wisconsin. Ms. Orie was appointed by the Governor and serves on the Governor's Council for Financial Literacy and Inclusion.

She also serves on several Boards at national and state levels. In 2021 Fern was the recipient of the Nan Cheney March for Justice award. She has received various accolades and awards in community development. Fern is an enrolled tribal member of the Oneida Nation of Wisconsin.



Angeles Ortega joined Mi Casa Resource Center as Chief Executive Officer in February 2021. In her role she oversees the management, funding, and strategic director of the organization. Previously, she served as Director of Advancement at the Denver Museum of Nature and Science ensuring annual and long-term funding for the Museum. In 2012, Ms. Ortega moved from Charlotte NC where she served as Executive Director of the Latin American Coalition, a social service organization serving the needs of the Latino community in the Charlotte-Mecklenburg Region.

Originally from Mexico, she is studied Languages in Mexico and Nonprofit Management at the University of Nevada-Reno. She holds an MBA from Queens University of Charlotte. She's received many awards including Hero of Democracy from the Charlotte Observer and the Community Service Award from the NAACP Legal Defense Fund. She serves on the board of CLLARO and was appointed by Governor Polis to the Colorado Workforce Development Council.



Sarah Dieleman Perry is the Director of Economic Opportunity at Neighborhood Allies, a community development support organization with a mission to engage residents and organizations with innovative tools that expand opportunity for transformative community change in Pittsburgh, Pennsylvania. Sarah created the Economic Opportunity focus area in 2015 in response to local and national racial and gender wealth gap data. These initiatives position families to access the resources and support they need to achieve long-term, sustained financial well-being and build generational wealth.

Under Sarah's leadership and with the support of Cities for Financial Empowerment Fund, Pittsburgh launched a Financial Empowerment Center initiative, which since 2019 has provided free, one-on-one financial counseling sessions to over 1,600 residents of Allegheny County. Sarah oversees the county-wide children's savings program, Fund My Future PGH, which provides reminders, support, and incentives to 4,600 families to save for their children in long-term savings accounts. Sarah launched the Bank On Allegheny County Coalition, working with 11 financial institutions to certify and promote checking accounts that meet the national standards. She directs a program that brings financial education and sole-ownership accounts to youth working their first jobs. And in 2022, Sarah created Money Talks, a program to teach Black women to invest in the stock market.

Sarah's convening role at Neighborhood Allies includes the creation and oversight of the Asset Building Network, Bank On Allegheny County Coalition, and the Pittsburgh Coalition on the Intersection of Race, Disability, and Poverty in partnership with the United Way of Southwestern Pennsylvania and the National Disability Institute. Each of these networks includes representatives from local social service agencies, financial institutions, government entities, and regulators. The Bank On Advisory Council includes the City of Pittsburgh, FDIC, Federal Home Loan Bank of Pittsburgh, Federal Reserve Bank of Cleveland, Pennsylvania Bankers Association, and Pennsylvania Treasury.

Sarah serves as a Community Champion and is on the Financial Security Network for Prosperity Now. Locally, she is on the board of directors for Rising Tide Partners.



Rebecca Regan joined Capital Link in 2022 as Chief Executive Officer. She also serves as Chief Executive Officer of Community Health Center Capital Fund, Capital Link's Community Development Financial Institution (CDFI) lending affiliate. Ms. Regan has 25 years of experience working in community development to drive social sector change, with a background in management, strategy, leadership, finance, and capital raising.

Her previous work experience includes nearly 10 years as Executive Vice President of the Housing Partnership Network in Boston, as well as serving as Chief Operating Officer and Chief Financial Officer at BlueHub Capital (formerly Boston Community Loan Fund) in Boston. As President of the Loan Fund at BlueHub Capital, she was responsible for setting strategy, hiring and managing a team of lenders and raising capital for lending. Over her expansive career focused on community development, she has raised over \$400M in debt, equity, and grants for non-profit housing developers, CDFIs and social enterprises. As an executive leader she helped drive the creation of a \$35M fund raised to purchase defaulted mortgages in low-income areas and work with homeowners to renegotiate their mortgage terms to allow them to stay in their homes at affordable monthly payments.

Most recently working in the executive search field completing searches for executive positions for CDFI and affordable housing organizations, she also sits on the boards of Boston Impact Initiative and New Ecology, both nonprofit organizations focused on economic and environmental justice and investing in opportunity for those most oppressed or abandoned by our current economic system.

Ms. Regan holds a BS from the Boston University School of Management and an MBA from Babson College.



Denisse Rodríguez is an ecosystem builder and social entrepreneur working at the intersection of economic and community development. As Executive Director at the Puerto Rico Science, Technology & Research Trust, she founded and leads Colmena66, an award-winning program which makes entrepreneurship easier by connecting entrepreneurs with the vital, just-in-time, on-the-ground resources they need to accelerate their ideas and turn those into sustainable businesses that create jobs.

Through entrepreneur-led economic development strategies, Denisse works to strengthen a cohesive and vibrant entrepreneurial ecosystem in Puerto Rico. Prior to that she was the Chief Operating Officer at Codetrotters, the first coding school in Puerto Rico and the Caribbean, where she also led the Codetrotters Fellowship, which connects the best talent with

global startups.

During her time as Program Manager at Foundation for Puerto Rico (FPR), she rolled out the microfinance platform Kiva in Puerto Rico and designed, implemented, and measured other social innovation programs. Denisse was recognized by the World Economic Forum as a Global Shaper, a global network of young leaders committed to improving their communities and was selected as an Ideas Fellow of the Aspen Institute, in Aspen, Colorado.

