

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
MAY 14, 2020

The Members of the Department of Financial Institutions virtually met at 10:00 a.m., EDT. Present from the Department were Thomas C. Fite, Director; Troy Pogue, Chief Operations Officer; Christopher Dietz, Deputy Director, Depository Division; Michael Fracassa, Deputy Director, Administration Division; Nicole Buskill, General Counsel and Secretary; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Depository Division; Brad Stone, IT Director; and Sharmaine Stewart, Administrative Assistant. Also present was Brett Ashton representing Smith Kreig DeVault and Keith Leggett with the Credit Union Watch blog.

I. PUBLIC SESSION: 10:00 a.m.

Roll Call was taken at the start of the Public Session.

- A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Jean Wojtowicz, Donald E. Goetz and Benjamin Bochnowski
- B. Date of next meeting: June 11, 2020 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes of the March 12, 2020 meeting.

Ms. Wojtowicz moved approval of the minutes; Vice Chairman Schroeder seconded the motion and the motion passed unanimously.

Roll Call was taken after the vote.

D. BANK DIVISION:

1. West End Bank, S.B., Richmond, Wayne County, Indiana

Mr. Kirk Schreiber, Senior Depository Analyst presented this application. Mr. Schreiber informed the Members that West End Bank, S.B. ("West End Bank") submitted an application and Board Resolution to sale all of the assets of the bank to Three Rivers Federal Credit Union (3Rivers"), Fort Wayne, Allen County, Indiana pursuant IC 28-1-8.

Mr. Schreiber informed the Members that unlike other transactions approved by the Department with many statutory requirements, this transaction under IC 28-1-8-3 requires the Department to approve the Board Resolution of sale of assets if: the bank intends to merge out of existence under IC 28-1-7 or the bank intends to voluntarily dissolve under IC 28-1-9, and insiders of the bank cannot receive excess economic benefit from the transaction other than normal additional compensation identified in IC 28-1-8-3.

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Looking ahead to next year we would like to continue to keep fees flat. We are projecting that with the current economy both volume fees and consumer credit renewal fees are likely to decrease, lowering DFI revenue for FY 21. Not knowing how much this will decrease, and wanting to make sure that our revenue stays fairly stable is why we would like to keep all fees flat for FY 21. When projecting out last year, I was expecting to have to increase fees this year to keep with expenses, but your foresight on the MLO fee, some unexpected expense cuts, and of course now the COVID situation bring us to a situation where leaving fees flat is ideal for FY 21.

In June's meeting I will bring you more budget details and the final fee proposal, but I wanted to give you the heads up that we plan to keep all fees the same as FY 20.

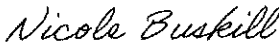
OTHER BUSINESS:

Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Vice Chairman Schroeder moved for adjournment, Mr. Goetz seconded the motion, and it passed unanimously.

APPROVED:


Richard Rice, Chairman

ATTEST:


Nicole Buskill, Secretary

**Delegated Authority
March 12, 2020**

Mortgage Loan Originator Applications

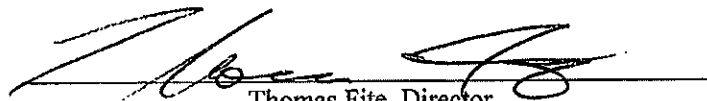
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred five mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1934358	Abernathy	Zachary	Aaron	
1950475	Avanzino	Noelle	Elizabeth	
1929746	Aziz	Ahmmad	Mahmud	
1938448	Barrett	Zachary	Sean	
436973	Baustian	Kevin	Francis	
670770	Beazer	Ferrell	Grant	
621123	Blanton	Jody	Ray	
1840035	Bolla	Nagendra	Babu	
1589861	Bours	Jorge	Andres	
930387	Boyd	David	Houston	
1950474	Broussard	Zoe	Nicole	
438797	Bullock	Laura		
1947147	Burchett	Nicholas	Joseph	
489595	Burke	Elizabeth	Ann	
131285	Campbell	Eric	Dale	
1930560	Caporale	Conner	Joseph	
1950484	Carma	Corey	Alexander	
803154	Carrasco	Santiago		Jr
1005918	Casey	Karolyn	Elizabeth	
1943226	Castellanos	Vanessa	Nicole	
319611	Chastain	Robert	Andrew	
1926693	Cook	Laura	Rene	
1917836	Cornell	Heather	Nicole	
1723659	Cravens	Thomas	Ryan	
201301	Dalzell	Jodie	Lee	
1939946	Diamond Hinton	Alexander	Michael	
1950479	Diaz	Lisett	Corona	
1930731	Dietrich	Allysia	Marie	
1950481	Dimaguipo-Munoz	Carina		
991102	Dubeau	Thomas	Joseph	
1946665	Ellard	Bryan	Waco	
1696764	Elswick	Charles	James	
1845767	Flowers	Myrasia	Titiana	
1899963	Foerstel	Grant	Reid	

