



# MFEC

Montana Financial  
Education Coalition

## **MFEC Board Meeting September 10, 2019**

**Location:** Helena Branch Federal Reserve Bank of Minneapolis  
100 Neill Ave, Helena, Montana

**Date/Time:** Tuesday, September 10<sup>th</sup>, 1:00 – 4:00 p.m.

**Conference Line:** 1-877-820-7831 **Participant code:** 4470767#

### **Meeting Agenda**

1:00 p.m. Introductions

1:15 p.m. Approval of June 2019 Meeting Minutes (Voting Item)

1:20 p.m. Board Member Business

- Consideration of new board members (Voting item)

1:30 p.m. Laura Levine, Jump\$tart President and CEO

- Update from Jump\$tart on its Strategic Initiatives
- Roadmap to Success for Jump\$tart Affiliates
  - Best practices for boards
  - What's working well with other affiliates
- Board Q&A

2:30 p.m. Break

2:40 p.m. General Business

- Treasurer Report
- Project Groundswell – [checkyourschool.org](http://checkyourschool.org)
- Jump\$tart National Educator Conference teacher scholarship winners:
  - Steven Klimkiewicz, Hellgate High School
  - Jill Page, Glasgow High School
  - Janelle Berry, Skyview High School

- Jordan Harlar, Manhattan High School

2:50 p.m. K-12 Committee

- General committee update

3:05 p.m. Conference Committee

- General committee update
- Discussion on keynote/plenary speakers

3:20 p.m. Elder Fraud and Financial Exploitation Prevention Committee

- General committee update

3:30 p.m. Outreach Committee

- MFEC Calendar

3:40 p.m. Member Go-Around: One Success/One Challenge (*Time permitting*)

4:00 p.m. Adjourn

**Next Meeting:** December 10, 2019 (Federal Reserve)

## **MFEC Board Meeting Minutes**

**June 11, 2019**

### **Directors Present**

- Chris Romano (State of Montana, Division of Banking and Financial Institutions), President
- Jennell Huff (Bank of the Rockies), Vice President (*via phone*)
- Rhonda Krieger (Federal Reserve Bank of Minneapolis, Helena Branch), Secretary
- Chuck Munson (Montana Office of the Attorney General, DOJ, OCP)
- Lynne Egan (Montana Commissioner of Securities and Insurance)
- Bruce Brensdaal (Montana Board of Housing)
- Marsha Goetting (MSU Extension) (*via phone*)
- Ryan Egebrecht (Wells Fargo)
- Amy Sullivan (MT Community Foundation) (*via phone*)
- Michael Hagenlock (Adult Protective Service)

### **Proxies and Guests Present:**

- Linda Leffler (Division of Banking & Financial Institutions)
- Al Ward (AARP)
- Philip Belangie (MT Department of Commerce)
- Cara Ewing (Federal Reserve Bank)
- Alexandra Lloyd (Federal Reserve Bank intern)

### **Directors Absent:**

- Pam O'Reilly (Montana Bankers Association)
- Tim Summers (AARP)
- Kelly Bruggeman (First Interstate Bank Foundation)
- Diana Holshue (Individual At Large), Immediate Past President
- Kendra Edlin (Montana's Credit Unions)
- Sean Thomas (EverFi)
- Megan Vincent (Montana Office of Public Instruction) (*via phone*)
- Karissa Drye (Homeward, Inc.)

### **Minutes**

The meeting began at 1:10 p.m. Directors introduced themselves and a quorum was established.

Jennell moved to approve minutes, Ryan seconded. Motion carried, and minutes were approved with changes to distinguish that Jennell Huff, Director was present and not attending via phone and to move Amy Sullivan and Michael Hagenlock to Directors present and not listed under the Proxies and Guest section.

