

Credit Union Economics Group

	<p>Bruce Beaudette: Bruce Beaudette is the President/CEO of Sunmark Federal Credit Union. Mr. Beaudette has been working in credit union management for 28 years and has been in his current position for 22 years. Mr. Beaudette was also a Senior Accountant for 1st Maryland Bancorp. Mr. Beaudette is a current Board member of Members United Corporate FCU in Chicago, IL (formerly Empire Corp.) where he has served for the past 18 years and is a former chairman. Mr. Beaudette has a Bachelors Degree in Business Administration from Siena College and an MBA from Russell Sage College.</p>
	<p>Steve Brewer: Steve Brewer has been the Chief Financial Officer for Michigan Schools and Government Credit Union in Clinton Township, Michigan since 2002. Prior to joining MSGCU, Mr. Brewer held finance and accounting positions with two credit unions, a savings and loan and a cruise line. Mr. Brewer earned a Bachelors degree in Finance and Real Estate from the University of Texas, an M.B.A. from Texas A&M Corpus Christi and is a licensed Texas CPA.</p>
	<p>David Colby: Dave Colby is the Chief Economist for the CUNA Mutual Group in Madison, Wisconsin. Mr. Colby joined CUNA Mutual in 1977 as a Corporate Research Specialist and has progressed through the organization holding various corporate, operational and financial planning positions. Mr. Colby is a graduate of the University of Wisconsin - LaCrosse where he received his Bachelor of Science degree in Economics. He holds the designation of Fellow, Life Office Management Institute.</p>
	<p>David Dickens: David Dickens joined U.S. Central Federal Credit Union in Lenexa, Kansas as Executive Vice President, Asset/Liability Management in December 1997. Prior to joining U.S. Central, Mr. Dickens served in the same role at Corporate One Federal Credit Union in Columbus, Ohio. Mr. Dickens, a Chartered Financial Analyst (CFA), also previously served as Senior Vice President of Corporate Network Brokerage Services, Inc. (CNBS). He earned a Bachelor's degree in business administration from the University of Missouri.</p>
	<p>Bruce Fox: Bruce M. Fox is the Executive Vice President and Chief Investment Officer of Southwest Corporate Federal Credit Union. Mr. Fox joined Southwest in January 1991 as an investment adviser. Mr. Fox is a member of Southwest's asset-liability committee and chairman of the loan committee. Prior to that, he was an investment portfolio manager at the Members Insurance Companies of the Texas Credit Union League. Mr. Fox has Bachelor's and Master's degrees in Finance from East Texas State University.</p>
	<p>Terrin Griffiths: Terrin Griffiths is the Economist and Industry Analyst of the California and Nevada Credit Union Leagues, where she has been since 2004. Ms. Griffiths' primary responsibilities include keeping the League's membership informed of industry-related issues and the complex world of economic uncertainties and how they could impact credit unions' business goals. During her spare time, Ms. Griffiths teaches introductory-level economics courses at local community colleges and universities. She holds a Master's degree in economics as well as a Bachelor's degree in mathematics, statistics and economics from California State University, Long Beach.</p>
	<p>Samuel Inman: D. Samuel Inman is the Chief Financial Officer of Community First Credit Union of Florida. Mr. Inman is responsible for assuring overall financial condition and viability of the credit union, while developing and implementing long-term strategies, policies and operating objectives. During his spare time, Mr. Inman serves on the Board of the Florida CFO Council and Florida CUES Board of Directors. He holds a Master's degree from Brenau University, as well as a Bachelor's degree in Finance from the University of North Florida.</p>
	<p>Dwight Johnston: Dwight Johnston is the Vice President of Economic and Market Research for Western Corporate Federal Credit Union (WesCorp). Mr. Johnston has more than 30 years' experience in the investment business. Before joining WesCorp in 1998, he spent 13 years as manager of the Capital Markets Division at the Bank of the Southwest in Houston and 11 years at the brokerage firm Rauscher Pierce in Dallas. Mr. Johnston has a Bachelor's degree in Finance and Economics from the University of Texas at Austin.</p>
	<p>Eli Vazquez: Eli Vazquez is Senior Vice President and Chief Financial Officer of American Airlines Federal Credit Union in Fort Worth, Texas, a position he's held since 2006. Mr. Vazquez joined AA Credit Union in 2005 as SVP of Financial Services. Prior to American Airlines CU, Mr. Vazquez worked for American Airlines in several capacities. Mr. Vasquez holds a bachelor's degree in chemical engineering from Tulane University and a master's degree in business administration from the University of California at Berkeley.</p>
	<p>Tun Wai: Dr. Tun A. Wai is the Director of Research and Chief Economist for NAFCU in Arlington, Virginia and is in his twenty-first year there. Dr. Wai is responsible for creating many products and services for NAFCU member credit unions. Dr. Wai has a Bachelor of Science in Business Administration in Management and a Ph.D. in Economics from Georgetown University, as well as an M.B.A. in finance from New York University. Prior to NAFCU, he held research positions with the World Bank, the Federal Reserve, and the Brookings Institution.</p>