

**FINANCIAL LITERACY AND EDUCATION COMMISSION  
FEBRUARY 2015 PUBLIC MEETING  
BIOGRAPHIES**

**Melissa Koide, Deputy Assistant Secretary, Office of Consumer Policy, U.S. Department of the Treasury**

As the Deputy Assistant Secretary, Melissa Koide is responsible for matters concerning financial access, financial education, and consumer policy in the United States. She also serves as the Executive Director for the President's Advisory Council on Financial Capability for Young Americans and supports the Secretary in his leadership of the Financial Literacy and Education Commission. Prior to joining Treasury, Ms. Koide was the Vice President of Policy at the Center for Financial Services Innovation..

**Amias Gerety, Counselor to the Secretary, U.S. Department of the Treasury**

Amias Gerety is an Advisor to the Secretary of the Treasury. Previously, Mr. Gerety served as Senior Advisor to the Deputy Assistant Secretary for the Financial Stability Oversight Council, and later as the Acting Assistant Secretary for Financial Institutions where he developed and coordinated Treasury's policies on issues affecting financial institutions and oversaw the Community Development Financial Institutions (CDFI) Fund, the State Small Business Credit Initiative, and the Small Business Lending Fund. Prior to joining Treasury, Mr. Gerety was a management consultant at Oliver Wyman. He was also part of the domestic policy staff of John Kerry's Presidential campaign and for the Center for American Progress.

**Richard Cordray, Director, Consumer Financial Protection Bureau**

Richard Cordray serves as the first Director of the Consumer Financial Protection Bureau. He previously led the Bureau's Enforcement Division. Prior to joining the Bureau, Mr. Cordray served on the front lines of consumer protection as Ohio's Attorney General. Mr. Cordray also served as Ohio Treasurer and Franklin County Treasurer, two elected positions in which he led state and county banking, investment, debt, and financing activities. As Ohio Treasurer, he resurrected a defunct economic development program and created a Bankers Advisory Council to share ideas about the program with community bankers across Ohio.

Earlier in his career, Mr. Cordray was an adjunct professor at the Ohio State University College of Law, served as a State Representative for the 33rd Ohio House District, was the first Solicitor General in Ohio's history, and was a sole practitioner and Of Counsel to Kirkland & Ellis. Mr. Cordray has argued seven cases before the United States Supreme Court, including by special appointment of both the Clinton and Bush Justice Departments. He is a graduate of Michigan State University, Oxford University, and the University of Chicago Law School. Mr. Cordray was Editor-in-Chief of the University of Chicago Law Review and later clerked for U.S. Supreme Court Justices Byron White and Anthony Kennedy.

**Thomas Curry, Comptroller of the Currency**

Thomas J. Curry serves as Comptroller of the Currency and Chairman of the Federal Financial Institutions Examination Council. Prior to becoming Comptroller of the Currency, Mr. Curry served as a Director of the FDIC, and the Chairman of the NeighborWorks America Board of Directors.

Prior to joining the FDIC's Board of Directors, Mr. Curry served as the Massachusetts Commonwealth's Commissioner of Banks. Mr. Curry also previously served as First Deputy Commissioner and Assistant General Counsel within the Massachusetts Division of Banks, and an attorney with the Massachusetts' Secretary of State's Office. Moreover, Mr. Curry served as the Chairman of the Conference of State Bank Supervisors, and two terms on the State Liaison Committee of the FFIEC, including a term as Committee chairman. Mr. Curry is a summa cum laude graduate of Manhattan College; and he received his law degree from the New England School of Law.

**Mark Pearce, Director, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation**

Mr. Pearce is the Director of the FDIC's Division of Depositor and Consumer Protection (DCP) and leads the FDIC's efforts to protect depositors and consumers nationwide. Prior to joining the FDIC, Mr. Pearce was the Chief Deputy Commissioner of Banks for the State of North Carolina. He also served as President of the American Association of Residential Mortgage Regulators, President of the Center for Responsible Lending, and worked for Self-Help, the largest community development financial institution in the nation. Mr. Pearce graduated from Harvard Law School and has a Bachelor of Arts from the University of North Carolina at Chapel Hill.

**Luke Reynolds, Chief, Outreach and Program Development, Federal Deposit Insurance Corporation**

Luke W. Reynolds is Chief of Outreach and Program Development at the FDIC. Mr. Reynolds serves on the Consumer News editorial board, DCP Workplace Excellence Council, and Alternative Dispute Resolution Steering Committee. Mr. Reynolds is also an FDIC Deputy Ethics Counselor.

Previously at the FDIC, Mr. Reynolds served on a detail as Acting Associate Director during which he led the Community Affairs Branch. He was a Commissioned Bank Compliance Examiner, a Large Bank CRA subject matter expert, and a Community Affairs Specialist. Mr. Reynolds holds a baccalaureate degree with high distinction from Indiana University, and a juris doctor degree from Loyola Marymount University Law School. Lastly, he co-authored a longitudinal evaluation of the Money Smart financial education curriculum.

**Gigi Hyland, Executive Director, National Credit Union Foundation**

Ms. Hyland is the Executive Director for the National Credit Union Foundation, the philanthropic and social responsibility leader of America's credit union movement. Prior to joining the Foundation, Ms. Hyland served as a Board member of the National Credit Union Administration (NCUA), a Board liaison, and as NCUA's representative on the NeighborWorks America Board of Directors. She also served as Chairman of the Board, Chair of the Corporate Administration Committee, Chair of the CEO Search Committee and a member of the Audit Committee.

