

I. Work Experience

President & Chief Executive Officer (9/2013-Present)

Clearwater Credit Union

Missoula, Montana

I am currently the President & CEO of a credit union serving 55,000 members and managing approximately \$1.25 billion community assets (~ \$900 million on balance sheet). The credit union, Montana's largest CDFI, is undertaking a unique growth strategy, best described as a pivot to values-based banking. I report to a 7-member Board of Directors and supervise an Executive Team of 7 individuals. The credit union employs about 170 people.

Chief Operating Officer (2008-2013)

Self-Help Federal Credit Union

Oakland, California

For 5 years I worked as the COO of a community development credit union, which by year end 2013 served approximately 42,000 members and managed about \$450 million in total assets. The credit union was undertaking a rapid growth strategy, driven predominantly by mergers in California and Chicago. In addition to pre-merger due diligence and post-merger operational integration, I oversaw branch operations, lending, collections and mortgage loss mitigation, marketing, IT and core system development. I supervised 8 direct reports and a total team of about 110 employees.

Chief Executive Officer (1999-2008)

Brooklyn Cooperative Federal Credit Union

Brooklyn, New York

For about 10 years I worked as founder and then as CEO of Brooklyn Cooperative FCU, a community development credit union serving two of New York City's poorest neighborhoods. My responsibilities included managing all human resources, overseeing all member services, deposit mobilization and lending functions, all accounting, budgeting and financial planning, capitalization and grant-writing, compliance, audits and examinations.

Construction Supervisor (1990, 1995, 1997 & 1998)

McBride Construction

Colorado

Gristmill Builders

Vermont

Intermittently, and across four separate years, I worked as a carpenter and supervisor during the construction of residential buildings in Vermont and back-country ski lodges in Colorado. The back-country construction involved the logistically challenging task of organizing work at more than 11,000 ft. above sea level, powered by generators, chain saws, and hand tools, with infrequent trips to the supply depot.

Opposition Research Principal (1996)

Office of U.S. Representative Bernard Sanders

Burlington, Vermont

During a temporary engagement I led the research effort examining the legislative record and policy positions of the Congressman's main opposition in the 1996 campaign.

Research Assistant (1996)

University of Vermont, Political Science Department

Burlington, Vermont

In this role I conducted research, policy analysis and writing on the political economy of economic liberalization in Mexico, with special attention to trade policy.

Land Use Planner (1991-1993)

Central Vermont Regional Planning Commission

Montpelier, Vermont

For three years I provided legal and technical assistance to rural Vermont communities in the development and implementation of land use plans. In this role, I worked with elected and volunteer municipal planning boards to balance needs for economic development, growth of employment and tax base with protection of local natural resources and agriculture.

II. Board and Trade Association Affiliations

Board of Directors (2016 – Present)

Missoula Economic Partnership

Missoula, MT

Board of Directors (2017 – Present)

Montana's Credit Unions

Helena, MT

Board Chair (2008 – Present)

Inclusiv (Formerly, National Federation of Community Development Credit Unions (a 501c3 non-profit and CDFI))

New York, NY

Board Treasurer (2008 – 2013)

Self-Help Economic Development (a 501c3 non-profit)

Oakland, CA

Member (2008 – 2012)

CUNA Mutual Hispanic Outreach Committee (a trade association task force)

Madison, WI

Board Chair (2004-2008)

New York City Financial Network Action Consortium (a 501c3 non-profit)

New York, NY

Board Chair (2004-2006)

Bethex Federal Credit Union (a credit union)

Bronx, NY

Board Treasurer (2004-2008)

Make the Road New York, Inc. (a 501c3 non-profit)

Brooklyn, NY

III. Education

MPhil Economics (2006)

Graduate Faculty of the New School for Social Research

New York, New York

Concentrations in the fields of development economics and history of economic thought, both of which were passed with honors.

MA Development Studies (1994)

University of London, School of Oriental & African Studies

London, England

Concentrations in the fields of development economics, political economy, law and development, and Latin American development.

BA Biology & Environmental Studies (1989)

University of Vermont

Burlington, Vermont

Concentrations in the biological sciences, environmental studies, and natural resource economics. One semester spent in Nepal. Varsity soccer.

IV. Languages

English Fluency

Functional Spanish at an intermediate level