



DEPARTMENT OF FINANCIAL INSTITUTIONS

2001 annual report

STATE OF CALIFORNIA

GRAY DAVIS
Governor

Department of Alcoholic Beverage Control
Department of Corporations
Department of Financial Institutions
California Highway Patrol
California Housing Finance Agency
Department of Housing & Community Development
Department of Managed Health Care



MARIA CONTRERAS-SWEET
Secretary

Department of Motor Vehicles
Office of the Patient Advocate
Department of Real Estate
Office of Real Estate Appraisers
Stephen P. Teale Data Center
Office of Traffic Safety
Department of Transportation

BUSINESS, TRANSPORTATION AND HOUSING AGENCY

TO CALIFORNIA'S FINANCIAL INSTITUTIONS:

I am pleased to report that the State is doing its part to ensure the safety and soundness of the banking industry in California. In the Process, we are strengthening communities.

California's financial institutions provide communities with services that help our children go to college, start a small business, and buy their first home. Our financial institutions have a significant impact on our quality of life and the state's economy, which is why it is important to keep them strong. By protecting California's banking system, we're building public confidence and strengthening the community where you live.

I commend the employees of the Department of Financial Institutions (DFI) for the service they provide as a regulator and supervisor.

It is my pleasure to present you with DFI's 2001 Annual Report. As the department marks its fifth anniversary, the State of California looks forward to working with you to continue efforts to provide excellence in service to the state's financial consumers and continue to enhance the environment for California's financial services and businesses.

Sincerely,

MARIA CONTRERAS-SWEET
Secretary



Table of Contents

Commissioner's Comments [4]	
Highlights of 2001 [6]	
Department Activities [8]	
Administrative Changes [8]	
Issues and Events [8]	
Consumer Services [10]	
Accreditation [11]	
Examination Program [13]	
Industrial Banks [14]	
Credit Union Division [15]	
Special Licensees [15]	
Information Systems [15]	
Training [16]	
Assessments [17]	
Surveys [17]	
Legislation [18]	
Organization Chart [20]	
Statement of the Financial Institutions Fund [22]	
Statement of the Credit Union Fund [24]	
Department of Financial Institutions Roster [26]	
State of the Industry [38]	
Commercial Banks [38]	
Industrial Banks [40]	
Credit Unions [40]	
Premium Finance Companies [40]	
Trust Companies and Departments [40]	
Foreign Banks [41]	
Savings and Loan Associations [41]	
Special Licensees [41]	
Structure Activity Report [42]	
Liquidations Pending [54]	
State Chartered Banks [56]	
Profile of State Chartered Banks [56]	
Financial Data as of December 31, 2001 [58]	
Selected Financial Data as of December 31, 2001 [59]	
Roster [60]	
Industrial Banks [73]	
Profile of Thrift and Loan Associations [72]	
Financial Data as of December 31, 2001 [73]	
Selected Financial Data as of December 31, 2001 [76]	
Roster [77]	
Credit Unions [78]	
Profile of Credit Unions [78]	
Financial Data as of December 31, 2001 [80]	
Selected Financial Data as of December 31, 2001 [82]	
Roster [88]	
Premium Finance Companies [96]	
Selected Financial Data as of December 31, 2001 [96]	
Roster [98]	
Trust Companies [102]	
Financial Data as of December 31, 2001 [102]	
Selected Financial Data as of December 31, 2001 [104]	
Roster [105]	
Foreign Banks [108]	
Financial Data as of December 31, 2001 [108]	
Selected Financial Data as of December 31, 2001 [110]	
Roster [112]	
Savings and Loan Associations [116]	
Profile of State-Chartered Savings & Loan Associations [116]	
Financial Data as of December 31, 2001 [118]	
Selected Financial Data as of December 31, 2001 [118]	
Roster [120]	
Special Licensees Roster [122]	
Business and Industrial Development Corporation Roster [123]	



It is my pleasure to present the 2001 Annual Report of the California Department of Financial Institutions (DFI) marking our fourth anniversary. DFI was created in 1997 to place all depository financial institutions under one roof. Our mission and responsibility is to regulate safety and soundness to maintain public confidence and facilitate a strong financial services system.

Despite the slow down and recession in the local and national economy, state-chartered financial institu-

From a presentation on credit scoring by Luke Van Dijk of Fair, Isaac to a panel on the state's economic outlook that included Ted Gibson, Chief Economist, California Department of Finance, Gary Zimmerman, Economist, Federal Reserve Bank of San Francisco and Bill Hampel, Economist, Credit Union National Association, to name just a few, the breadth and depth of the topics that were covered at the conference was truly remarkable.

DFI continues to reach out to the community by collaborating with other agencies and organizations on consumer awareness activities. These relationships are allowing us to spread the word on the importance of financial literacy. We are actively creating and sharing new materials to help educate and protect consumers, including the elderly and youths.

We are very pleased about our achievements this past year. Whether it's ensuring that financial services continue to reach an isolated town or publishing brochures to educate the public about financial transactions, from attending a community consumer protection event to developing a new examination tool, DFI is there. We are constantly working to make certain that California's consumers have ready access to safe and sound financial service providers.

The information contained in this report is a portrait of an entire year and we are very proud of the accomplishments of 2001. This report demonstrates the Department's efforts and the efforts of California's state-chartered financial institutions to strengthen the financial services industry and improve the products and services provided to communities throughout California. California's financial service providers are a microcosm of the strength and diversity of the state's economy as a whole.

DONALD R. MEYER
April 2002

Commissioner's Comments

tions continue to grow and prosper in California. Eight new state-chartered banks opened during 2001. Each new bank has its unique characteristics, from serving a small or ethnic community to offering special services for small businesses and other professionals. State chartered credit unions saw continued growth in 2001 with seven conversions to state charter. Each credit union provides individual services designed to meet the growing needs of their members and help them plan for the future.

The year 2001 was the beginning of a new century, a new millennium, and a year none of us will ever forget because of one very tragic day in our nation's history. In the wake of the worst attack on America in decades, everyone worked together to keep the banking industry up and running—and safe.

The Department adopted the theme "Looking to the Future" during 2001. As DFI plans for the future, we must become more efficient and effective with a highly skilled and experienced staff. We continue to emphasize training and professional development. To support this belief, the Department held its first all-staff training conference in August 2001 at the Asilomar State Training Center. We were honored to have several industry experts speak at the conference.

Highlights of 2001

JANUARY 18

- Acting Chief Deputy Commissioner Carol Chesbrough spoke at the Grand Opening of the American River HealthPro Credit Union, Del Paso Heights, which brought financial services back to this neighborhood in North Sacramento.

FEBRUARY 1

- Business, Transportation and Housing Secretary Maria Contreras-Sweet commended the Department of Financial Institutions (DFI) for its efforts in filling vacancies and gains in workforce diversity.

FEBRUARY 28

- Commissioner Donald R. Meyer testified before the Senate Committee on Banking, Commerce & International Trade - Informational Hearing on the Effect of the Energy Crisis on Financial Institutions.

MARCH 19

- State announced significant increase in licensed transmitters of money abroad and agents.

APRIL 2001

- Deputy Commissioner of Credit Union Elizabeth Dooley spoke at a reception in her honor sponsored by Western Corporate Federal Credit Union.

APRIL 2

- Brian H. Yuen was appointed Deputy Commissioner for the California Department of Financial Institutions.