### **Financial Report**

Bruce reviewed and distributed a financial report with current year expenses, revenue, and account balances. Current balance is \$35,258.89. It was noted that the calendar revenue was moved to the general fund. Per previous meeting discussions \$20,000 was moved in to an 11-month CD with a 2% rate. This will allow the funds to earn some interest and we still have \$15,000 in operating cash flow. \$2,400 was spent to purchase our initial supply of conference swag and additionally \$2,525 was paid out in sponsorship of the Personal Finance Challenge as funds to support sending the Montana team to the National competition in Lincoln, Nebraska. The money is for airfare travel costs for the teacher and four students. This is also supported by the Montana Council on Economic Education (MCEE).

Bruce mentioned that there have been mini grant submissions totaling \$3,294.25 so far with the largest request of \$750. The detail of the mini grants was included in the meeting packet information for your reference. A motion was put forth by Bruce to approve the five (5) proposed mini grants and was seconded by Ryan. The motion passed.

### **Board Member Business**

There was a discussion regarding considering new board members (voting item) and Laura Bolstad of Neighborworks was unable to attend this meeting so will join us for the September meeting for consideration.

Philip Belangie who is the Program Manager for Indian Country Programs with the Montana Department of Commerce joined the meeting as guest so he could listen and learn more about MFEC to consider if would like to join as a director and support the Native American Committee (NAC). He will let Chris know his decision after the meeting. Philip gave the group an overview of his work history and keys issues he is involved in.

### **General Business**

Laura Levine from National Jump\$tart is planning on being in Montana in September and would like to join the board meeting. At the March meeting Chris asked group for ideas and for them to be outlined before summer break. Ideas and comments include:

- Promote Project Groundswell
- Have Superintendent of Schools join MFEC meeting in September. Meghan said she could contact the superintendent about participating
- Promote Financial Wellness – loop in college and career readiness
- Find out if Laura does MFEC board member training as part of our board meeting

The group will continue to work to refine the meeting and topics for the September meeting.

Due to unforeseen circumstances Chris was not able to attend the State Coalition Meeting in April. No update available.

Discussion on the teacher scholarship program followed. There is a grant from 1<sup>st</sup> Interstate Foundation to support sending teachers to the conference. Currently we have only received four (4) applications. Will send out a reminder to teachers to submit their applications. MFEC members are encouraged to send information to teacher contacts as well.

### **Native American Committee**

No updates were provided. Currently looking for representation on this committee.

### **Marketing/Outreach Committee**

It was noted that event tubs have been setup with MFEC marketing materials for anyone attending a conference that wants to share information. Let Chris or Linda know when you need to use one. Chris provided an update on the calendar development for 2020. First Interstate has already provided about 50 photos to use in the calendar so Cara will start working on laying out the new calendar.

### **Elder Fraud Committee**

Jennell provided an Elder Fraud update. Janelle was very excited to share that senate bill 311 officially passed in the legislative session!! Janelle and Steve Turkiewicz, Montana Bankers Association both wrote letters in support of the bill.

Jennell presented at the Aging in America conference in New Orleans on April 15-19. As part of a 90-minute panel she had the opportunity to talk about what makes the Montana network successful and share successes and challenges. There was over 2,000 people in attendance.

There is a lot of momentum related to training in Montana and Montana has been identified as a network that focuses on professional cross training.

- Financial education of aging community to have banker training
- Financial power of attorney is included in training
- Clinic training that includes conservatorship, guardianship, and power of attorney
- Montana Retail Association doing scam training
- Janelle talked to employee at Target in Bozeman at their monthly meeting

### **K-12 Committee**

Rhonda provided an update on the Personal Finance Challenge that occurred on April 15<sup>th</sup> at the Federal Reserve Bank in Helena. The preliminary round of testing is done online through National portal and over 220 Montana students took the 30-question test. Seven teams were invited to compete in the state competition in Helena including teams from Missoula, Joliet,

Columbia Falls, and Cascade. The winning team was from Hellgate High School in Missoula and with sponsorship of travel costs by MFEC and MCEE traveled to Lincoln, Nebraska to compete at the national competition in May. Rhonda traveled to Missoula in June to present the state trophy to the teacher and team at their school board meeting and had the opportunity to talk about the importance of personal financial education in the school system.

