# 2026 Current Fiscal Year Report: FDIC Advisory Committee on Economic Inclusion

Report Run Date: 11/25/2026 03:07:02 AM

| 1. Department or Agency | 2. Fiscal Year |
|---|---|
| Federal Deposit Insurance Corporation | 2026 |

| 3. Committee or Subcommittee | 3b. GSA Committee No. |
|---|---|
| FDIC Advisory Committee on Economic Inclusion | 30785 |

| 4. Is this New During Fiscal Year? | 5. Current Charter | 6. Expected Renewal Date | 7. Expected Term Date |
|---|---|---|---|
| No | 11/21/2024 | 11/21/2026 | 11/21/2026 |

| 8a. Was Terminated During FiscalYear? | 8b. Specific Termination Authority | 8c. Actual Term Date |
|---|---|---|
| No | | |

| 9. Agency Recommendation for Next FiscalYear | 10a. Legislation Req to Terminate? | 10b. Legislation Pending? |
|---|---|---|
| Terminate | No | Not Applicable |

**11. Establishment Authority** Agency Authority

| 12. Specific Establishment Authority | 13. Effective Date | 14. Commitee Type | 14c. Presidential? |
|---|---|---|---|
| November 2, 2006, Board Resolution | 11/02/2006 | Continuing | No |

**15. Description of Committee** National Policy Issue Advisory Board

| 16a. Total Number of Reports | No Reports for this FiscalYear |
|---|---|

| 17a. Open | 0 | 17b. Closed | 0 | 17c. Partially Closed | 0 | Other Activities | 0 | 17d. Total | 0 |
|---|---|---|---|---|---|---|---|---|---|

**Meetings and Dates**

No Meetings

| | Current FY | Next FY |
|---|---|---|
| **18a(1). Personnel Pmts to Non-Federal Members** | $0.00 | $0.00 |
| **18a(2). Personnel Pmts to Federal Members** | $0.00 | $0.00 |
| **18a(3). Personnel Pmts to Federal Staff** | $1,833.35 | $0.00 |
| **18a(4). Personnel Pmts to Non-Member Consultants** | $0.00 | $0.00 |
| **18b(1). Travel and Per Diem to Non-Federal Members** | $0.00 | $0.00 |
| **18b(2). Travel and Per Diem to Federal Members** | $0.00 | $0.00 |
| **18b(3). Travel and Per Diem to Federal Staff** | $0.00 | $0.00 |
| **18b(4). Travel and Per Diem to Non-member Consultants** | $0.00 | $0.00 |
| **18c. Administrative Costs (FRNs, contractor support, In-person/hybrid/virtual meetings)** | $0.00 | $0.00 |
| **18d. Other (all other funds not captured by any other cost category)** | $0.00 | $0.00 |
| **18e. Total Costs** | $1,833.35 | $0.00 |
| **19. Federal Staff Support Years (FTE)** | 0.01 | 0.00 |

**20a. How does the Committee accomplish its purpose?**

The scope and objectives of the Committee were to provide advice and recommendations on initiatives to expand access to banking services for underserved populations.

**20b. How does the Committee balance its membership?**

Members were appointed to represent the varied and diverse interests affected by the issues the committee considered. Members represented a cross-section of interests from the federal government, banking industry, state regulatory authorities, consumer or public advocacy organizations, community-based groups, academia, philanthropic organizations, as well as others impacted by banking-related practices.

**20c. How frequent and relevant are the Committee Meetings?**
Zero

**20d. Why can't the advice or information this committee provides be obtained elsewhere?**
To support the FDIC’s commitment to empirical policy development, the FDIC established the Committee on Economic Inclusion. Information was gathered to assist the agency in evaluating its effectiveness in improving the delivery of financial services to underserved communities and in dealing with the entities it regulates, including the costs and benefits associated with existing regulations and the efficiency of supervisory methods currently employed. The advice could not have been obtained through another mechanism because the unique background of the individuals with relevant subject matter expertise who were brought together through the Committee could not have been replicated elsewhere.

