



Kansas City, MO

Patrick Balint

Assistant Vice President, Federal Reserve Bank of Kansas City

Patrick Balint is an Assistant Vice President in the Supervision and Risk Management Division at the Federal Reserve Bank of Kansas City. Patrick joined the Reserve Bank in 2013 after previously serving as an examiner for the FDIC and served as a field examiner for five years. Patrick has held leadership roles in both community and regional bank supervision and currently has leadership responsibilities over Kansas City's community bank safety and soundness supervision team. Patrick holds a B.S. degree in Finance from the University of Kansas, Lawrence, Kansas and an M.B.A. degree from Rockhurst University, Kansas City, Missouri.

Mick Campbell

Acting Commissioner, Missouri Division of Finance

Mick Campbell was appointed Acting Commissioner for the Missouri Division of Finance in January 2022 after previously serving as Deputy Commissioner the two years prior. Mick began his career with the Division in 2004 and has held a variety of roles within the Division during his tenure.

Denton Elder

Senior Examiner, Federal Reserve Bank of Kansas City

Denton is a Senior Examiner and Capital Markets Risk Specialist in the Regional Banking Organizations group. Denton is responsible for conducting examinations of liquidity and market risk in the 10th District and across the Federal Reserve System. Prior to joining the Reserve Bank in 2020, Denton was a National Bank Examiner with the Office of the Comptroller of the Currency (OCC) and an Air Force officer. Denton is a Certified Public Accountant (CPA) in Kansas and a Chartered Financial Analyst (CFA) charterholder, and holds an MBA from the University of Kansas, Lawrence, Kansas and a BBA from Baylor University, Waco, Texas.

Joseph Gruber

Executive Vice president, Federal Reserve Bank of Kansas City

Joseph (Joe) Gruber is the executive vice president and director of research for the Federal Reserve Bank of Kansas City. He leads the Bank's Research Division and serves as a member of Management Committee. Mr. Gruber joined the Bank in May 2020 after serving 19 years at the Board of Governors. Mr. Gruber previously served as the deputy director of the International Finance Division at the Board. Mr. Gruber has B.A. degrees in International Studies and Economics from the University of Washington, and a Ph.D. in Economics from Johns Hopkins University. His economic research has been published in a number of academic journals including the Journal of Monetary Economics, Journal of International Money and Finance, Review of International Economics, and the Journal of Money, Credit, and Banking. He has also taught macroeconomics at Johns Hopkins and Georgetown Universities.

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 10th District's community bank safety and soundness



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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.

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.

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.

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 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.

Jeffrey Schmid

President and CEO, Federal Reserve Bank of Kansas City

Jeff has more than 40 years of experience in banking and banking supervision, most of which was spent in the Tenth District. He joins the Bank from the Southwestern Graduate School of Banking Foundation at Southern Methodist University's Cox School of Business in Dallas, where he has served as president and CEO since 2021. He began his career in 1981 as an examiner at the Federal Deposit Insurance



Corporation's Kansas City office. He has also served as the president of American National Bank in Omaha and more recently as the chairman and CEO of Mutual of Omaha Bank in Omaha before the sale of that institution to CIT Group in late 2019.

Jeff is proud to be a native Nebraskan, having graduated with a Bachelor of Science in business administration from the University of Nebraska-Lincoln, and is a graduate of the Southwestern Graduate School of Banking (SWGSB). Several years before being tapped to lead that organization, he received the SWGSB Alumni Association's Distinguished Service Award, one of only seven graduates to do so.

Bart Stanley

Chief Examiner, Missouri Division of Finance

Bart began his career as a bank examiner in 1991, after graduating from Eastern Illinois University, Charleston, Illinois, with a degree in Economics. He started his career with the State of Illinois, then moved to the State of Colorado's Department of Banking, and finally the Missouri Division of Finance where he has been since 2001. In 2002, he was promoted from Bank Examiner in the Columbia District to Review Examiner. In July of 2022, he was promoted to Chief Examiner and has oversight for 200 Missouri State Chartered Banks with approximately \$190 Billion in total assets. He resides in rural Audrain County on a small berry farm with his wife, two daughters, and a herd of walk up dogs.

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.