APRIL 3

- Deputy Commissioner Elizabeth Dooley addressed the California Credit Union League (CCUL) Government Relations Rally.

APRIL 16

- State announced April as Financial Literacy for Youth Month.

APRIL 23

- Business, Transportation and Housing Agency Secretary Maria Contreras-Sweet announced appointment of Credit Union Advisory Committee members.

MAY 2

- Deputy Commissioner Elizabeth Dooley spoke on Getting to Know Your Regulator to CUES (Credit Union Executive Society).

MAY 29

- DFI highlighted the importance of financial literacy initiatives by state-chartered institutions.

MAY 31

- DFI received re-accreditation from the Conference of State Bank Supervisors (CSBS).

JUNE 2001

- Deputy Commissioner Elizabeth Dooley was on a panel discussing private insurance at CCUL's Palm Tree Conference.
- DFI launched new consumer brochure, "Assistance for Customers of State Financial Institutions".

JUNE 11

- Margaret Svoboda was appointed Legislative Coordinator for the California Department of Financial Institutions.

JUNE 14

- Governor Davis appointed Carol Chesbrough Chief Deputy Commissioner for the Department of Financial Institutions.

JUNE 18

- Craig Carlson was appointed Deputy Commissioner for the California Department of Financial Institutions.

JUNE 23

- DFI attended a community event sponsored by KCRA Call 3 and California Union of Safety Employees to help consumers better arm to protect themselves and make wise choices with their money.

JULY 9

- DFI obtained a permanent injunction against Allied Boston Bank.

JULY 17

- DFI received re-accreditation from the National Association of State Credit Union Supervisors (NASCUS).

AUGUST 1

- Arlene Rutherford was appointed Deputy Commissioner for California Department of Financial Institutions.

AUGUST 27-29

- DFI held its first all-staff training conference on August 27-29, 2001, at the Asilomar Conference Center with the theme "Looking to the Future".

OCTOBER 3

- DFI launched a new consumer brochure, "Tips for Financial Transactions."

OCTOBER 27

- Commissioner Donald R. Meyer spoke to the International Financial Institutions Association in California, 19th Annual Convention, Silverado Resort, Napa, California.

NOVEMBER 2001

- The Department released the results of the Executive Officers and Directors Compensation Survey.

NOVEMBER 16

- Deputy Commissioner Elizabeth Dooley attended Water and Power Federal Credit Union's Strategic Planning Session.

NOVEMBER 30

- Franklin Hom and Michael Curran were selected as Financial Institutions Managers for the California Department of Financial Institutions.

DECEMBER 2001

- Counsel Ken Sayre-Peterson delivered a speech prepared by Deputy Commissioner Elizabeth Dooley at CCUL's Legal Summit.

The mission and responsibility of the Department of Financial Institutions is to regulate safety and soundness to maintain public confidence and facilitate a strong financial services system.

ADMINISTRATIVE CHANGES

The year 2001 brought several changes to key administrative positions within the Department. On April 2, 2001, Brian H. Yuen was appointed as Deputy Commissioner, Division of Examinations, Southern California Region. Mr. Yuen joined the California State Banking Department (now the Department of Financial Institutions) as a Junior Bank Examiner in 1974 and had been an Assistant Deputy Commissioner in the San Francisco Regional Office since 1991.

had been an Assistant Deputy Commissioner in the San Diego Office since 1986.

Arlene Rutherford was appointed Deputy Commissioner for the Special Licensees Division on August 1, 2001. Ms. Rutherford joined the California State Banking Department (now the Department of Financial Institutions) as a junior bank examiner in 1970 and was the Deputy Superintendent of Banks, Special Licensees from 1990 to 1996. She had served as Assistant Deputy Commissioner in the San Francisco Regional Office since 1996.

ISSUES AND EVENTS

Following the attack on America in September 2001, the Department actively worked with the financial services industry to implement the President's Executive Order to freeze assets tied to terrorist activities. We issued guidance to all state-chartered institutions. We also began working with non-deposit taking institutions to help them comply with the order and with the rules of the U.S. Treasury Department's Office of Foreign Assets Control. Improved relationships between law enforcement, regulators, and financial institutions will help protect our financial system. One of our priorities for 2002 will be to help the industry comply with the President's Order to eliminate the use of our financial system by terrorists.

Commissioner Meyer proclaimed April 2001 as "Financial Literacy Month". This special observance month was created to recognize and support state-chartered financial institutions who are playing a significant role in financial education by reaching out to California consumers to increase their understanding of saving, investing, and credit choices.

DFI launched a Kids' Page on our Web site. The site provides fun and interesting information on money,

Department Activities

Margaret ("Meg") Svoboda was appointed as Legislative Coordinator effective June 11, 2001. Ms. Svoboda has extensive legislative experience and her most recent position was as a consultant with the California Assembly Committee on Banking and Finance.

Governor Gray Davis appointed Carol D. Chesbrough as Chief Deputy Commissioner of the Department on June 14, 2001. She has more than 20 years of experience in state government, law and policy positions.

Craig A. Carlson was appointed Deputy Commissioner for the Department of Financial Institutions, San Diego/Orange County Region on June 18, 2001. Mr. Carlson joined the California State Banking Department (now the Department of Financial Institutions) as a Junior Bank Examiner in 1974 and

P
D
A
E
DR
P
ET
A
PM
R
A
ET
RN
T
A
D
M
R
T
E
E
D
T
E
P
N
E
M
D
N
C
A
T
P
E
E
T
R
A
N
P
I
T
A
R
T
A
A
V
M
C
T
R
C
I
E
T
M
A
T
T
N
I
E
C
M
I
T
V
N
T
E
V
E
I
T
I
N
I
S
A
T
V
T
C
I
A
I
I
T
E
C
T
A
E
I
S
T
I
C
S
V
I
E
T
I
V
S
I
T
I
I
V
I
T
I
E
I
I
E
T
S
E
S
I
S
E
S

○ saving, investing, and other information related to financial literacy for youths.

To make certain our new examiners and current staff are fully trained, DFI enhanced its training budget during 2001. An internal task force on training was appointed to ensure successful training of the new staff, and to review the need for training in areas of new and/or complex issues in the financial services sector.

The Trust Company Task Force was established in June to study DFI's policies on licensing, examination, regulation and liquidation of trust companies. The task force developed a new form for the reporting of fiduciary assets that was released in December. This action was necessitated because the Federal Financial Institution Examination Council recently added a fiduciary statement for commercial banks with trust departments and trust company subsidiaries to the FFIEC Call Report.

DFI launched a new Web page for California's small businesses. The small business Web page provides contact information, a listing of contracts and goods used by the Department, small business FAQs and links to other government Web sites which provide detailed information on certification, eligibility for state programs and other information to assist small businesses.

In December 2001, DFI unveiled its public Legal Precedent Research System on its Internet Web site: <http://www.dfi.ca.gov/legal>. A Department task force of lawyers and examiners selected these letters as precedents that the Department would be likely to continue to abide by. We have now made these letters electronically available so that financial institutions, their counsel and the general public can easily discover what rulings the Department, or its predecessor, the

State Banking Department, has issued by performing a literal search of this database.

CONSUMER SERVICES

One of the important functions DFI performs is to provide consumers information about state chartered financial institutions and the financial services industry. DFI acts as a vehicle for establishing or re-establishing communication between a consumer and a licensee when normal methods of communication break down. DFI is dedicated to providing accurate information and responding to consumers inquires and concerns in a timely manner.