**20e. Why is it necessary to close and/or partially closed committee meetings?**
N/A

**21. Remarks**
The Committee terminated automatically two years from the date of the charter filing.

## Designated Federal Officer

Elizabeth Ortiz Deputy Director of Consumer and Community Affairs

| Committee Members | Start | End | Occupation | Member Designation |
|---|---|---|---|---|
| Antonakes, Steven | 03/25/2022 | 12/31/2027 | Executive Vice President for Enterprise Risk Management, Eastern Bank | Representative Member |
| Bilonick, Marla | 08/30/2022 | 12/31/2027 | President and CEO, National Association for Latino Community Asset Builders | Representative Member |
| Calhoun, Michael | 03/25/2022 | 12/31/2027 | President, Center for Responsible Lending | Representative Member |
| Camper, Naomi | 07/02/2020 | 12/31/2027 | Chief Policy Officer, American Bankers Association | Representative Member |
| DeMarco, Edward | 01/25/2024 | 12/31/2026 | President, Housing Policy Council, Washington, D.C. | Representative Member |
| Foley, Thomas | 03/25/2022 | 12/31/2027 | Executive Director, National Disability Institute | Representative Member |
| Henderson, Wade | 11/01/2024 | 12/31/2027 | Senior Advisor Leadership Conference on Civil and Human Rights; Senior Advisor Leadership Conference Education Fund | Representative Member |
| Kelly, Kenneth | 03/25/2022 | 12/31/2027 | Chairman and CEO, First Independence Corp and First Independence Bank | Representative Member |
| Libby, Margaret | 07/11/2019 | 12/31/2026 | CEO and Founder, MyPath | Representative Member |

| | | | | |
|---|---|---|---|---|
| McHale, Brandee | 03/25/2022 | 12/31/2027 | President, Citi Foundation; Head, Citi Community Investing and Development | Representative Member |
| Mintz, Jonathan | 07/11/2019 | 12/31/2026 | Founding President and CEO, Cities for Financial Empowerment Fund | Representative Member |
| Phillips, Leigh | 01/25/2024 | 12/31/2026 | President and Chief Executive Officer, Saverlife, Arlington, VA | Representative Member |
| Rademacher, Ida | 10/30/2023 | 12/31/2026 | Co-Executive Director, Aspen Financial Security Program, Washington, D.C. | Representative Member |
| Rodriguez, Marietta | 10/30/2023 | 12/31/2026 | President and Chief Executive Officer, NeighborWorks America, Washington, D.C. | Representative Member |
| Tescher, Jennifer | 07/02/2020 | 12/31/2027 | Founder, President and CEO, Financial Health Network | Representative Member |
| Weinstock, Susan | 03/31/2023 | 12/31/2025 | President and CEO, Consumer Federation of America | Representative Member |

**Number of Committee Members Listed:** 16

**Narrative Description**

The scope and objectives of the Committee were to provide advice and recommendations on initiatives to expand access to banking services for underserved populations.

**What are the most significant program outcomes associated with this committee?**

| | Checked if Applies |
|---|---|

| | |
|---|---|
| Improvements to health or safety | ☐ |
| Trust in government | ☑ |
| Major policy changes | ☑ |
| Advance in scientific research | ☐ |
| Effective grant making | ☐ |
| Improved service delivery | ☑ |
| Increased customer satisfaction | ☑ |
| Implementation of laws or regulatory requirements | ☑ |
| Other | ☐ |

**Outcome Comments**

NA

**What are the cost savings associated with this committee?**

| | Checked if Applies |
|---|---|
| None | ☐ |
| Unable to Determine | ☑ |
| Under $100,000 | ☐ |
| $100,000 - $500,000 | ☐ |
| $500,001 - $1,000,000 | ☐ |
| $1,000,001 - $5,000,000 | ☐ |
| $5,000,001 - $10,000,000 | ☐ |
| Over $10,000,000 | ☐ |
| Cost Savings Other | ☐ |

**Cost Savings Comments**

NA

**What is the approximate Number of recommendations produced by this committee for the life of the committee?**

0

**Number of Recommendations Comments**

**What is the approximate Percentage of these recommendations that have been or will be Fully implemented by the agency?**

0%

**% of Recommendations Fully Implemented Comments**
N/A

**What is the approximate Percentage of these recommendations that have been or will be Partially implemented by the agency?**
0%

**% of Recommendations Partially Implemented Comments**
N/A

**Does the agency provide the committee with feedback regarding actions taken to implement recommendations or advice offered?**
Yes ☐ No ☑ Not Applicable ☐

**Agency Feedback Comments**
The Committee had no meetings in FY26, therefore the Agency did not provide feedback

**What other actions has the agency taken as a result of the committee's advice or recommendation?**

| | Checked if Applies |
|---|---|
| Reorganized Priorities | ☐ |
| Reallocated resources | ☐ |
| Issued new regulation | ☐ |
| Proposed legislation | ☐ |
| Approved grants or other payments | ☐ |
| Other | ☑ |

**Action Comments**
N/A

**Is the Committee engaged in the review of applications for grants?**
No

**Grant Review Comments**
NA

**How is access provided to the information for the Committee's documentation?**

| | Checked if Applies |
|---|---|
| Contact DFO | ☐ |
| Online Agency Web Site | ☑ |
| Online Committee Web Site | ☑ |
| Online GSA FACA Web Site | ☑ |
| Publications | ☐ |
| Other | ☑ |

**Access Comments**

Access to committee information may be obtained from the FDIC Advisory Committee on Economic Inclusion website located at https://www.fdic.gov/about/advisory-committees/economic-inclusion/ and is also available in the FDIC Public Information Center.