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#### Clifford Wilke Named Director of Bank Technology

WASHINGTON, D.C. -- The Office of the Comptroller of the Currency (OCC) announced today that Clifford A. Wilke will be the agency's Director of Bank Technology, effective September 21. He will report to Ralph Sharpe, Senior Policy Advisor to the Senior Deputy Comptroller for Bank Supervision Policy.

As Director of Bank Technology, Mr. Wilke will direct the formulation of policy and development of examination tools to supervise bank technology. In February, the OCC issued guidance to national banks on the management of risks in bank technology and this week issued guidance on the risks associated with personal computer, or PC, banking. The OCC will soon issue guidance on electronic authentication, including digital signatures.

Mr. Wilke joins the OCC after 17 years with Mobil Oil Corporation, where he most recently served as vice president of business development at Mobil Oil Credit Corporation. He led development of the industry's first prepaid and multi-application card products (The Mobil GO CARD and Mobil MCI GO Card), and assisted with the initial development of the Mobil SpeedPass, which uses a radio-like device to automatically bill purchases at the gas pump to a credit card of the customer's choice. In addition, Mr. Wilke previously worked in the Information Systems, Training and Retail Field Sales Departments.

Mr. Wilke serves on the board of directors of the Smart Card Forum and chairs the Smart Card Forum Educational Institute, an organization dedicated to providing quality education in the field of smart cards to members of the public and private sector. Mr. Wilke was co-author of Smart Cards - Seizing Strategic Business Opportunities.

Mr. Wilke graduated in 1981 with a B.S. and B.A. in marketing and management and advanced studies from the University of Missouri - St. Louis, Missouri.

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The OCC charters, regulates and examines approximately 2,600 national banks and 66 federal branches and agencies of foreign banks in the United States, accounting for 58 percent of the nation's banking assets. Its mission is to ensure a safe, sound and competitive national banking system that supports the citizens, communities and economy of the United States.