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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

December 4, 2012

### **Members of the OCC Mutual Savings Association Advisory Committee**

#### Martin Connors

Mr. Connors is the president and chief executive officer of Rollstone Bank & Trust, a \$555 million federal stock savings association owned by a mutual holding company in Fitchburg, Massachusetts. Mr. Connors is a certified public accountant and a member of both the American Institute of Certified Public Accountants and the Massachusetts Society of Certified Public Accountants. He is the chairman of the board of the North Central Massachusetts Chamber of Commerce, vice chairman of the board of Fitchburg State University, director & audit committee member of SBLI of Massachusetts, director and past campaign chairman of United Way of Northern Central Massachusetts and trustee & audit committee chair of HealthAlliance Hospital. Mr. Connors serves on the Massachusetts Bankers Government Affairs Committee, ABA's Mutual Institutions Council, ABA's Membership Council and ABA's OTS/OCC Integration Task Force. Mr. Connors received a bachelor's degree in Accountancy from Bentley University, a master's degree in Taxation from Bentley University, and a Graduate School of Banking certificate from the University of Wisconsin.

#### David Ferries

Mr. Ferries is the president, chief executive officer, and a member of the board of directors of First Federal Savings Bank, a \$221 million federal mutual savings association in Sheridan, Wyoming. Prior to joining First Federal Savings Bank in 2002, he was a senior vice president at First Interstate Bank, Billings, Montana. Mr. Ferries was elected to a four-year term as a director of the Federal Home Loan Bank of Seattle in January 2011. He is also a current board member of Forward Sheridan, Inc., Northern Wyoming Community College Foundation, and Whitney Benefits Advisory Council, and a past board member of Sheridan Economic and Educational Development Authority, Rocky Mountain College, Fannie Mae Western Regional Advisory Board, Rimrock Foundation, Billings Public School Foundation, Yellow Chapter RMA, Sheridan County YMCA and Billings Montana Little League. Mr. Ferries received a bachelor's degree in Economics from Rocky Mountain College, a master's degree in Business Administration from the University of Montana, and is a graduate of Stonier School of Banking.

#### Alan Horner

Mr. Horner is the president, chief executive officer, and chairman of the board of First Federal Savings Bank of Twin Falls, a \$482 million federal mutual savings association in Twin Falls,

Idaho. Mr. Horner has served in these capacities since 1992. He started his career in banking in 1973 and from 1989 to 1992, he was the controller of K&T Steel. Mr. Horner has been active in community affairs and currently serves as a board member for the following organizations: College of Southern Idaho Foundation, Magic Valley Regional Medical Center, St. Luke's Health System, Southern Idaho Economic Development Council, Twin Falls Urban Renewal Agency, and the Idaho Community Bankers Association. Mr. Horner has also served on the ABA Mutual Advisory Board, ABA Government Relations Council and the former Office of Thrift Supervision Mutual Advisory Committee. Mr. Horner received a bachelor's degree in Marketing from Boise State University.

#### Thomas Kemly

Mr. Kemly is the president and chief executive officer of Columbia Bank, a \$4.6 billion federal stock savings association owned by mutual holding company in Fair Lawn, New Jersey. Mr. Kemly's career with Columbia spans over 30 years. Mr. Kemly has served as the president of the Financial Managers Society, New York/New Jersey Chapter 1996, having been a member since 1982. From 1994-1996, he served as OCC liaison for the Financial Institutions Accounting Committee. He was also a member of the New Jersey Bankers Association (Education Task Force) and the National Association of Bank Cost Accountants. Mr. Kemly has been active in community affairs. He has served on the investment committee of First Reformed Church, as a coach with Franklin Lakes Recreation, was the committee chairman of Pack 134 of Boy Scouts of America, and was the treasurer of Ramapo High School Athletic Boosters. Mr. Kemly earned a master's degree in Finance from Fordham University and a bachelor's degree in both Business Administration and Psychology from the College of New Jersey.

#### Paul Mackin

Mr. Mackin is the president and chief executive officer of Think Mutual Bank, a \$1.5 billion federal mutual savings association in Rochester, Minnesota. Mr. Mackin's professional career includes nearly 28 years in financial services in a number of managerial and executive capacities. His leadership experience spans across large national, regional, and community banking organizations. In 2007, he led Think Mutual through a conversion from a federal credit union (formerly known as IBM Employees Credit Union) to a mutual savings bank. He attributes this experience as pivotal to his understanding of the unique relationship mutual owners have with their institution. Before joining the then credit union in 2002, Mr. Mackin spent 18 years in commercial banking. He earned his bachelor's degree from and completed executive graduate business studies at the University of California. His community service experience includes several board appointments, most recently with the Rochester Area Chamber of Commerce. Other boards include several non-profit agencies supporting health care, education and community arts. He has also served as a director and in various other voluntary positions with multiple economic development corporations.

