

Section Three

OCC Organization

Thomas J. Curry Comptroller of the Currency



Thomas J. Curry was sworn in as the 30th Comptroller of the Currency on April 9, 2012, replacing John Walsh, who had served as Acting Comptroller since August 15, 2010.

The Comptroller of the Currency is the chief executive of the OCC, which supervises national banks and federal savings associations and the federal branches and agencies of foreign banks in the United States. The Comptroller also is a director of the FDIC and NeighborWorks America.

Before becoming Comptroller of the Currency, Mr. Curry was a Director of the FDIC from 2004 to 2012. Mr. Curry served five Massachusetts governors as the Commonwealth's Commissioner of Banks from 1990 to 1991 and again from 1995 to 2003. He entered state government in 1982 as an attorney with the Massachusetts Office of the Secretary of State.

Mr. Curry was chairman of the Conference of State Bank Supervisors from 2000 to 2001 and served two terms on the State Liaison Committee of the Federal Financial Institutions Examination Council, including a term as its chairman.

He is a summa cum laude graduate of Manhattan College, where he was elected to Phi Beta Kappa. He received his law degree from the New England School of Law.

Executive Committee



Thomas J. Curry
Comptroller of the Currency



Paul M. Nash
Senior Deputy Comptroller and
Chief of Staff



John C. Lyons Jr.
Senior Deputy Comptroller for
Bank Supervision Policy and
Chief National Bank Examiner



Michael L. Brosnan
Senior Deputy Comptroller for
Large Bank Supervision



Jennifer C. Kelly
Senior Deputy Comptroller for
Midsize and Community Bank
Supervision



Julie L. Williams
First Senior Deputy Comptroller
and Chief Counsel



Mark Levonian
Senior Deputy Comptroller for
Economics



Thomas R. Bloom
Senior Deputy Comptroller
for Management and Chief
Financial Officer

Chief of Staff

Paul M. Nash, Senior Deputy Comptroller and Chief of Staff, oversees the external affairs and communication functions of the OCC, including Congressional Liaison, Banking Relations, Press Relations, Internal Communications, Minority Affairs, and Communications, and directs the daily operations of the Comptroller's support staff. Mr. Nash joined the OCC in this role in May 2012.

Mr. Nash was the Deputy to the Chairman for External Affairs at the FDIC from 2009 to 2012. He served as

Executive Director and Counsel at Verizon Wireless in Washington, D.C., from 2001 to 2009. Before joining Verizon Wireless, Mr. Nash was a legislative assistant to Senator Tim Johnson (D-S.D.) from 1997 to 2001. He also worked for the Congressional Research Service and practiced law in Washington, D.C., and New Orleans, La.

Mr. Nash received a bachelor of arts degree in international relations and history from the University of Pennsylvania and a law degree from Georgetown University.

Chief National Bank Examiner's Office

As Senior Deputy Comptroller for Bank Supervision Policy and Chief National Bank Examiner, John C. Lyons Jr. oversees the development of supervisory policies and examination procedures and tools in the areas of bank information technology, capital, commercial and retail credit risk, compliance, financial markets, balance sheet and asset management, and operational risk. The department includes the Office of the Chief Accountant, which is responsible for accounting policy guidance for national banks and federal savings associations, and oversees the OCC's NRC.

Mr. Lyons joined the OCC in 1977 as an Assistant National Bank Examiner and has held a variety of leadership and staff positions in bank supervision as a field examiner, a credit team leader, and Examiner-in-Charge of several banks. He earned a bachelor of science degree in business administration from DePaul University and a master's degree in business administration from Loyola University Chicago.

Large Bank Supervision

The Department of Large Bank Supervision is headed by Senior Deputy Comptroller Michael L. Brosnan. The department oversees the supervision of the largest and most complex national banks and federal savings associations as well as foreign-owned U.S. branches and agencies.