The Federal Reserve Bank is working on a project to identify teachers in the state that teach economics and personal finance, so we have more opportunity to reach out and share classroom resources and information about activities, competitions, and trainings that are available. Working with Eric Swenson at OPI and Dax Schieffer at the MCEE on this effort.

### **Conference Committee**

Work continues on the upcoming 2020 MFEC conference. The committee is working on deciding on a theme and plan to have a topic set and ideas to fill breakout sessions by September for our next meeting. Neel Kashkari, president of the Minneapolis Federal Reserve Bank was identified as a top pick for keynote speaker. Rhonda is following up with Minneapolis on his availability and will let the committee know as soon as possible.

### **Successes and Challenges**

Name: Al Ward/Tim Summers

Organization: AARP

Success: Put together a fraud prevention power point with Consumer Protection of the AG's Office and trained volunteers to present it. Several volunteers have since presented it and Al presented to about 50 people from Riverstone Health in Billings. Have additional trainings scheduled at the Billings Library and a presentation at each of the six senior centers on the Salish Kootenai Reservations.

Challenge: Communication with various community partners on 5 reservations.

Name: Bruce Brensdal

Organization: Montana Housing Authority

Success: \$15 million federal trust funds to loan to projects by the legislature. \$10 million coal trust to veteran loans

Challenge: Housing conference on June 17-19 in Billings. Everyone is welcome! A lot of hard work went in to planning but it is worth the effort.

Name: Chuck Munson

Organization: DOJ-OCP

Success: Senior Scam Outreach Presentations expanding to places we have never been before. Since March we have been to Lewis and Clark, Park, Gallatin, Sanders, Stillwater, Madison, Chouteau and Musselshell counties.

Challenge: Necessary demand without increasing resources or staff.

Name: Lynne Egan

Organization: Office of the Montana State Auditor, Commissioner of Securities and Insurance.

Success: In September and October 2019, the CSI will kick off a financial education and investor protection tour. The first leg of the tour will be a week-long trip throughout western Montana. Two financial education literacy presentations daily will be made at high schools (one morning/one afternoon) to students. One noon investor protection presentation, including a rousing game of "Fraud Bingo" will be done each day at a senior center. The second week of October the tour will head to eastern Montana and will repeat the same agenda for high school students and senior centers. Target audience aggregate in excess of 7,500 attendees. The event will be funded by the Investor Protection Unit.

Challenge: Resources.

Name: Janelle Huff

Organization: Bank of the Rockies

Success: Senate Bill 311 ☺ Training for all staff from APS. Senior champions – adding to the Helena office soon. White Sulphur Springs and Livingston office up and running.

Challenge: NA

Full Board of Directors meeting adjourned at 3:30 p.m. with remaining time dedicated to subcommittee meetings.

Next Meeting: September 10, 2019 at the (Park Avenue Building – 301 S. Park)