Prior to joining FPR, she was Deputy Fiscal Agent at the Government Development Bank for Puerto Rico (GDB). During her time at GDB, she was named Executive Director of the José M. Berrocal Institute for Economics and Finance, a subsidiary of the GDB whose key purpose is to develop young talent to work for the public sector. Prior to joining the GDB, Denisse worked at Goldman Sachs' Investment Banking Division in New York City, where she financed and advised not-for-profit healthcare institutions. Denisse obtained a B.A. degree in Finance and Marketing with honors from the University of Puerto Rico, Rio Piedras Campus and is passionate about leveling the playing field and making entrepreneurship resources accessible to everyone.



Shanelle Smith Whigham is Senior Vice President and Director of Community Relations and Corporate Initiatives at KeyBank. Among her responsibilities, Shanelle builds bridges between KeyBank's lines of business and the communities they serve in order to promote economic, racial, and environmental equity. In addition to delivering products and services to under-resourced communities, she establishes partnerships within and outside KeyBank. Over the last 18 years, Shanelle has built cross-sector partnerships to address environmental injustices through neighborhood and community development. Leveraging her sophisticated understanding of stakeholder motivations and aspirations, she has led community-wide initiatives that center and lift under-resourced communities.

Shanelle is currently redesigning KeyBank's employee civic engagement program to encourage more teammates to provide financial education across KeyBank's national footprint. She is also leading KeyBank's \$40 billion commitment commitments expansion with an emphasis on the company's impact in low- and moderate-income (LMI) communities by aligning the plan with Community Reinvestment Act objectives.

Shanelle also provides advice to the branch network leadership team on how to build stronger relationships, deliver financial education workshops, and create partnerships with LMI and majority-minority communities. This work has resulted in the Community Center Branch Success Guide - a toolkit to assist branch teammates serving LMI clients and communities.

A dynamic speaker, Smith Whigham has shared the stage with Bill Nye the Science Guy, former EPA Chiefs, Christine Todd Whitman, and Lisa P. Jackson, championing the need to guarantee that community voices are heard and integrated into community and economic development projects. Shanelle frequently moderates discussions on various community focused topics for the City Club of Cleveland.

An active member of the community, Shanelle serves on the boards of Towards Employment, Assembly for the Arts and the Student Conservation Association. She also volunteered for two historic 2021 mayoral elections in Lima, Ohio and Cleveland, Ohio. She holds both Bachelor's and master's degrees in political science, and an MBA from the Weatherhead School of Management at Case Western Reserve University, and is a member of Delta Sigma Theta Sorority, Incorporated. She resides in the historic community of Glenville in Cleveland, Ohio with her family.



Sam Walls, III is CEO of Arkansas Capital Corporation, a 65-year-old Community Development Financial Institution with a mission of providing capital to entrepreneurs and job-creating enterprises with an emphasis on underserved communities and groups. Over its history Arkansas Capital has helped provide over \$2 billion in capital to businesses and entrepreneurs and has been a leading voice in advocating for access to capital to all and the need to address the challenges faced by the underserved.

Sam started at Arkansas Capital over twenty years ago helping to manage a state investment tax credit intended to promote angel investment. Over the years, he has worked on expanding entrepreneurial education, broadband adoption and providing capital both through lending and project finance. He serves on the National New Market Tax Credit Coalition board as well as numerous local non-profit boards. Sam was named CEO of

Arkansas Capital in January 2022 in recognition of his demonstrated leadership and commitment to Arkansas Capital's mission. Mr. Walls is a graduate of Southern Methodist University in Dallas, Texas and holds a J.D. from U.A.L.R. Bowen School of Law in Little Rock, Arkansas.



Tyrone Roderick Williams is the CEO of the Fresno Housing Authority in Fresno, CA. The Agency serves over 50,000 residents from 17 municipalities in Fresno County and has self-developed over 2,100 new multi-family units and renovated over 650 units. The Fresno Housing Authority provides a wide range of affordable housing options including public housing, workforce housing, farm labor housing and Housing Choice Vouchers.

Mr. Williams is a catalyst for positive change and innovation, as well as an industry leader in affordable housing development, development financing and homeownership initiatives. His activities include leading successful efforts to expand financial services and build coalitions of financial institutions to pool funding and support community empowerment activities. Over the past 20 years he has led multi-million-dollar revitalization initiatives in Boston, Houston, Atlanta, Sacramento, and Fresno totaling over \$1.7 billion.

Prior to his current position, he held executive positions at companies that include, the Sacramento Housing and Redevelopment Agency, the Local Initiatives Support Corporation, Integral Development Company, and he led initiatives of the Annie E. Casey Foundation and the Atlanta Development Authority.

He has been recognized nationally, as a Presidio Institute Fellow for his work as a cross-sector leader. He currently serves on a variety of boards, including Affordable Housing Advisory Council of the Federal Home Loan Bank of San Francisco, California Housing Finance Agency, California Court Appointed Special Advocates (CASA), and the California State University Chico Cybersecurity Advisory Foundation.

He is a national conference speaker, media contributor and author of the book "Igniting the Power to Succeed." He received his Bachelor of Architecture from Prairie View A&M University and a Master of City Planning degree from the Massachusetts Institute of Technology (MIT).