Mr. Brosnan joined the OCC in 1983 and received his commission as a National Bank Examiner in 1986. His previous OCC positions include Deputy Comptroller for Large Bank Supervision, Examiner-in-Charge, Deputy Comptroller for Risk Evaluation, and Director of Treasury and Market Risk. He also worked as a risk manager at MBNA and then Bank of America from 2004 to 2008. He holds a bachelor of arts degree and a master's degree in business administration from Lynchburg College.

Midsize and Community Bank Supervision

Senior Deputy Comptroller Jennifer C. Kelly oversees the Midsize and Community Bank Supervision Department. The department is responsible for the supervision of midsize and community banks, focusing on ensuring sound risk identification and management processes and regulatory compliance.

Ms. Kelly joined the OCC in 1979 as an Assistant National Bank Examiner and received her commission in 1983. She has a broad supervision background, including extensive experience in problem bank supervision and policy development. She earned a bachelor of arts degree in economics from Mount Holyoke College.

Chief Counsel's Office

First Senior Deputy Comptroller and Chief Counsel Julie L. Williams supervises the OCC's Law, Licensing, and Community Affairs departments.

The Law Department enforces compliance with banking requirements and securities laws, addresses protection and fair treatment of bank customers through enforcement of consumer laws and regulations, issues opinions on national bank powers and activities, handles OCC litigation matters, provides legislative analysis and technical advice, and develops regulations. The Licensing Department charters national banks and federal savings associations and issues decisions on regulated institution structure and business changes. The Community Affairs Department supports national banks and federal savings associations in their community development activities and the provision of financial services to underserved communities and consumers.

Ms. Williams joined the OCC as Deputy Chief Counsel in 1993 after years of experience in the private sector and at the OTS and its predecessor, the Federal Home Loan Bank Board. She became OCC Chief Counsel in 1994. Ms. Williams has a bachelor of arts degree from Goddard College and a law degree from the Antioch School of Law. She announced her retirement from the OCC effective December 31, 2012.

Economics

The Economics Department is directed by Senior Deputy Comptroller Mark Levonian. The department provides economic analysis of national and global economic trends, provides on-site and off-site examination support for bank supervision, contributes to policy development, and conducts original research to support the OCC's mission.

Mr. Levonian held a succession of positions in the Federal Reserve System before joining the OCC in 2004 as Deputy Comptroller for Modeling and Analysis. He holds a bachelor's degree in economics from the University of California at Berkeley and a Ph.D. in economics from the Massachusetts Institute of Technology.

Office of Management

The Office of Management is led by Thomas R. Bloom, the Senior Deputy Comptroller for Management and Chief Financial Officer. The office administers the OCC's human resources, asset acquisition, travel and staff relocation, physical space, training and development, physical and personnel security, compensation and benefits, and financial management. It also provides the OCC's information technology services.

Mr. Bloom's extensive government career has included positions in the U.S. Departments of Defense, Commerce, and Education and the General Services Administration. He came to the OCC in his current position in 2003. Mr. Bloom has a bachelor's degree in business administration from the University of Michigan and is a certified public accountant.

Ombudsman



Larry L. Hattix

The Office of the Ombudsman administers the national bank appeals program, the OCC's Customer Assistance Group, and the Enterprise Governance unit. The office, headed by Larry L. Hattix, reports directly to the Comptroller of the Currency.

Mr. Hattix joined the OCC as an Assistant National Bank Examiner in 1988 after graduating with a bachelor's degree in business administration and finance from Carroll College. He received his commission as a National Bank Examiner in 1994, with a specialization in consumer and CRA compliance.

Office of Minority and Women Inclusion



Joyce Cofield

OMWI, headed by Executive Director Joyce Cofield, is responsible for developing standards for equal employment opportunity and the racial, ethnic, and gender diversity of the OCC's workforce and senior management; increasing the participation of minority- and women-owned businesses in the OCC's programs and contracts; and assessing the diversity policies and practices of the OCC's regulated entities. The office reports directly to the Comptroller of the Currency.

Before joining the OCC in 2001 as Director of Employment and Diversity Management, Ms. Cofield held a number of leadership roles at the Polaroid Corporation. She holds a bachelor of science degree in biology from Virginia Union University and a master's degree in industrial microbiology from Boston University.