#### Martin Neat

Mr. Neat is the president and chief executive officer of First Shore Federal Savings and Loan Association, a \$313 million federal mutual savings association in Salisbury, Maryland. Mr. Neat is active in many community groups, and he is the chairman of the board of trustees of Peninsula Regional Medical Center. He was chairman of the Wor Wic Community College Capital Campaign and chairman of the board of the Community Foundation of the Eastern Shore during the successful completion of the Perdue Kresge Challenge, a \$14 million endowment raising campaign for twenty local non-profit organizations. Mr. Neat is a 19-year board member and was charter president of Salisbury Neighborhood Housing Service, a past chairman of the Greater Salisbury Committee, 13 time chairman of the Red Cross Celebrity Waiters Luncheon, treasurer of the Magi Fund, a fundraising group for the Joseph House Center and Christian Shelter, as well as many other past activities for other organizations. Mr. Neat has two master's degrees -- in Business Administration and History, from Salisbury University and a certificate of advanced study in management from Frostburg State University. He received his undergraduate degree from Frostburg State, summa cum laude, in 1977. He is formerly an adjunct professor in finance at Salisbury University.

#### Michael Nolan

Mr. Nolan is the chairman and president of Fifth District Savings Bank, a \$371 million federal mutual savings association in New Orleans, Louisiana. Mr. Nolan began his career in banking in 1976 when he was elected to Fifth District's Board of Directors. He has served on the board of directors of both the American Bankers Association and Louisiana Bankers Association, and on the Mutual and Government Affairs committees for both organizations. He also chaired the ABA's Membership Committee. In May 2006, Mr. Nolan testified before the U.S. House of Representatives Subcommittee on Oversight and Investigations concerning the effectiveness of the Federal bank regulators, and he published an article, "Hurricane Katrina: One Bank's Experience," on disaster recovery in the Bank Accounting & Finance magazine. Mr. Nolan earned his Juris Doctor degree from Loyola University and was admitted to practice law in Louisiana in 1969. He engaged in the active practice of law for over 25 years before becoming CEO of Fifth District Savings Bank.

#### Margaret Smith

Ms. Smith is a director, president and chief executive officer of First Federal Savings of Middletown, a \$163 million federal mutual savings association in Middletown, New York. Ms. Smith started her career with First Federal in 1979 as chief financial and operating officer and became a director in 1990, was named president in 2007 and chief executive officer in 2009. Prior to joining First Federal, Ms. Smith was a senior accountant with KPMG. Ms. Smith is the current chairperson of the ABA Mutual Institutions Council and also serves as a member of the ABA's America's Community Bankers Council. Ms. Smith received her bachelor's degree in Accounting from the University of Bridgeport.

#### Steve Swiontek

Mr. Swiontek is the chairman, president and chief executive officer of Gate City Bank, a \$1.5 billion federal mutual savings association in Fargo, North Dakota. Mr. Swiontek began his career at Gate City Bank in 1978 and has held increasingly responsible positions until 2000, when he was appointed president. In 2001 he was appointed chairman of the board. Mr. Swiontek served on the board of many organizations including the City of Fargo, Renaissance Zone Authority, Greater Fargo Moorhead Economic Development Corporation, Noridian Administrative Services, Case County Electric Cooperative, NDSU Development Foundation, NDSU Presidential Search Committee, NDSU Alumni Association, NDSU Search Committee for Dean of College of Business Administration, ND Chamber of Commerce, United Way of Cass/Clay, and North Dakota Bankers Association. Mr. Swiontek was the president of the North Dakota League of Savings Institutions from 1989 to 1991, and vice president from 1987 to 1989. He also served as a member of the Thrift Institutions Advisory Council for the Federal Reserve, and on a variety of committees of the ABA, including: the board of directors from 2004 to 2009; the Mutual Institutions Council from 1999 to Present; the Thrift Charter Task Force from 2009 to Present; and the Government Relations Council from 2011 to Present. Mr. Swiontek earned a bachelor's degree in Economics/Military Science from the North Dakota State University and completed the Graduate School of Community Bank Management at the University of Texas.

#### Paul Thompson

Mr. Thompson is the president of First Federal Savings and Loan Association of Newark a \$174 million federal mutual savings association in Newark, Ohio. Prior to joining First Federal, Mr. Thompson held the position of vice president/regional manager for Fifth Third Bank in Columbus. Mr. Thompson's community activities include the Ohio Bankers League BankServices Board of Directors and Government Relations Council, Mutual Institutions Committee and the Mortgage Markets and Lending Technology Committee of the ABA; and Finance and Investment Committee of the Licking County Foundation. Mr. Thompson has served previously as the chairman of the Licking County Chamber of Commerce, associate vice president and chairman of the Finance Committee of the Buckeye Valley Building Industry Association; Campaign Cabinet of the Licking County United Way; and two terms as president of the Reynoldsburg Area Chamber of Commerce. Mr. Thompson is on the board of the First Federal Foundation, secretary of the board of A Call to College, past president of the board at The Midland Theatre, and a member of the Newark Rotary Club. Mr. Thompson earned a bachelor's degree in Business Finance from Miami University located in Oxford, Ohio.