# Montana Financial Education Coalition

## Check Register

### Description

Montana Financial Education Coalition - Bank Account

## 2019

Date	Description	Received	Payment	Balance	Reconciled	Account
	<i>Ending Balance as of 12/31/2017</i>			<b>\$35,184.24</b>		
12/5/2018	AG DOJ - Calendar	x \$500.00		\$35,684.24		Cal
12/21/2018	OPI - Calendar	x \$1,500.00		\$37,184.24		Cal
12/28/2018	MBA - Calendar	x \$500.00		\$37,684.24		Cal
12/28/2018	Div of Banking - Calendar	x \$625.00		\$38,309.24		Cal
12/28/2018	Montana Housing - Calendar	x \$625.00		\$38,934.24		Cal
12/28/2018	FIB Foundation - Calendar	x \$500.00		\$39,434.24	12/31/2018	Cal
12/21/2018	1246 Mountain Thyme Kitchen	x	\$306.00	\$39,128.24		Gen
1/1/2019	Advanced Litho - Calendar	x	\$2,764.00	\$36,364.24		Cal
1/18/2019	FRB - Calendar	x \$400.00		\$36,764.24	1/31/2019	Cal
2/1/2019	NWGF - Calendar	x \$500.00		\$37,264.24		Cal
2/1/2019	MSU Ext - Calendar	x \$500.00		\$37,764.24		Cal
2/26/2019	1247 Bruce Brensdal - SoS Fee	x	\$20.00	\$37,744.24	2/28/2019	Gen
2/26/2019	1248 Allegra - promo supplies	x	\$2,403.71	\$35,340.53	3/29/2019	Gen
3/28/2019	1249 Print and Mail - Bcards Copying	x	\$56.64	\$35,283.89		Gen
4/3/2019	FIB Foundation - Teacher Sponsor	x \$2,500.00		\$37,783.89	4/30/2019	Gen
5/9/2019	Steve Klimkiewicz	x	\$2,525.00	\$35,258.89	5/31/2019	Gen
6/19/2019	CD Purchase	x	\$20,000.00	\$15,258.89		
6/20/2019	Chastity Roofner RDI	x	\$750.00	\$14,508.89		Gen
6/20/2019	Katelyn Anderson MSU Ext Ravalli Cty Minigrant	x	\$700.00	\$13,808.89	6/28/2019	Gen
6/20/2019	Angie Main NACDC Minigrant	x	\$750.00	\$13,058.89		Gen
6/20/2019	Danielle Kaltenbach YouthBld HLN Minigrant	x	\$344.25	\$12,714.64		Gen
6/20/2019	Jasmine Caqrbajal MSU Ext Hill Cty Minigrant	x	\$750.00	\$11,964.64	7/31/2019	Gen
				\$11,964.64		
6/19/2019	CD Purchase	\$20,000.00		\$20,000.00		
				\$31,964.64		
	Receivable	\$28,150.00				
	Payables	\$31,369.60				
	2018 Balance Forward	\$35,184.24				
	Current Balance	\$31,964.64				
	Unrestricted Balance	\$29,078.64				
	Restricted Balance for Calendar	\$2,886.00				
	Restricted Balance for Conference	\$0.00				
	Current Balance	\$31,964.64				



# Montana Financial Education Coalition

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### Description

Montana Financial Education Coalition - Bank Account

## 2019

Date		Description	Received	Payment	Balance	Reconciled	Account
<i>Break down by activity:</i>							
Date		Description	Received	Payment	Balance		Account
<b>General:</b>					\$35,184.24		
12/21/2018	1246	Mountain Thyme Kitchen	\$0.00	\$306.00	\$34,878.24		Gen
2/26/2019	1247	Bruce Brendal - SoS Fee	\$0.00	\$20.00	\$34,858.24		Gen
2/26/2019	1248	Allegra - promo supplies	\$0.00	\$2,403.71	\$32,454.53		Gen
3/28/2019	1249	Print and Mail - Bcards Copying	\$0.00	\$56.64	\$32,397.89		Gen
4/3/2019	0	FIB Foundation - Teacher Sponsor	\$2,500.00	\$0.00	\$34,897.89		Gen
5/9/2019	0	Steve Klimkiewicz	\$0.00	\$2,525.00	\$32,372.89		Gen
<b>Conference</b>					\$0.00		
<b>Calendar:</b>					\$0.00		
12/5/2018		AG DOJ - Calendar	\$500.00	\$0.00	\$500.00		Cal
12/21/2018		OPI - Calendar	\$1,500.00	\$0.00	\$2,000.00		Cal
12/28/2018		MBA - Calendar	\$500.00	\$0.00	\$2,500.00		Cal
12/28/2018		Div of Banking - Calendar	\$625.00	\$0.00	\$3,125.00		Cal
12/28/2018		Montana Housing - Calendar	\$625.00	\$0.00	\$3,750.00		Cal
12/28/2018		FIB Foundation - Calendar	\$500.00	\$0.00	\$4,250.00		Cal
1/1/2019		Advanced Litho - Calendar	\$0.00	\$2,764.00	\$1,486.00		Cal
1/18/2019		FRB - Calendar	\$400.00	\$0.00	\$1,886.00		Cal
2/1/2019		NWGF - Calendar	\$500.00	\$0.00	\$2,386.00		Cal
2/1/2019		MSU Ext - Calendar	\$500.00	\$0.00	\$2,886.00		Cal