The Department assists consumers through the Consumer Information Desk, consumer information pamphlets, Web site, outreach programs and by partnering with community-based organizations.

CONSUMER INFORMATION DESK

The Department's main vehicle for providing direct information to consumers continues to be its Consumer Information Desk established in 1981. The Consumer Information Desk's toll-free number 1-800-622-0620 includes an automated system that provides standard answers to most questions regarding Department licensees and the related financial services industry.

The Department upgraded its toll-free number in 2001 to be more intuitive by providing callers with specific selections to choose from. The message also provides the contact information for the appropriate regulatory or licensing agency when the consumers' concerns falls outside the jurisdiction of the Department. Further, the message provides new and updated financial industry information and offers information on subjects such as identity theft and unclaimed

property. The toll-free number also offers a Spanish language voice mailbox where consumers may leave a message in Spanish that will be responded to by one of two new bilingual personnel.

In 2001, the Department also upgraded its consumer tracking database that allows DFI staff to more efficiently record contact information and research and respond to a consumer's concerns. The new database also allows DFI Consumer Section personnel to determine and make early identification of any issues, licensees or unlicensed entities that are problematic or are negatively affecting DFI consumers.

During 2001, approximately 27,000 consumers contacted the Consumer Information Desk. Of this total over 3,000 were in the form of written or e-mail inquiries. Questions included how to contact a financial institution, how to contact the appropriate regulator, or how to locate a financial institution that may have merged or ceased operations.

In 2002, the Consumer Information Desk will coordinate with the Department's Public Information Section and expand its outreach programs by attending consumer public events. The Consumer Information Desk will also produce new and updated consumer pamphlets on current issues such as "Privacy" and "Predatory Lending" that affect consumers of financial services.

COMMUNITY ACTIVITIES

On January 18, 2001, the Department participated in the grand opening of the American River HealthPro Credit Union to reintroduce mainstream financial services to the Del Paso Heights neighborhood in North Sacramento.

The Department is sensitive to meeting the needs of communities—financial services should be available to everyone. A small, remote community in Northern

California was faced with losing its only bank. The Department expedited the approval of Oak Valley Community Bank to open a new branch in the small community so that there was no interruption in access to financial services.

The Department attended a community consumer protection event in Sacramento sponsored by KCRA Call 3 and the California Union of Safety Employees (CAUSE) on June 23, 2001. DFI staff was available to assist participants with information on determining which governmental agency licenses and regulates various financial institutions, filing a complaint against a financial institution, etc.

PUBLICATIONS

As part of our efforts to strengthen the delivery of information services to consumers, the Consumer Information brochure was updated in May 2001 to assist consumers to determine which governmental agency licenses and regulates various financial institutions. *Tips for Financial Transactions* was published in October 2001 to provide basic information on financial transactions and consumer protection laws. The brochures are available on the Department's Web site.

ACCREDITATION

The Department of Financial Institutions actively pursues ways to improve the quality of the regulatory supervision it provides to its licensees. An important means of achieving this goal is participating in accreditation programs offered by national associations of state regulatory agencies. These programs provide an objective means of gauging the Department's performance.

Accreditation by these professional associations demonstrates that the Department meets or exceeds

P
D
A
E
D R
E
P
E T
D
A
E
R
P
A
E
R
P
T
A
R
N
T
A
M
R
D
M
E
D
T
E
M
E
D
T
E
A
P
N
E
M
D
N
C
A
T
P
E
E
T
R
A
N
P
I
T
A
R
T
A
A
V
M
C
T
R
C
I
E
T
M
A
T
T
N
I
E
C
M
I
T
V
N
T
E
V
E
I
T
I
N
I
S
A
T
V
T
C
I
A
I
I
T
E
C
T
A
E
I
S
T
I
C
S
V
I
E
T
I
V
S
I
T
I
I
T
V
I
I
I
E
I
I
T
S
E
S
I
S
E
S

stringent national regulatory standards and amply demonstrates the high quality of the regulatory supervision the Department provides.

NASCUS ACCREDITATION

On July 17, 2001 the Department of Financial Institutions received its certificate of accreditation from the National Association of State Credit Union Supervisors (NASCUS). The Credit Union Division of the California Department of Financial Institutions met the standards for accreditation and received an extension of its accredited status for one year.

The Board of Directors and the Performance Standards Committee of NASCUS concluded that DFI continues to meet criteria necessary to fulfill its statutory responsibility to charter, examine, supervise and regulate the credit unions chartered under the laws of the State of California. The Department was first accredited in 1999.

The mission of NASCUS is to enhance state credit union supervision and to be an advocate for a safe and sound state credit union system. The NASCUS Accreditation department is designed to strengthen state credit union regulatory departments; obtain the support necessary to operate a competently run, safe and sound regulatory program; and foster continuity in the supervision of state chartered credit unions. There are currently 25 state credit union regulatory agencies that have obtained the honor of being accredited states.

CSBS ACCREDITATION

On May 31, 2001, the Department of Financial Institutions received its third certificate of accreditation from the Conference of State Bank Supervisors (CSBS), certifying that the Department maintains the highest standards and practices in state banking supervision. The CSBS Accreditation Program identifies banking departments that serve the citizens of their

state by operating a capable and professional regulatory program.

The CSBS Performance Standards Committee voted for re-accreditation based on the reports of a re-accreditation review team (comprised of veteran state and federal regulators) and an audit team. In addition to an on-site review, the accreditation process includes an extensive self-evaluation questionnaire on all department operations: administration and finance, personnel, training, examination, supervision, and legislative powers.

The Conference of State Bank Supervisors is the only national organization dedicated to enhancing the value of the state charter and strengthening the dual banking system. Founded in 1902, CSBS is the premier resource for state banking and the major champion of the American dual banking system. A fundamental goal of CSBS is enhancing the professionalism of state banking departments and their personnel. Well-educated examiners bring more efficiency, experience, and accuracy to the examination process.

EXAMINATION PROGRAM

THE YEAR 2001

Despite the slow down and recession in the local and national economy, the year 2001 was generally a strong one for both the commercial and industrial banks licensed by the Department of Financial Institutions. While return on assets declined by yearend 2001 to 1.07 percent, from 1.23 percent for the year ended 2000, this remains a historically high rate of return. The primary reason for the decline in earnings was the severe pressure on net interest margins which fell from 4.47 percent in the year 2000, to only 3.78 percent in 2001 due to the repeated cuts in interest rates by the Federal Reserve during 2001.

Going forward into 2002, measures of asset quality remain satisfactory. At yearend 2001 loan loss reserves were equal to 184 percent of non-performing loans, and non-performing loans were equal to only 0.97 percent of total loans. While these ratios are still strong, they do reflect the results of the past year's recession. Over the year, loan loss reserves fell from 262 percent of non-performing loans at yearend 2000, while non-performing loans increased from 0.68 percent.

Most importantly, despite a difficult year 92.3 percent of our bank licensees were in satisfactory condition as of yearend 2001. This was an improvement over yearend 2000, when the same figure was 89.7 percent.

