

## **Kearney, NE**

### **Ryan Harwell**

Vice President, Federal Reserve Bank of Kansas City

Ryan Harwell is a Vice President in the Examinations and Inspections Department at the Federal Reserve Bank of Kansas City, with responsibility for the 10<sup>th</sup> District's community bank safety and soundness supervision program. Ryan joined the Reserve Bank as an examiner in 2005 and was appointed Assistant Vice President in 2014. He was promoted to Vice President in 2018 and assumed his current role in 2020. In addition to leading the community bank supervision function, Ryan has held leadership responsibilities for the discount window, master account administration, financial institutions data collections, bank surveillance and risk analysis, and other administrative functions. Ryan holds a B.S. degree in Business Administration and Economics from William Jewell College, Liberty, Missouri and an M.B.A degree from the University of Missouri-Kansas City, Kansas City, Missouri.

### **Nicholas Hatz**

Assistant Vice President, Federal Reserve Bank of Kansas City

Nicholas Hatz is an Assistant Vice President in the Supervision and Risk Management Division of the Federal Reserve Bank of Kansas City and is located in the Omaha Branch. He oversees a team responsible for conducting safety and soundness examinations of state member banks and the inspections of bank holding companies located in Nebraska. Nick started his career at the Denver Branch after working as a lender at a community bank for a year. He transferred to the Omaha Branch in July 2009 and was appointed to his current Assistant Vice President position in 2012. Nick holds a B.S. degree in Business Administration and Economics from Nebraska Wesleyan University, Lincoln, Nebraska, and an M.B.A. from Regis University, Denver, Colorado. He is also a graduate of the Agricultural LEAD program at the University of Nebraska, Lincoln, Nebraska.

### **Judith Hazen**

Vice President, Federal Reserve Bank of Kansas City

Judith Hazen is a Vice President in the Supervision and Risk Management Division at the Federal Reserve Bank of Kansas City. Judith joined the Federal Reserve Bank of St. Louis in 1999 in the Research Division before joining the Bank's Denver branch as an examiner in 2004. She has held several roles within Supervision and relocated to Kansas City in 2015. Judith was promoted to Vice President in 2020 and currently oversees the Kansas City Fed's applications and enforcement, fintech, surveillance and risk analysis, support solutions, and credit, reserves, and risk management functions. Judith holds a B.A. degree in Economics from Colorado State University and is a graduate of the Graduate School of Banking, Boulder, Colorado.

### **Tara Humston**

Senior Vice President, Federal Reserve Bank of Kansas City

Ms. Humston is responsible for the supervision of the District's state member banks and bank holding companies, as well as the Bank's discount window and risk management functions, and national responsibilities for technology initiatives supporting supervision staff in all districts. She is a member of the Bank's Management Committee, which is responsible for strategic planning and policy direction. Ms. Humston also currently serves as the co-chair for the Federal Reserve System's Community Banking Management Oversight Group.



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Ms. Humston joined the Bank in 1998 as an analyst in the Statistical Services Department and transferred to the Examinations and Inspections Department as an assistant examiner in 1999. She was promoted to manager in 2005 and then assistant vice president in 2010 with responsibility for the division's administrative services, information services and surveillance and risk analysis functions. In 2016, she was appointed vice president with responsibility for the Tenth Federal Reserve District's community bank supervision activities, leading the Kansas City Fed's examination and inspection teams across the District's seven states. From 2015 to 2016, she served as the assistant secretary for the Bank's Board of Directors.

Ms. Humston is a native of Topeka, Kansas, and holds a bachelor's degree in accounting and business administration from the University of Kansas.

### **Nathan Kauffman**

Senior Vice President and Branch Executive for the Omaha Branch

Mr. Kauffman serves as the Bank's regional economist and representative in the state of Nebraska, recruits and works closely with the Branch's board of directors, and is responsible for briefing the Kansas City Fed's president on economic and business activity in the state. In addition, he leads several Bank and Federal Reserve System efforts to track agricultural and rural economies and provides insights on agricultural and rural issues to Bank officials, business, banking and industry groups, and the media.

Mr. Kauffman's current research focuses primarily on commodity market analysis, agricultural policy, and rural finance. His additional research interests include international rural development and agricultural trade.

Mr. Kauffman joined the Bank in 2012 as an economist in the Regional, Public and Community Affairs Division and was named assistant vice president and Omaha Branch executive in 2013. He was promoted to vice president in 2018. He was named to his current position in December 2022.

Mr. Kauffman holds a B.A. degree in Chemistry from Malone College and a Ph.D. in Economics from Iowa State University. Prior to receiving his Ph.D., he led agricultural economic development projects in Bosnia and Herzegovina.

### **Kelly Lammers**

Kelly Lammers was appointed by Governor Pete Ricketts as the Director of Nebraska Department of Banking and Finance on September 8, 2020. Lammers began his department career as a field examiner in Kearney, Nebraska in 1984. Since that initial exciting and humbling day, he has had the opportunity to serve with titles such as Senior Examiner, Review Examiner, IT Administrator, and Deputy Director. He holds a bachelors and MBA from the University of Nebraska, Lincoln, and is a graduate of the Colorado Graduate School of Banking. Lammers is also Chairman of the Education Foundation Board of Trustees for the Conference of State Bank Supervisors (CSBS), a member of the CSBS Non-depository supervisory committee and a member of the CSBS Board of Directors.

### **Kristi Roman**

Assistant Vice President, Federal Reserve Bank of Kansas City

Kristi Roman is an Assistant Vice President with responsibility for the consumer compliance function within the Supervision and Risk Management Division at the Federal Reserve Bank of Kansas City. Kristi joined the Bank in 2011 as an Examiner in the Consumer Affairs Department, after previously serving as a



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regulatory compliance consultant for a consulting firm that served financial institutions throughout the Midwest. She has held various leadership roles prior to being promoted to Assistant Vice President in 2020. Kristi has both a B.S. in Finance and an M.B.A from Eastern Illinois University, Charleston, Illinois. She has also completed Graduate School of Banking, Boulder, Colorado and has attained the Certified Anti-Money Laundering Specialist and Certified Regulatory Compliance Manager certifications.

### **Michael Steckline**

Vice President, Federal Reserve Bank of Kansas City

Michael Steckline is Vice President of the Consumer Affairs Department in the Supervision and Risk Management (SRM) Division, and Director of Federal Reserve Consumer Help (FRCH). Mr. Steckline joined the Bank in 1992 as an assistant examiner trainee in the Consumer Affairs Department and held several examiner positions in SRM prior to being promoted to Manager in 2000. In 2005, he was appointed Assistant Vice President of Consumer Affairs and served as Assistant Director of FRCH. He was appointed to his current position in January 2016.

Mr. Steckline has B.S. and B.A. degrees in Economics and a Juris Doctor degree from Creighton University.

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### **Carissa Walton**

Senior Examiner, Federal Reserve Bank of Kansas City

Carissa is a Senior Examiner in the Examinations and Inspections department at the Federal Reserve Bank of Kansas City. Carissa began her career at the Federal Reserve Bank of Chicago as a compliance examiner in 2006. She transferred to the Omaha office of the Federal Reserve Bank of Kansas City as a safety and soundness examiner in the community bank group and later became a Central Point of Contact for a portfolio of community banks in Nebraska. Carissa now serves as a Central Point of Contact in the regional banking group, supervising some the largest and most complex financial institutions in the 10<sup>th</sup> District. Carissa holds a B.S. degree in Business Administration and an M.B.A. degree with an emphasis in data analytics from the University of Nebraska, Lincoln, Nebraska.