1749032	Gordon	Erica	Anne
1685084	Graber	Johnathan	Kyle
655573	Guerrero	Lawrence	
1076830	Harrigan	Trevor	Thomas
1730309	Henning	Michael	David
179034	Hiatt	Eric	Andrew
1949240	Horton	Kaitlin	Elizabeth
1930225	Howard	Lieon	Javon
1499072	Huerta	Jose	Roberto
1925263	Hulen	Joshua	Fleming
1944819	Huston	Jacob	Lee
1247385	Jackson	Andrea	Dawn
898878	Jankoviak	Dustin	
1776439	Jarman	Nickolas	Steven
470461	Jefferies	Cristopher	G
1944341	Jenkins	Matthew	Quindel
1522203	Kelliher	William	Edward
1766493	Kim	Joseph	
1938446	Kinsey	Robert	Luke
1904236	Knudson	Rose	Marie
1771631	Kusmirek	Catherine	Angela
26902	Lang	Andrew	Lucius
1881960	Littrell	Ryan	Clark
1504046	Lopez	John	Russell
262757	Lynch	Beverly	Anita
1840986	Martinez	Johnny	Christopher Jr.
1899811	Mascolo	Mitchell	Anthony
1918321	McClinton	Patrick	Joseph
1916725	McConnell	Andre	Lee
1262707	Monroe	Jordan	James
1270856	Moreno	Jose	Jorge
206259	Morgan	Tania	Elizabeth
1515424	Mough	Tiffany	Linda
1925531	Naylor	Justin	Henry
541476	Ochoa	Josue	
1950490	Parrish	Dakota	Lucas
1867415	Peters	Adam	Moonji
1950476	Pham	Brian	The
1950485	Popoola	Oladele	Adekunle
1408055	Quinn	Matthew	Nicholas
1733018	Rankins	Jacob	David
1948448	Ritter	Adam	Michael
1955766	Roberts	Laura	Michelle
1910110	Sanchez	Pedro	Vicente

1915965	Sanders	Wayne-Andrew	Louis	
1930776	Sands	Jana	Mari	
1828736	Santana	Alexander		
631468	Scheffler	James		
1677468	Schmidt	Gregory	Merritt	
220197	Schneider	Cathy	L	
1950471	Segal	Kyle	Lawrence	
1020692	Sigler	Hollie	Noel	
1890040	Smith	Troy	Michael	
1944114	Stein	Micayla	Jean	
1420620	Stickler	Nikkel	Jean	
1081791	Stine	Arthur	David	
1409240	Sturdavant	Shaun	Douglas	
108383	Swan	Eric	Matthew	
1580709	Thomas	James	Bennett	IV
1930949	Thompson	Travis	James	
1029727	Tran	Kevin	Khoa	
545550	Tsysyachuk	Timothy	Vladimir	
1950022	VanZandt	Patricia	M	
121383	Verello	Nicholas	Joseph	
310231	Walker	William	Cawood	
1943086	Ward	Jearamy	Raye Don	
157332	Welch	Douglas	Patrick	
196980	Wilbanks	John	Carl	
1819777	Williams	Andrew	James	
1712163	Wood	Michelle	Lee	
1902362	Young	Kristina	Elizabeth	

Approved by the Department of Financial Institutions of the State of Indiana


 Thomas Fite, Director

**Delegated Authority
March 6, 2020**

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred one mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1408867	Abazid	Alex		
1931026	Ahmed	Mohammed	Shahriyar	
1933567	Allen	Jacob	Paul	
1937114	Allen	Joshua	Michael	
1912260	Andersen	Ellis	Dane	
1451084	Appiott	David	James	
346855	Baker	Randall	Craig	
639757	Barajas	Frank		
1877590	Basherian	Ryan	Keith	
1221070	Bates	Jamar	Lamonte	
1946571	Borden	Madison	Taylor	
1425480	Bowdry	Gregory	LaQuentin	
1516979	Brown	Natasha	Marie	
1538630	Bui	Morgan	Jean	
1855642	Cacaj	Anthony	Nicholas	
1186850	Caple	Rachel	Dawn	
1872043	Cho	Christina	S	
155918	Cline	Sandra	Kristen	
335967	Cline	Lydia		
1111798	Cooper	Alexandra	Lynn	
1670264	Copeland	Dana	Blair	
1936391	Cornwell	Bailey	Shea	
1445903	Cosson	Rachel	Victoria	
1715879	Crawford	LaQueisha	D	
1627139	Cuda	David	Dominick	
1935689	Cunningham	Jodie	Marie	
916236	Denham	Jonathan	David	
373996	Diaz	Francisco	Miguel	
1940149	Eburn	Connor	Branden	
1925810	Emerine	Brandon	Shay	
1468422	Feathers	Jesse	Robert	Jr
1645578	Fernald	Scott	Drakeley	
1772891	Gafford	Nicholas	Scott	
1933553	Gefroh	Trent	Alexander	

