

To Be or Not to Be Regulated?

Jeannine Jacokes was appointed CEO of Partners for the Common Good in 2001. Prior to coming to PCG, Jeannine served for more than six years as a senior member of the management team at the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund, where she was a leader in designing and implementing the Fund's programs and operations. She came to the CDFI Fund after serving as a senior policy advisor at the U.S. Senate Committee on Banking, Housing and Urban Affairs. During her five years at the Committee, Jeannine played a key role in drafting many of the laws that currently govern the U.S. Department of Housing and Urban Development's programs, as well as monitoring and providing oversight of Federal regulatory agencies that administer laws which impact the availability of credit in underserved markets. Jeannine also served for two years at the U.S. Department of Housing and Urban Development. In addition to her work with PCG, Jeannine serves as senior policy advisor to the Community Development Bankers Association (CDBA), the national trade association for community development banks. She serves on the Board of Directors of Opportunity Finance Network, the CDFI Coalition, and the Social Enterprise Alliance. For three years, Jeannine was the President of the Board of Directors of the Women in Housing and Finance Foundation, a District of Columbia community foundation that promotes financial literacy among low-income individuals. Jeannine holds a Masters degree in City and Regional Planning from the University of North Carolina at Chapel Hill and a B.A. from Aquinas College in Grand Rapids, Michigan.

Alan Branson is Executive Vice President and Chief Operating Officer for the Enterprise Corporation of the Delta (ECD) and Hope Community Credit Union (HOPE) with responsibility for the companies' Business Lending, Mortgage Lending, Retail Branch Network, and Community and Economic Development activities. Branson previously worked as a commercial banker at Signet Bank serving small and medium-sized businesses, a consultant to the Microlending program at the North Carolina Rural Economic Development Center, a Research Associate at Harvard Business School, and a developer of extended-stay hotel properties. Branson earned a B.A. from Oral Roberts University, a M.B.A. from the Kenan-Flagler School of Business at the University of North Carolina, and spent two years in post-graduate studies at the Harvard Business School. He has also completed the Southeastern School of Advanced Commercial Lending, the Venture Capital Institute, and additional coursework from the Commercial Finance Association. Branson serves on the OFN Board of Directors, the Mid-South Delta LISC Local Advisory Committee, and the Mississippi Swimming Board of Directors.

Ben Steinberg is the Senior Vice-President of Southern Bancorp, America's largest rural development bank. In this role, Mr. Steinberg directs all mission related activities of Southern Bancorp and its three non-profit affiliates. Mr. Steinberg came to Little Rock five years ago as a volunteer in Wesley Clark's presidential campaign. In July 2004, he became the president of Southern Financial Partners (now Southern Bancorp Capital Partners) in Helena. In 2009, Mr. Steinberg moved to Washington D.C. to help step-up Southern's coordination with federal grant programs and funding for community development and mission focused change in rural communities. Under his leadership, Southern Bancorp Capital Partners has helped leverage over \$100 million in grants, loans and public and private capital to improve the lives of those living and working in Clark County and Phillips County. He serves on the Federal Reserve Bank of St. Louis Community Development Advisory Council. In 2007, he was named "Non-Profit Executive of the Year" by Arkansas Business Magazine. Mr. Steinberg's previous experience includes ten years of service with the Foundation for International Community Assistance (FINCA) in Tanzania, Armenia and Kazakhstan, with the final three years of this service as Managing Director of this 130-employee successful microfinance organization. Mr. Steinberg has a Master's Degree in Public Affairs from the Woodrow Wilson School at Princeton University and Bachelor's Degree in Economics and International Relations from University of California at Davis.

Charles Tansey is Senior Advisor, Office of the Chief Executive Officer at [NeighborWorks America](#). He is responsible for developing financial programs, projects and transactions that facilitate the formation of wealth among America's poorer communities and constituencies. Mr. Tansey spent twenty years in corporate banking and corporate finance at the Chase Manhattan Bank, the Bank of New York, and Commonwealth Capital Partners. In 1991, as a volunteer, he helped set up and manage the day to day operations of the \$1.3 billion bailout agency for the privately insured banks and credit unions in the state of Rhode Island. Later, he helped set up and served as the Interim Executive Director of both the Minority Investment Development Corporation (RI) and the Rhode Island Coalition for Minority Investment. He was appointed by President Clinton as Associate Deputy Administrator for Capital Access at the SBA, managing the \$50 billion in assets of the 7(a), 504, microloan, trade finance, New Markets and venture capital programs. As part of his responsibilities he designed and helped set up the SBA's Office of Lender Oversight, presided over the initiation of the SBA's \$10 billion asset sale program, and served on the Investment Committee for approval of SBICs and the Advisory Board of the CDFI Fund at the US Department of Treasury. Mr. Tansey co-designed the software and the course for the Sustainable Mission: Pricing, Funding and Managing Community Development Assets, and authored the new book, CDFIs, Capital Markets and Organizational Credit Risk. Mr. Tansey presently serves as Secretary at The Appraisal Foundation Advisory Council, as Treasurer and Director on the Board of Partners for the Common Good, as Director on the Board of the Fair Mortgage Collaborative; and on the Advisory Boards for Wall Street Without Walls, UrgentVC!, Waveland Ventures, and CARS (the CDFI Assessment and Rating System). He was born on the east side of San Jose, California, and is married with two children. He graduated from Phillips Academy Andover, and from Brown University.

Janet A. Tasker is the Deputy Associate Administrator for the Office of Capital Access of the Small Business Administration. Capital Access includes the major finance programs of the Small Business Administration – loan programs, investments, surety bonds and oversight. She joined the SBA in September 2000 to lead the newly created Office of Lender Oversight. In this role, she implemented the risk based approach to lender oversight and portfolio evaluation utilizing credit scoring methodologies that is now in place. SBA is one of the first Federal government agencies to adopt this approach for measuring and monitoring credit risk. Prior to joining SBA, she worked at HUD managing the mission oversight activities of Fannie Mae and Freddie Mac including establishing and monitoring their affordable housing goal performance. Ms. Tasker has over 20 years of banking experience serving as a bank examiner, a consultant with The Secura Group and a senior officer with a large regional bank in New England.