MAJOR PROJECTS

In 2001 the Department developed an integrated "early warning system" and examination scheduling tool nicknamed "HORUS". We have developed three workbooks in Microsoft Excel that can be used by Department management and examiners to provide early warning information, examination scheduling information, personnel budgeting information, examination pre-planning information, problem licensee information, reference data regarding licensees for day-to-day use in supervising licensees, and highlighting of topical areas for training needs assessment. At this time there are three workbooks, one with examination scheduling information, one with data and early warning screens on banks and one with data and early warning screens on industrial banks. During the first quarter of 2002, a similar workbook for trust companies will be prepared, to be followed by one covering credit unions.

Regarding the effectiveness of the HORUS project, only time and user feedback will tell. However, it should be noted that we have already used the information to assist in our internal information processes,

and have identified potential adverse trends in a number of licensees for additional follow up.

Because the worksheets on "Potentially High Risk Activities" are now available for the first time, we can now track which licensees and how many licensees are engaged in particular types of "Potentially High Risk Activities". This is useful information for not only the pre-planning of scheduled examinations, but also provides us the capability to quickly generate a list of licensees who could be impacted by a particular problem in the general economy.

INDUSTRIAL BANKS

As of December 31, 2001, there were 21 industrial banks licensees with two in the process of self-liquidating. Since Governor Davis signed into law SB 2148 (Polanco) in the fall of 2000, there has been no significant new licensee activity under this program. SB 2148 transformed deposit-taking industrial loan companies into a new class called industrial banks. Industrial banks differ from commercial banks in that they cannot accept demand deposits and their parent companies are exempt from the Bank Holding Company Act for this reason. Industrial banks are now subject to the same laws, regulations, examination policies and procedures as commercial banks.

PREMIUM FINANCE COMPANIES

Under the California Industrial Loan Law, (California Financial Code Section 18000 et. seq.), a special type of license is available for the purpose of financing premiums for insurance policies. The permissible activities for a company licensed as a premium finance agency under this law are limited to advancing money directly or indirectly to an insurer or producer at the request of an insured pursuant to the terms of a premium finance agreement. The insured is required

12 } 13

P
D
A
E
DR
P
ET
A
PM
R
A
E
R
P
RN
T
A
T
D
M
R
M
E
E
D
T
E
A
P
N
E
M
D
N
C
A
T
P
E
E
T
R
A
N
P
I
T
A
R
T
A
A
V
M
C
T
R
C
I
E
T
M
A
T
T
N
I
E
C
M
I
T
V
N
T
E
V
E
I
T
I
N
I
S
A
T
V
T
C
I
A
I
I
T
E
C
T
A
E
I
S
T
I
C
S
V
I
E
T
I
V
S
I
T
I
V
I
T
I
E
I
T
S
E
S
I
E
S
E
S

to assign any unearned premiums, accrued dividends or loss payments as security for the advancement of payment of premiums on insurance contracts.

Premium finance companies licensees will generally use bank lines of credit, borrowings from affiliates and/or loan sales to finance their lending activities. Most will tend to specialize in financing either consumer or commercial insurance policies.

As of December 31, 2001 there were 68 Premium Finance Companies licensed under the California Industrial Loan Law. Of the 68 licensees, 37 are serviced by one of two service companies that specialize in insurance premium financing. These service companies are Input 1 headquartered in Woodland Hills, California and Automated Installments Systems, Inc. (AIS), located in Fullerton, California. Both service companies will act as a correspondent for an applicant in first obtaining a license from the Department. Then, they will also provide loan servicing as well as other accounting functions for licensees at a centralized location.

Most, if not all, of the smaller companies (as measured by total assets) are affiliated with insurance agencies or brokers while the largest companies are owned by or affiliated with insurance companies. In addition, the assets of premium finance companies licensed under the Industrial Loan Law tend to be concentrated in a relatively few companies.

CREDIT UNION DIVISION

California state-chartered credit unions realized tremendous growth within the last several years. As a result, the assets under supervision by the Credit Union Division have nearly tripled in the last four years, from \$15.9 billion in December 1997 to \$43.7 billion as of December, 2001. During 2001 alone, the

assets of California state-chartered credit unions grew by 22 percent, from \$35.8 billion to \$43.7 billion. A large part of the growth was attributable to federal credit unions converting to state charter. Between December 1997 and December 2001, 48 federal credit unions converted to state charter, while 22 state-chartered credit unions merged, failed or voluntarily surrendered their licenses. The number of state-chartered credit unions increased from 193 to 218.

In 2001 the Department set about revising the Credit Union Regulations. In February 2001 the Department requested comments on the credit union regulations. The comments received were then reviewed and incorporated into the proposed version of regulations that had been issued in 1997-98. Other issues that had surfaced in the intervening period were also addressed. It is expected that the final draft of the proposed regulations will be submitted to the Office of Administrative Law in 2002.

In August, all credit union examiners participated in a two-day training class entitled, "E-Commerce an Information Technology Audit Approach for Credit Unions". This class was put on by Deloitte & Touche and sponsored by American Share Insurance.

In October Donald Kelly, the Southern California Financial Institutions Supervisor, retired from the DFI. Mr. Kelly helped the State regulate various financial institutions for over 35 years.

In December, former Assistant Commissioner for Department of Corporations Richard Murakami received the Pierre Jay Award from the National Association of State Credit Union Supervisors (NASCUS). This award recognizes acts of extraordinary effort which benefit the credit union dual chartering system. Credit unions were formerly supervised by the Department of Corporations.



P
D
A
E
DR
P
ET
A
PM
R
A
ET
RN
TA
TD
MR
ME
ED
EA
PN
EM
DN
CA
TE
ET
R
AN
PI
TA
RT
AA
VM
CT
RC
IE
MA
TT
NI
IE
C
MI
IT
VN
T
EV
IT
I
NI
SA
TV
TC
AI
IT
EC
T
AE
IS
TI
CS
VI
E
TI
VS
IT
I
VI
IT
IE
I
ES
TS
IS
IE
S

piracy and other intellectual property theft. Because the State of California is one of the largest consumers of software, we have the opportunity to set a positive example, by ensuring that agencies purchase and use computer software according to practices that are above reproach. This is a major step toward the State's on-going commitment to information technology asset management.

INTRANET

The Department's Intranet continues to serve as a centralized location for employee-related information and data. The complete DFI Policy/Procedures Manual can be found on the Intranet, as well as FYI@DFI, which features news to keep employees informed about employment and training opportunities, new hires and promotions, accomplishments and achievements and much more. The Department also uses the Intranet to distribute desktop software upgrades, forms, reports and other useful tools and information. In addition, Web-based query forms are used to obtain staff feedback on training and other department-sponsored events.

TRAINING

Training is a high priority for the Department. In 2001, the Department significantly increased the training budget to provide our staff with both the core and non-core training they need to provide the best service possible. Over 14,000 hours were spent on training activities in 2001.

Training sponsors and providers included the Conference of State Bank Supervisors (CSBS), the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve System (FRS), the National Credit Union Association (NCUA), the California CPA

Education Foundation, the California Credit Union League (CCUL), the National Association of State Credit Union Supervisors (NASCUS), the California State Training Center (STC), and New Horizons.

In 2001 CSBS offered many courses, previously held out of state, in California which gave the Department the opportunity to take advantage of many non-core courses.

In an effort to effectively achieve training objectives, the Department teamed up with NETg, one of the largest international companies producing computer-based training. DFI has an on-line program offering 25 courses ranging over a wide variety of topics. This training provides an employee flexibility to manage part of their own training plan as it is designed to be accessed anywhere, anytime.