Prior to her extensive work with the NCUA Board, Ms. Hyland was Senior Vice President and General Counsel for Empire Corporate Federal Credit Union; Vice President of Corporate Credit Union Relations at the Credit Union National Association; and Managing Partner of the family

law firm, Hyland and Hyland. Ms. Hyland is a graduate of the College of William and Mary with a bachelor of arts in comparative literature. She earned her juris doctor from George Mason University School of Law, and an Advanced Diploma in International Law from McGeorge School of Law. Ms. Hyland is also a Credit Union Development Educator.

**Bill Lawton, Chief Executive Officer, Community Financial Federal Credit Union**

Bill Lawton is the President and Chief Executive Officer of Community Financial Federal Credit Union. Mr. Lawton joined Community Financial in 1982 and has been in his current role since 2004. A resident of Plymouth, Michigan, Bill currently serves on the board of the Plymouth Community Arts Council, on the Board of Detroit Cristo Rey High School and is actively involved in several other community organizations. As a life-long resident of Plymouth, Mr. Lawton realizes his success is due to the strength and support of the people and communities he serves. Bill earned his Bachelor of Arts from the University of Michigan School of Management.

**Celia Edwards Karam, Managing Vice President, Capital One**

Celia Edwards Karam leads the Consumer Deposits business within Capital One Bank, developing checking and savings products and policies. Ms. Karam is the Market President of Washington, DC and Sothern Maryland where she serves as a community and business ambassador. Previously, Ms. Karam led Capital One's product strategy and credit policy in both card and bank. Ms. Karam earned her Bachelor's in Economics from Harvard University and her MBA from Stanford Graduate School of Business.

**Bob Mantell, Director, TS Institute, Treynor State Bank**

Bob Mantell is the first Director of the TS Institute. Mr. Mantell oversees the Institute's activities and provides direction for the organization's programming initiatives. Prior to joining the TS Institute, Mr. Mantell worked in Procurement for ConAgra Foods, managing supply agreements and relationships for ConAgra's North American manufacturing facilities. He also held procurement roles at TD Ameritrade and Lucent Technologies. Mr. Mantell served as an Operations Manager within the Iams Pet Food Company distribution network. He is a Certified Purchasing Manager and an Accredited Purchasing Practitioner. Bob holds a bachelor's degree in Economics from Creighton University.

**Leigh Tivol, Senior Director, Programs, Corporation for Enterprise Development**

Ms. Tivol is the Senior Director of Programs at the Corporation for Enterprise Development. Prior to becoming Senior Director, Ms. Tivol was the Director of Savings and Financial Security and a member of the team in charge of implementing the Savings for Education, Entrepreneurship and Downpayment (SEED) initiative, a national demonstration of matched savings accounts for children and youth.

Prior to joining the Corporation, Ms. Tivol served on the Indiana governor's Affordable Housing and Community Development Fund Advisory Committee. She also developed statewide asset-building policy initiatives at the Indiana Association for Community Economic Development and directed the Near Eastside Individual Development Account Program - a partner in CFED's national American Dream Demonstration. Ms. Tivol holds bachelor's degrees in Sociology and French from Brown University, and a Master's in Public Affairs from Indiana University.

**Laura Rosen, Policy Analyst and Opportunity Texas Coordinator, Center for Public Policy Priorities**

Laura Rosen is a policy analyst at the Center for Public Policy Priorities, a state policy research institute. She is also coordinator of Opportunity Texas, an initiative aimed at moving Texas families up the economic ladder. Laura currently serves on the Grant Advisory Committee of the Texas Financial Education Endowment.

Ms. Rosen has also worked as a relationship manager at Wells Fargo and was a Fulbright Scholar in Peru where she researched microfinance. Laura completed her Master of Public Policy from the University of Michigan in 2010 and received a Bachelor of Business Administration and a Bachelor of Arts from the University of Texas at Austin.

**Leanne Martin Fay, Executive Director, Massachusetts Financial Literacy Trust Fund  
The Office of Massachusetts State Treasury**

Leanne Martin Fay is Executive Director of the Financial Literacy Trust Fund Board at Massachusetts State Treasurer's Office where she leads a public and private effort to provide skills training and economic empowerment to organizations that have displayed success advancing financial education initiatives. Ms. Martin Fay serves on behalf of the Treasurer on the Advisory Committee to the Massachusetts Department of Elementary and Secondary Education. She is also a member of the MassSaves Coalition and serves as treasurer of the Democratic town committee in Kingston, Massachusetts. Ms. Martin Fay is a graduate of Providence College and has over a decade of experience at the State Treasurer's office.

**George Barany, Director, Financial Education and Young America Saves, Consumer Federation of America**

Mr. Barany is a leader of America Saves at the Consumer Federation of America, where he also directs youth and workplace savings initiatives. Mr. Barany co-organized the America Saves pilot – Cleveland Saves – and led the development of the national America Saves Week. Previously, he directed nonprofit advocacy and economic development organizations focused on community organizing, micro finance, senior issues, industrial development, wealth creation and asset development.

Mr. Barany holds a bachelor of arts from Case Western Reserve University, and received an Economic Development Fellowship from the German Marshall Fund to engage British and European Union leaders in 2001.