1911706	Gerard	Joshua	Scott	
1943178	Gilbert	Kyle	William	
496760	Godfrey	Ivan	Jerome	
720152	Hamilton	Lauren	Elizabeth	
1413888	Harlan	Christopher	Michael	
1907236	Hill	Juanita	Jackson	
1949381	Hockman	Joshua	Howard	
739193	Holt	Zachary	Daniel	
1944197	Huot	Nolan	Robert	
1948956	Inducil	Joseph	William	
1942555	Jimenez Juarez	Jasson	Joseph	
1872495	Jin	Jieyu		
773631	Jones	Jennifer	Lasiter	
1510309	Kamaleddine	Mohamed	Gihad	
1599619	Kostic	Cosmo	Anthony	
489702	Kotowski	Brian		
1402227	Krach	Michael	Christopher	
1939250	Lakes	Kristin	Kay	
1597075	Licas	Anthony	Ray	
1825495	Loughry	Todd	Daniel	
861724	Mansky	Douglas	James	
1775903	Martin	Jeremy	Don	
1812820	McKittrick	Daniel	Francisco	
1647997	McSorley	Crista	B	
1824550	Mercado	Cecilia	F	
458856	Moser	Troy	David	
1680217	Muniz	Fred	Jr	
211828	Nelson	Ryan	Craig	
200209	O'Branovic	Laura	Teresa	
1498732	Ochoa	Monica		
1760745	Oliva-Pedraza	Pedro	Manuel	
1615953	Oraha	Yousif		
241118	Osco	Nancy	Jo	
250560	Panis	Samuel	Joseph	
1195121	Payne	John	David	
1916438	Pelletier	Paul	Ryan	
1901921	Phillips	Evan	Joseph	
288947	Phillips	John	Paul	
49492	Polin	Abby	J	
150605	Proctor	Rebecca	Jane	
1944066	Proctor	Calendar	N	
1034846	Remington	Stephen	David	Jr.
1916478	Rmeiti	Hassan	Hani	
1694020	Rucker-Henderson	Jarris	Taj	

1672223	Russo	Christopher	Michael	
1538011	Russo	Anthony	Paul	
1946587	Santa	Steven		
1909435	Schoen	Gibson	Brooks	
1948490	Schutte	Marshelle	Rose	
1934143	Schwartz	Kelsie	Anne	
1115656	Scocca	Sean	Frances	
1638252	Siegman	Taylor	Scott	
1578134	Sokolovic	Hunter	Rex	
1850515	Spencer	Natasha	Nicole	
1832162	Steele	Caleb	Allen	
1940765	Strange	Karen	L	
1941885	Strefling	Chloe	Lynn	
112099	Teal	John	Wilson	
1078314	Vallejo	Steven	Robert	
166555	Wansedel	Charles	Joseph	III
1795987	Welch	Drew	Jakob	
1893829	Wethern	Andrew	Douglas	
1944928	Williams	Kim	Prescott	
1944302	Wilson	Taylor	James	
1772462	Woods	Kyle	Steury	
426634	Wright	Laura		
1259947	Zulueta	John	Thomas	

Approved by the Department of Financial Institutions of the State of Indiana



Thomas Fite, Director

**ACTION TAKEN UNDER DELEGATED AUTHORITY
APRIL 20, 2020**

1. **FIRST STATE BANK OF MIDDLEBURY, MIDDLEBURY, ELKHART COUNTY, INDIANA**
The bank has applied to the Department for approval to establish a branch office to be located at **1015 South Bend Avenue, South Bend, St. Joseph County, Indiana**. The application was received on March 26, 2020. The branch is to be known as the **Eddy Street Commons Office**. This will be the institution's seventh branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED 

DIRECTOR APPROVED 

2. **PEOPLES TRUST & SAVINGS BANK OF BOONVILLE, INDIANA, BOONVILLE, WARRICK COUNTY, INDIANA**
The bank has applied to the Department for approval to establish a branch office to be located at **2201 North Green River Road, Evansville, Vanderburgh County, Indiana**. The application was received on March 26, 2020. The branch is to be known as the **Evansville Branch**. This will be the institution's third branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED 

DIRECTOR APPROVED 

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MAY 4, 2020**

1. **HARVESTER FINANCIAL CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**
The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place persons who reside or are employed within the following communities into the field of membership of the credit union:

Decatur County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Rush County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED 

DIRECTOR APPROVED 