The Department of Financial Institutions held its first all-staff training conference, with the theme "Looking to the Future" at the Asilomar State Training Center. The main goal of the conference was to help prepare DFI staff to meet the challenges of the future with a well trained staff to carry out our mission to regulate the safety and soundness of California's state-chartered financial institutions. The agenda included topics which staff was able to use as hours of continuing education.

One of the outcomes of the Training Conference was to appoint a Planning Committee to work with the Department Training Officer to develop a Departmental Leadership Development Program which is currently being offered to our deputies, managers and supervisors. The Department has teamed up with the California State Teachers Retirement System to bring the academics piece of the Leadership Program to the Department.



The Department was pleased to have sent 21 DFI professionals to the California Governor’s Conference for Women held in Long Beach, California.

ASSESSMENTS

The Department of Financial Institutions is a self-sustaining regulatory agency and, as such, is not supported by general taxes. The programs of the Department are supported principally by assessments on our licensees.

The Department’s assessments have been consistently well below the maximum permissible under the statutes. For the current fiscal year the assessment level remained low.

BANKS, FOREIGN BANKS AND TRUST COMPANIES

The base rate increased slightly to \$0.98 from \$0.95 in the 2000-01 fiscal year. This rate reflected the need to maintain a prudent level of reserves in the Banking Fund.

CREDIT UNIONS

The 2001-02 base rate for credit unions was unchanged from the prior year’s rate of \$0.747282343.

INDUSTRIAL BANKS

Legislation that was enacted in 2000 changed the formula and the date of the industrial bank assessment. It also eliminated examination fees for regular examinations and made the annual assessment the principal source of funds for the support of the industrial bank program. The 2001-02 fiscal year marked the first full year that the new formula was used to assess industrial banks. The assessment rate for industrial banks was

\$0.7641 compared to \$0.491113 for the seven-month period from December 1, 2000 to June 30, 2001.

INSURANCE PREMIUM FINANCE COMPANIES

Insurance premium finance companies were assessed .007492 percent of total assets in the 2001-02 fiscal year.

SURVEYS

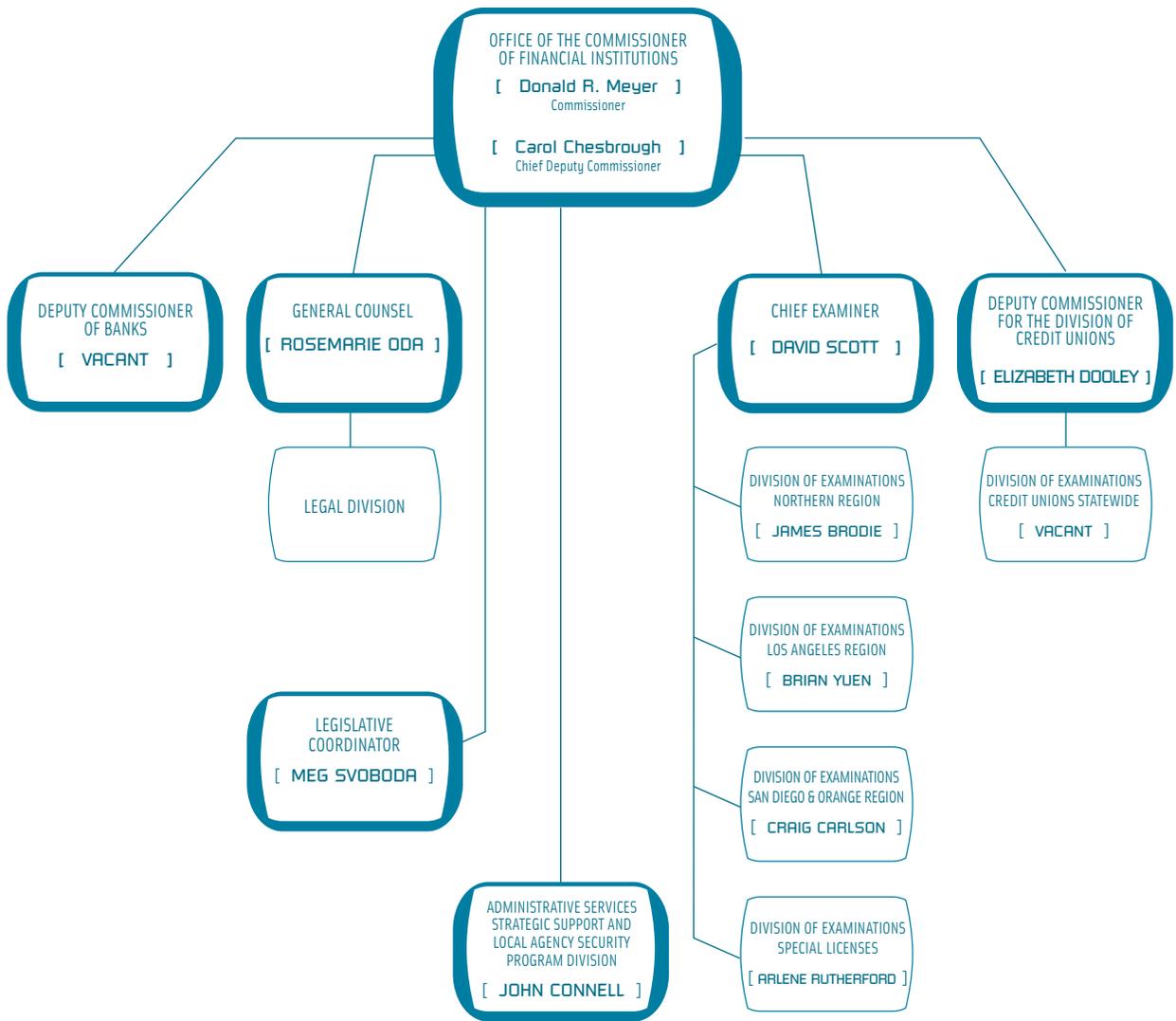
During the year, the Department continued its practice of conducting surveys and providing the results to its licensees. These surveys are aimed at supplying licensees with timely and useful information and to aid the Department in improving the quality and efficiency of regulatory oversight, particularly as financial institutions take advantage of the opportunities that exist under the Gramm-Leach-Bliley Act to enter into new lines of business.

To further its ongoing efforts to keep abreast of industry changes the Department sent out the Executive Officer and Director Compensation Survey and a Real Estate Brokerage Survey.

REAL ESTATE BROKERAGE SURVEY

The Department sent a questionnaire to each of the commercial banks and the industrial banks it licensed as of September 30, 2001 regarding real estate brokerage activities/licenses. Due to the legal framework in California, it was necessary to ask three separate questions in an attempt to determine the extent of such activities by the banks, either directly or through entities in which the banks had a 25 percent or greater interest.