**MT Elder Fraud & Exploitation Prevention Network  
Committee Update  
3<sup>rd</sup> Quarter 2019**

The network and its respective members have been busy!

Richard Heitsumen reported that the **Senior Financial Defense Grant** group is in the process of wrapping up this year's clinic season. Breakdown is as follows:

**Hardin:** 82% of respondents surveyed were extremely satisfied, 18% were satisfied. Out of 10 volunteers that responded, 90% indicated that they were extremely satisfied, 1% indicated that they were satisfied. An estimated 20-25 appointments were completed.

**Wilsall:** 85.7% of respondents surveyed were extremely satisfied, 14.3% were satisfied. 3 of 4 volunteers said they were extremely satisfied, one did not respond. 8-14 appointments. (Bank of the Rockies' Senior Champions

**Libby:** 84% of respondents were extremely satisfied, 16% were satisfied. 66.7% of volunteers indicated that they were extremely satisfied, 33.3% indicated that they were satisfied. Approx. 30 appointments

**Safeguarding Our Seniors:** Brookdale Center for Healthy Aging of Hunter College, EverSafe, the Securities Industry and Financial Markets Association, the National Adult Protective Services Association, and several state Adult Protective Services (APS) systems have received a grant to fund the development and piloting of an online reporting platform for financial institutions to report suspicion of elder fraud and exploitation to APS, law enforcement, and district attorneys.

The primary aim of the project is to standardize and enhance reporting and investigation of financial exploitation of older people. The development of this reporting tool helps facilitate multi-disciplinary collaborative interventions with the goal of more timely interventions to identify and prevent abuse.

The program has been in pilot phase with large, national financial institutions for a bit now. As such, the program has been "vetted" by the larger organizations and has passed confidentiality standards they have. The program is looking for a rural area and a community bank to help test the pilot program. Because of Bank of the Rockies' partnership with Adult Protective Services in Montana, the bank has been asked to be the first community bank in the United States to help pilot the program for the next two years. (For the time being, Bank of the Rockies is the only community bank utilizing the program in the United States.)

Montana will go "live" in November with the program. In September, Jennell and Michael Hagenlock (MT Adult Protective Services Bureau Chief) will undergo training via webinar. Jennell will be tasked with naming specific individuals within the bank who will be able to access the program and the portal during the testing phase. These individuals must be trained on using the portal as well. Registered users will access the website via a web address and then login using secured credentials. They can log onto the portal at any time as long as they are connected to the internet. Usernames and passwords are not to be shared and if/when a registered user leaves the organization or is reassigned, the coordinator (Jennell in this case) will deactivate them from the portal and reassign referrals to another user.

Key benefits of the platform include:

- Communication and case status – reporting financial institutions will be able to check case status information from reporting agencies. (Details of the case are NEVER discussed with the reporter or anyone else who is not pertinent to the investigation.)

- Collaboration – the platform will enable APS to submit additional information and updates to the system, including the agency contact person and case status using a standardized dashboard.
- The platform will prevent duplicate referrals and promote collaboration by cross-referencing case information.
- Digital forensic analysis to detect signs and or patterns of financial exploitation will be made available.