EXECUTIVE OFFICE
DEPARTMENT OF FINANCIAL INSTITUTIONS



2001 Organization Chart



2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

2001

ORGANIZATION

2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

2001

ORGANIZATION

2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

2001

ORGANIZATION

CHART

20

21

1

Revenue and expenditures for fiscal year ending June 30, 2001

STATEMENT OF THE
Financial Institutions Fund

Accumulated surplus, July 1, 2000 9,716,644.09

Revenue:

Assessment of banks	10,256,963.60
Assessment, fees, licenses, ILC	584,232.97
Assessment, traveler's checks	416,148.00
Assessment, fees, licenses, S&L	127,575.00
License fees (banks and branches)	129,025.00
Proposed bank and branch applications	234,870.17
Extra exam section 1901(a)	67,050.00
Facility fee section 3804(a,c,e)	29,625.00
Extraordinary services	13,205.00
Interest from invested funds	874,382.04
Income from sale of documents	660.00
Miscellaneous revenue	810,775.00
Escheat - checks, warrants	1,007.64

Total revenue **13,545,519.42**

Total resources **23,262,163.51**

Less Expenditures

Salaries	9,911,163.88
Staff benefits	1,555,938.80
Operating expenses and equipment	3,129,580.96
Reimbursement	-337,504.87
Operating transfer In	-1,210,587.00

Total expenditures **13,048,591.77**

Accumulated surplus, June 30, 2001 10,213,571.74

Prior year appropriation adj. 99/00 28,952.80

Prior prior year appropriation adj. 98/99 -388.19

Special item of expense -129.75

Total adjustments **28,434.86**

Accumulated surplus, adjusted 10,242,006.60

Revenue and expenditures for fiscal year ending June 30, 2001

STATEMENT OF THE
Credit Unions Fund

Accumulated surplus, July 1, 2000 1,571,816.00

Revenue:

Assessment of credit unions 2,696,750.00

Examinations 30,428.93

License fees, application fees 2,085.00

Interest from invested funds 199,867.52

Miscellaneous service to the public 1.00

Total revenue 2,929,132.45

Total resources 4,500,948.45

Less Expenditures

Salaries 1,486,795.16

Staff benefits 216,023.27

Operating expenses and equipment 930,544.57

Total expenditures 2,633,363.00

Accumulated surplus, June 30, 2001 1,867,585.45

Prior year income adjustment 99/00 2,600.00

Special Item of expense -129.75

Total adjustments 2,470.25

Accumulated surplus, adjusted 1,870,055.70

San Francisco Headquarters

111 Pine Street, Suite 1100
San Francisco, CA 94111
415-263-8500
415-989-5310 (FAX)

Los Angeles Office

300 So. Spring Street, Suite 15513
Los Angeles, CA 90013-1204
213-897-2085
213-897-8860 (FAX)

Sacramento Office

1810 - 13th Street
Sacramento, CA 95814
916-322-5966
916-322-5976 (FAX)
Consumer Desk: 800-622-0620

San Diego/Orange County Office

9609 Waples Street, Suite 100
San Diego, CA 92121
858-642-4242
858-642-5700 (FAX)

Elizabeth Dooley, Deputy

edooley@dfi.ca.gov

John Connell, Chief Administrative Officer

jconnell@dfi.ca.gov

Meg Svoboda, Legislative Coordinator

msvoboda@dfi.ca.gov

James Brodie, Deputy

jbrodie@dfi.ca.gov

Brian Yuen, Deputy

byuen@dfi.ca.gov

Craig Carlson, Deputy

ccarlson@dfi.ca.gov

Arlene Rutherford, Deputy

arutherford@dfi.ca.gov

Peter Van Hoecke, Program Manager

phoecke@dfi.ca.gov

Roxanna Constantino, Executive Assistant

rconstantino@dfi.ca.gov

Denise Moncus, Executive Assistant

dmoncus@dfi.ca.gov

Rachelle Ruby, Office Assistant

rruby@dfi.ca.gov

Office Location and Roster

EXECUTIVE STAFF

Donald R. Meyer, Commissioner

dmeyer@dfi.ca.gov

Carol Chesbrough, Chief Deputy

cchesbrough@dfi.ca.gov

David Scott, Chief Examiner

dscott@dfi.ca.gov

Rosemarie Oda, General Counsel

roda@dfi.ca.gov

F
O
I
F
O C F
F E F O
F I F
I L C F
C O E I
E C O C
A F L O E
L T F O F
O O I C F L
F C O A I O
F A N E T C C
I T I E A
C I A L O T
E O N O N L I
N D C O O
L A A C N
O A R T N A
C N O I D T A
A D S O I N
T T N R O D
I R E O N
O O R A S R
N S N T A O
T D E N S
A E R D T
N R R E
D O R R
S O
R T S
O E T
S R E
T R
E
R

ADMINISTRATIVE STAFF

John Connell, Chief Administrative Officer
jconnell@dfi.ca.gov

Jack Wright, Budget Officer
jwright@dfi.ca.gov

Annette Goudeau, Office Assistant
agoudeau@dfi.ca.gov

FISCAL AND BUSINESS SERVICES

Eli Karam, Fiscal Officer
ekaram@dfi.ca.gov

Laura Storniolo, Accounting Officer
lstorniolo@dfi.ca.gov

Anna Yee, Business Services Officer
ayee@dfi.ca.gov

Robert Duncan, Accountant
bduncan@dfi.ca.gov

Dora Lo, Accountant
dlo@dfi.ca.gov

Cherlene Dominguez, Accounting Technician
cdominguez@dfi.ca.gov

Antoinette Lacy, Office Assistant
alacy@dfi.ca.gov

HUMAN RESOURCES

Robbin Kleinsorge, Personnel Officer
rkleinsorge@dfi.ca.gov

Cindy Fernandez, Training Officer
cfernandez@dfi.ca.gov

Reymunda Vences
Associate Personnel Analyst
rvences@dfi.ca.gov

Aile Adriano, Staff Services Analyst
aadriano@dfi.ca.gov

Sheri McMann, Staff Services Analyst
smcmann@dfi.ca.gov

Joyce Matushenko
Personnel Services Specialist
jmatushenko@dfi.ca.gov

INFORMATION SYSTEMS

Mary Ann Havens
Information Systems Manager
mhavens@dfi.ca.gov

Freda Sato
Assoc. Info. Systems Analyst
fsato@dfi.ca.gov

Arlene Dela Cruz
Assoc. Info. Systems Analyst
adelacruz@dfi.ca.gov

Nida Torion
Assoc. Info. Systems Analyst
ntorion@dfi.ca.gov

Ardo Apolinario
Asst. Info. Systems Analyst
aapolinario@dfi.ca.gov

Cesar Garcia
Information Systems Technician
cgarcia@dfi.ca.gov

**STRATEGIC SUPPORT AND
PUBLIC INFORMATION**

Peter Van Hoecke, Program Manager
phoecke@dfi.ca.gov

Alana Golden Nabong
Information Officer
agoldennabong@dfi.ca.gov

Patrick Carroll, Program Supervisor
pcarroll@dfi.ca.gov

Rosa Santiago, Office Assistant
rsantiago@dfi.ca.gov

Applications, Licensing and Records

Vivian Chen, Staff Services Analyst
vchen@dfi.ca.gov

Ross Glen
Management Services Technician
rglen@dfi.ca.gov

Ida Nancy Dizon, Office Assistant
idizon@dfi.ca.gov

Research and Analysis

Jason Summers, Staff Services Analyst
jsummers@dfi.ca.gov

Consumer Information

John Mason, Staff Services Analyst
jmason@dfi.ca.gov

Lezlie Cannon
Consumer Services Representative
lcannon@dfi.ca.gov

LEGAL STAFF

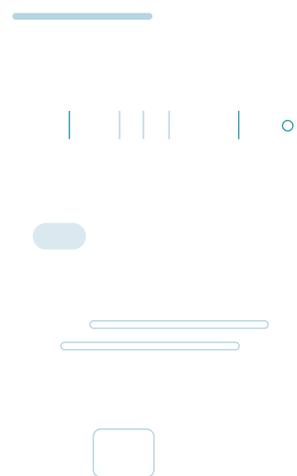
Rosemarie Oda, General Counsel
roda@dfi.ca.gov