This project will provide a single portal for financial institutions to report and take action, provides a platform for standardized communication and joint work between financial institutions, APS, and law enforcement to intervene to prevent crimes against older people. New referrals are created on the Safeguarding Our Seniors dashboard interface. (It is worth noting here that “sensitive” information is only viewable to the investigative agency and the financial institution.) If the referral is accepted the case will be assigned by the APS/SSR team for assessment, who can add notes, send messages back to the reporting financial institution, view an audit trail, and search referrals to link related cases.

Michael Hagenlock reported that this program is similar to one in development that APS is spearheading in Montana already. A vendor has been retained to begin setting this up. In the meantime, both portals will be utilized.

**51<sup>st</sup> Annual Governor’s Conference on Aging:** The network has created a panel of speakers and has a presentation that is titled Elder Fraud & Exploitation Prevention Measures and Success through Networking. The panel has been asked to be the Keynote Address on Thursday morning. Agencies that are represented on the panel are Adult Protective Services, Office of Consumer Protection/Department of Justice, AARP, MT Division of Banking and Financial Institutions and the Montana Commissioner of Securities and Insurance office.

**National Network of State Elder Justice Coalitions:** MT was extended an invitation to join this network and the first meeting was held via conference call on July 24, 2019. The first meeting’s purpose was to generate networking among state coalitions, identify common goals, identify needs, and generate synergy. There was a brainstorming session to decide how to identify other state coalitions and to decide on issues the group would like to address. The coalition will continue to meet and discuss various issues, how different networks are organized, etc.

**National Adult Day Services Conference:** In October Jennell will travel to Minneapolis as a presenter in conjunction with the American Bankers Association and the Isanti County Sheriff’s Department. The presentation will focus on partnerships and how important they are in the fight against elder abuse, fraud, and exploitation.



# MFEC

Montana Financial  
Education Coalition

**Board of Directors**  
**(As of 9/3/2019)**

No.	Name	Organization	Title	Committees	Phone/Email
1	Chris Romano, President	Division of Banking and Financial Institutions	Non- Depository Bureau Chief	Outreach (Chair)	406-841-2928 <a href="mailto:cromano@mt.gov">cromano@mt.gov</a>
2	Jennell Huff Vice President	Bank of the Rockies	Customer Service Representative /Maintenance Specialist	Elder Fraud Prevention (Chair) and K- 12	406-686-4204 <a href="mailto:jhuff@bankoftherockies.com">jhuff@bankoftherockies.com</a>
3	Bruce Brensdal, Treasurer	Montana Board of Housing	Administrator	Conference	406-841-2844 <a href="mailto:bbrensdal@mt.gov">bbrensdal@mt.gov</a>
4	Rhonda Krieger, Secretary	Federal Reserve Bank of Minneapolis, Helena Branch	Business Analyst – Regional Outreach & Operations	K-12, Conference and Native American	406-447-3864 <a href="mailto:rhonda.krieger@mpls.frb.org">rhonda.krieger@mpls.frb.org</a>
5	Diana Holshue, Immediate Past President	Federal Reserve Bank of Chicago	Regional Account Executive	K-12 (Chair) and Native American	406-431-8129 <a href="mailto:diana.Holshue@chi.frb.org">diana.Holshue@chi.frb.org</a>
6	Chuck Munson	MT Office of the Attorney General, DOJ, OCP	Assistant Attorney General	Conference and Elder Fraud Prevention	406-444-2026 <a href="mailto:cmunson@mt.gov">cmunson@mt.gov</a>
7	Amy Sullivan	Montana Community Foundation	Director, Montana Office of Gift Planning		406-541-7406 <a href="mailto:amy@mtcf.org">amy@mtcf.org</a>
8	Kelly Bruggeman	First Interstate Bank Foundation - Billings	Vice President		406-255-5393 <a href="mailto:kelly.bruggeman@fib.com">kelly.bruggeman@fib.com</a>