William Thompson
Assistant General Counsel
tthompson@dfi.ca.gov

Tony Lehtonen, Senior Counsel
tlehtonen@dfi.ca.gov

Sheila Sakamoto, Senior Counsel
ssakamoto@dfi.ca.gov

28 } 29



F
O
I
F
O C F
F E F O
F I F
I L C F
C O E I
E C O C
A F L O E
L T F O F
O O I C F L
F C O A I O
F A N E T C C
I T I E A
C I A L O T
E O N O N L I
N D C O O
L A A C N
O A R T N A
C N O I D T A
A D S O I N
T T N R O D
I R E O N
O O R A S R
N S N T A O
T D E N S
A E R D T
N R R E
D O R R
S O
R T S
O E T
S R E
T R
E
R

Kenneth Sayre-Peterson, Senior Counsel
ksayre-peterson@dfi.ca.gov

Diana Nishiura, Senior Counsel
dnishiura@dfi.ca.gov

James Patten, Staff Counsel
jpatten@dfi.ca.gov

Robert Venchiarutti, Staff Counsel
rvenchiarutti@dfi.ca.gov

Wallace Wong, Staff Counsel
wwong@dfi.ca.gov

Leonida Asuncion, Legal Secretary
lasuncion@dfi.ca.gov

Agnes Pagaduan, Senior Legal Typist
apagaduan@dfi.ca.gov

Phyllis Pacheco, Senior Legal Typist
ppacheco@dfi.ca.gov

Jasmin Guevarra, Office Technician
jguevarra@dfi.ca.gov

EXAMINATION STAFF

David Scott, Chief Examiner
dscott@dfi.ca.gov

**Sharon Dunlavey
Assistant to the Chief Examiner**
sdunlavey@dfi.ca.gov

Jackie Stutz, Executive Assistant
jstutz@dfi.ca.gov

NORTHERN REGION

James Brodie, Deputy
jbrodie@dfi.ca.gov

Joy Darrough, Staff Services Analyst
jdarrough@dfi.ca.gov

San Francisco Examiners

Debie Abella, Manager
dabella@dfi.ca.gov

Franklin Horn, Manager
fhorn@dfi.ca.gov

Julio Prada, Supervisor
jprada@dfi.ca.gov

Linda Eng, Senior Examiner
leng@dfi.ca.gov

Paul Fung, Senior Examiner
pfung@dfi.ca.gov

Bert Louis, Senior Examiner
blouis@dfi.ca.gov

James O'Neill, Senior Examiner
joneill@dfi.ca.gov

Owen Raven, Senior Examiner
oraven@dfi.ca.gov

Mack Addison, Examiner
maddison@dfi.ca.gov

Christopher Eaton, Examiner
ceaton@dfi.ca.gov

Marshall Gleisten, Examiner
mgleisten@dfi.ca.gov

Marita Gonzalez, Examiner
mgonzalez@dfi.ca.gov

Justin Hubbs, Examiner
jhubbs@dfi.ca.gov

Woong Kang, Examiner
wkang@dfi.ca.gov

Norman Macy, Examiner
nmacy@dfi.ca.gov

Edmund Pang, Examiner
epang@dfi.ca.gov

Crystal Polk, Examiner
cpolk@dfi.ca.gov

Martin Shek, Examiner
mshek@dfi.ca.gov

Steven Vance, Examiner
svance@dfi.ca.gov

Kevin Wolfe, Examiner
kwolfe@dfi.ca.gov

Brian Wong, Examiner
bwong@dfi.ca.gov

Gertrude Wynn, Examiner
gwynn@dfi.ca.gov

David Xu, Examiner
dxu@dfi.ca.gov

Sacramento Examiners

Scott Cameron, Manager
scameron@dfi.ca.gov

Richard Franklin, Supervisor
rfranklin@dfi.ca.gov

Frank Bushnell, Senior Examiner
fbushnell@dfi.ca.gov

Nathaniel Davis, Senior Examiner
ndavis@dfi.ca.gov

Scott Harris, Senior Examiner
sharris@dfi.ca.gov

Donald Lake, Senior Examiner
dlake@dfi.ca.gov



F
O
I
F
O C F
F E F O
F I F
I L C F
C O E I
E C O C
A F L O E
L T F O F
O O I C F L
F C O A I O
F A N E T C C
I T I E A
C I A L O T
E O N O N L I
N D C O O
L A A C N
O A R T N A
C N O I D T A
A D S O I N
T T R O D
I R E O N
O O R A S R
N S N T A O
T D E N S
A E R D T
N R R E
D O R R
S O
R T S
O E T
S R E
T R
E
R

Melinda Lee, Senior Examiner
mlee@dfi.ca.gov

George Neil, Senior Examiner
gneil@dfi.ca.gov

Jeanette Barraza, Examiner
jbarraza@dfi.ca.gov

Marilyn Davis, Examiner
mdavis@dfi.ca.gov

Nicole McCann, Examiner
nmccann@dfi.ca.gov

Sharri Miller, Examiner
smiller@dfi.ca.gov

Robert Milan, Examiner
rmilan@dfi.ca.gov

Aaron Prospero, Examiner
aprosp@dfi.ca.gov

CREDIT UNION EXAMINATION

Beverly Ryan, Manager
bryan@dfi.ca.gov

Nina Gaetos, Office Technician
ngaetos@dfi.ca.gov

San Francisco Examiners

Lana Tom, Supervisor
ltom@dfi.ca.gov

Kathleen Moore, Senior Examiner
kmoore@dfi.ca.gov

Gerald Spicer, Senior Examiner
gspicer@dfi.ca.gov

Emily Carroll, Examiner
ecarroll@dfi.ca.gov

Laura Nguyen, Examiner
languyen@dfi.ca.gov

Richard Posey, Examiner
rposey@dfi.ca.gov

Sean Sisser, Examiner
ssisser@dfi.ca.gov

Marie Wong, Examiner
mwong@dfi.ca.gov

Sylvester Youngblood, Examiner
syongblood@dfi.ca.gov

Sacramento Examiner

Greg Juricich, Examiner
gjuricich@dfi.ca.gov

SPECIAL LICENSES PROGRAM

Arlene Rutherford, Deputy Commissioner
arutherford@dfi.ca.gov

Suzy Zeigler, Office Technician
szeigler@dfi.ca.gov

Payment Instruments Program

Joan Tomlinson, Supervisor
jtomlinson@dfi.ca.gov

Robert Mbama, Senior Examiner
rmbama@dfi.ca.gov

John Rockwell, Examiner
jrockwell@dfi.ca.gov

Meli Brown, Staff Services Analyst
mbrown@dfi.ca.gov

Local Agency Security Program

Pat Lum, Manager
plum@dfi.ca.gov

Karen Furnas, Staff Services Analyst
kfurnas@dfi.ca.gov

Kim Lucero, Staff Services Analyst
klucero@dfi.ca.gov

LOS ANGELES REGION

Brian Yuen, Deputy
byuen@dfi.ca.gov

Luz Cervantes, Staff Services Analyst
lcervantes@dfi.ca.gov

Lilia Cabalu, Office Technician
lcabalu@dfi.ca.gov

Cordella Andrade, Office Assistant
candrade@dfi.ca.gov

Los Angeles Examiners (Voice Mail)

Charlotte Imoto, Manager
cimoto@dfi.ca.gov

John Ross, Manager
jross@dfi.ca.gov

Bill Tom, Manager
btom@dfi.ca.gov

Norman Edwards, Supervisor
nedwards@dfi.ca.gov

Daphne Porter, Supervisor
dporter@dfi.ca.gov

David Spainhour, Supervisor
dspainhour@dfi.ca.gov

F
O
I
F
O C
F
F E
F O
F I
F
I L
C F
C O
E I
E O
C
A F L O E
L T F O F
O O I C F L
F C O A I O
F A N E T C C
I T I E A
C I A L O T
E O N O N L I
N D C O O
L A A C N
O A R T N A
C N O I D T A
A D S O I N
T T R O D
I R E O N
O O R A S R
N S N T A O
T D E N S
A E R D T
N R R E
D O R R
S O
R T S
O E T
S R E
T R
E
R

Paul Bialecki, Senior Examiner
pbialecki@dfi.ca.gov

Fredrick Brown, Senior Examiner
fbrown@dfi.ca.gov

Tak Chow, Senior Examiner
tchow@dfi.ca.gov

Trace Ehrig, Senior Examiner
tehrig@dfi.ca.gov

Stuart Feldstein, Senior Examiner
sfeldstein@dfi.ca.gov

Susan Friedman, Senior Examiner
sfriedman@dfi.ca.gov

Sharon Hannaford, Senior Examiner
shannaford@dfi.ca.gov

Michael Kientz, Senior Examiner
mkientz@dfi.ca.gov

Sukyee Lok, Senior Examiner
slok@dfi.ca.gov

Moises Nolasco, Senior Examiner
mnolasco@dfi.ca.gov

Joseph Phelon, Senior Examiner
jphelon@dfi.ca.gov

Richard Schorr, Senior Examiner
rschorr@dfi.ca.gov

Donald Shimizu, Senior Examiner
dshimizu@dfi.ca.gov

Dannetta Watts-Dixon, Senior Examiner
dwatts-dixon@dfi.ca.gov

Lyndia Woo, Senior Examiner
lwoo@dfi.ca.gov

Robert Woo, Senior Examiner
rwoo@dfi.ca.gov

Kwaku Aboagye, Examiner
kaboagye@dfi.ca.gov

Linda Armstrong, Examiner
larmstrong@dfi.ca.gov

Larry Bush, Examiner
lbush@dfi.ca.gov

Robert Carlos, Examiner
rcarlos@dfi.ca.gov

Mouna Faragallah, Examiner
mfaragallah@dfi.ca.gov

Betty Holmes, Examiner
bholmes@dfi.ca.gov

Jason Hsieh, Examiner
jhsieh@dfi.ca.gov

Susan Kim, Examiner
skim@dfi.ca.gov

Klara Kirchen, Examiner
kkirchen@dfi.ca.gov

Michelle Martinez, Examiner
mmartinez@dfi.ca.gov

Jose Morales, Examiner
jmorales@dfi.ca.gov

Franklin Ng, Examiner
fng@dfi.ca.gov

Yvonne Ramirez, Examiner
yramirez@dfi.ca.gov

Larry Reed, Examiner
lreed@dfi.ca.gov

Shahid Salehjee, Examiner
ssalehjee@dfi.ca.gov

Eddy Spralja, Examiner
espralja@dfi.ca.gov

Radostina Stoica, Examiner
rstoica@dfi.ca.gov

Levone Teramoto, Examiner
lteramoto@dfi.ca.gov

Albert Torralba, Examiner
atorralba@dfi.ca.gov

Liliana Torres, Examiner
ltorres@dfi.ca.gov

Tammy Weir, Examiner
tweir@dfi.ca.gov

Stephanie Zhao, Examiner
szhao@dfi.ca.gov

**LOS ANGELES CREDIT UNION
EXAMINATION**

Joni Kimbrell, Manager
jkimbrell@dfi.ca.gov

Lykisha Curtis, Office Technician
lcurtis@dfi.ca.gov

T. Bert McLane, Senior Examiner
bmclane@dfi.ca.gov

Lawrence Chung, Examiner
lchung@dfi.ca.gov

Anna Lo, Examiner
alo@dfi.ca.gov

Nahid Nastar, Examiner
nnastar@dfi.ca.gov

Donald Proctor, Examiner
dproctor@dfi.ca.gov

David Schmitt, Examiner
dschmitt@dfi.ca.gov

Beverly Wharton, Examiner
bwharton@dfi.ca.gov

F
O
I
F
O C F
F E F O
F I F
I L C F
C O E I
E C O C
A F L O E
L T F O F
O O I C F L
F C O A I O
F A N E T C C
I T I E A
C I A L O T
E O N O N L I
N D C O O
L A A C N
O A R T N A
C N O I D T A
A D S O I N
T T N R O D
I R E O N
O O R A S R
N S N T A O
T D E N S
A E R D T
N R R E
D O R R
S O
R T S
O E T
S R E
T R
E
R

Nancy Yu, Examiner
nyu@dfi.ca.gov

SAN DIEGO/ORANGE REGION

Craig Carlson, Deputy
ccarlson@dfi.ca.gov

Rina Zepeda, Office Assistant
rzepeda@dfi.ca.gov

Orange Examiners

Douglas Kirkpatrick, Manager
dkirkpatrick@dfi.ca.gov

Catherine Nahnsen-Robison, Supervisor
cnahnsen-robison@dfi.ca.gov

Alex Camba, Senior Examiner
acamba@dfi.ca.gov

Cristobal Caragan, Senior Examiner
ccaragan@dfi.ca.gov

Annette Cheng, Senior Examiner
acheng@dfi.ca.gov

Brenda Childs, Senior Examiner
bchilds@dfi.ca.gov

Florence Scott, Senior Examiner
fscott@dfi.ca.gov

Sandy Wong, Senior Examiner
swong@dfi.ca.gov

Jomo Jones, Examiner
jjones@dfi.ca.gov

Anson Kwan, Examiner
akwan@dfi.ca.gov

Emil Mikhail, Examiner
emikhail@dfi.ca.gov

Carolina Nelson, Examiner
cnelson@dfi.ca.gov

Wilfred Villacarlos, Examiner
wvillacarlos@dfi.ca.gov

Monique Ysaguirre, Examiner
mysaguirre@dfi.ca.gov

San Diego Examiners

Michael Curran, Manager
mcurran@dfi.ca.gov

Paul Crayton, Senior Examiner
pcrayton@dfi.ca.gov

Albert Marquez, Senior Examiner
amarquez@dfi.ca.gov

Carol Rhyne, Senior Examiner
crhyne@dfi.ca.gov

William Schott, Senior Examiner
wschott@dfi.ca.gov

Charles Nedd, Examiner
cnedd@dfi.ca.gov

Rosalyn Tomaszewski, Examiner
rtomaszewski@dfi.ca.gov

Ruth Wimer, Examiner
rwimer@dfi.ca.gov

36 }
37 }