9	Lynne Egan	Montana Commissioner of Securities and Insurance	Deputy Commissioner of Securities	Conference	406-444-4388 <a href="mailto:legan@mt.gov">legan@mt.gov</a>
10	Marsha Goetting	MSU Extension - Bozeman	MSU Extension Family Economics Specialist	Elder Fraud Prevention	406-994-5695 <a href="mailto:goetting@montana.edu">goetting@montana.edu</a>
11	Megan Vincent	MT Office of Public Instruction	Family & Consumer Sciences Education Specialist	K-12	406-444-3599 <a href="mailto:mvincent2@mt.gov">mvincent2@mt.gov</a>
12	Pam O'Reilly	Montana Bankers Association	Association Services Director	Elder Fraud Prevention, Outreach, and Native American	406-441-4703 <a href="mailto:pam@montanabankers.com">pam@montanabankers.com</a>
13	Ryan Egebrecht	Wells Fargo	Personal Banker II	Elder Fraud Prevention	406-457-4595 <a href="mailto:Ryan.a.egebrecht@wellsfargo.com">Ryan.a.egebrecht@wellsfargo.com</a>
14	Tim Summers	AARP	State Director	Elder Fraud Prevention	406-457-4701 <a href="mailto:tsummers@aarp.org">tsummers@aarp.org</a>
15	Karissa Drye	Homeward, Inc. - Missoula	Operations and Program Director	Conference	406-532-4663 x 12 <a href="mailto:karissa@homeward.org">karissa@homeward.org</a>
16	Kendra Edlin	Montana's Credit Unions	Foundation Director	Elder Fraud and K-12	406-324-7460 <a href="mailto:kendra@mcun.coop">kendra@mcun.coop</a>
17	Sean Thomas	EverFi	Schools Manager	K-12	208-731-7746 <a href="mailto:sthomas@everfi.com">sthomas@everfi.com</a>
18	Michael Hagenlock	Montana Department of Public Health & Human Services	Adult Protective Services Bureau Chief	Elder Fraud	406-594-0105 <a href="mailto:mhagenlock@mt.gov">mhagenlock@mt.gov</a>

## Delegations

Name	Organization	Title	Committee	Phone/Email
Stacey Black	First Interstate Bank Foundation - Billings	Grant Administrator		406-255-5393 stacey.Black@fib.com
Cheryl Cohen	Montana Board of Housing	Operations Manager	Conference	406-841-2826 cheryl.cohen@mt.gov
Penny Cope	Montana Board of Housing	Research and Outreach Project Manager	Outreach	406-841-2846 pcope@mt.gov
Cara Ewing	Federal Reserve Bank of Minneapolis, Helena Branch	Business Analyst		406-447-3972 cara.Ewing@mpls.frb.org
Linda Leffler	Division of Banking and Financial Institutions	Admin. Assistant	Conference and Outreach	406-841-2932 lleffler@mt.gov
Joel Schumacher	MSU Extension - Bozeman	Extension Economic Associate Specialist	Conference	406-994-6637 jschumacher@montana.edu
Monica Smillie	Division of Banking and Financial Institutions	Non-Depository Examiner	Conference and Outreach	406-841-2945 msmillie@mt.gov
Al Ward	AARP	State President	Elder Fraud and Native American	406-422-9759 aeward.aw@gmail.com

## Committee Assignments

**Elder Fraud Prevention:** Jennell Huff (Chair), Marsha Goetting, Ryan Egebrecht, Tim Summers, Pam O'Reilly, Kendra Edlin, Michael Hagenlock, and Chuck Munson

**Conference:** Chuck Munson (Co-Chair), Joel Schumacher (Co-Chair), Bruce Brensda, Karissa Drye, Rhonda Krieger, Cheryl Cohen, Monica Smillie, Chris Romano, and Linda Leffler

**K-12:** Diana Holshue (Chair), Rhonda Krieger, Megan Vincent, Jennell Huff, Kendra Edlin, and Sean Thomas

**Native American:** Diana Holshue and Pam O'Reilly

**Outreach (Marketing):** Chris Romano (Chair), Pam O'Reilly, Linda Leffler, and Monica Smillie