

Directors' College Biographies

RD/DRD

Mary Barry

FDIC – Regional Director

Opening Remarks/Regulator Panel

Mary serves as the Regional Director for the New York Region with responsibility for the risk management and consumer compliance supervision programs. Prior to her current role, she served as the Acting Deputy Regional Director in the Division of Risk Management Supervision in the New York Region since February 2024. Previously, she served as an Assistant Regional Director in the New York Region and was responsible for the risk management supervision program for financial institutions in Connecticut, southeastern and western Massachusetts, Rhode Island and Vermont. She was also responsible for the AML/CFT and Fraud program areas in the New York Region. Mary joined the FDIC in 1986 as an examiner in the Concord, NH Field Office, and served as a Review Examiner and Field Supervisor before becoming an Assistant Regional Director in 1997. She earned a Bachelor of Science degree in Business Administration at the University of New Hampshire and is a graduate of American Bankers Association Stonier Graduate School of Banking.

Sandra DiChiara

FDIC – Deputy Regional Director (DCP)

Regulator Panel

Sandy is the Deputy Regional Director with the FDIC in the Division of Depositor and Consumer Protection for the New York Region. Prior to assuming that role in December 2025, she served as the Field Supervisor for the New York Territory. Sandy joined the FDIC in 1993 as an assistant examiner in the Boston North Field Office, and subsequently served as a compliance examiner, senior compliance examiner, review examiner, fair lending examination specialist before becoming a field supervisor in 2007. She has served in a numerous other leadership roles including Acting Chief Administrative Management, Project Manager for the FDIC Culture Initiative, Chairman of the Course Oversight Group, and Chairman of the Field Supervisor Council.

Sandy is a graduate of the USDA Executive Leadership Program and the ABA National Graduate School of Compliance Management. She is also a Certified Regulatory Compliance Manager. Sandy received her Bachelor of Science degree from Regis College.

Assistant Regional Directors

Bethany Manning

FDIC – Assistant Regional Director (RMS)

Regulator Panel

Bethany has over 25 years of experience at the FDIC. As an Assistant Regional Director in the Division of Risk Management Supervision (RMS) in the New York Region she has supervisory responsibility for financial institutions in Maine, New Hampshire, northeastern Massachusetts, Puerto Rico, and the U.S. Virgin Islands. Ms. Manning actively participates in regional regulatory matters and oversees the Northeast New England Territory and San Juan Field Office. She leads the New York Region's Training Committee and serves on the Regional Review Committee. Ms. Manning held prior positions as the Boston South Field Supervisor, New York Region's Regional Administrative Specialist, and Examiner in the Boston South and Boston North offices. She has completed several special assignments including Acting Special Assistant to the Division Director. Bethany is a Certified Anti-Money Laundering Specialist, and as an examiner served as a Bank Secrecy Act Subject Matter Expert. Ms. Manning graduated from Northeastern University, Boston, MA, with a Bachelor of Science in Business Administration with a Finance and Marketing concentration, and Graduate School of Banking at the University of Pennsylvania.

Kara Ritchie

FDIC – Assistant Regional Director (DCP)

Regulator Panel

Kara currently serves as an Assistant Regional Director for the Division of Depositor and Consumer Protection. She is responsible for overseeing the territories conducting consumer compliance and Community Reinvestment Act examinations throughout the New England states, the District of Columbia, Maryland, New Jersey, Puerto Rico, and the Virgin Islands. Kara began her career with the FDIC in June 1993, as a Compliance Examiner trainee. In April 1997, she became a Commissioned Compliance Examiner and earned her Certified Regulatory Compliance Manager certification. Other positions held at the FDIC include Policy Analyst in the Washington Office, as well as Review Examiner, Supervisory Examiner, and Field Supervisor of the former Southern New England Field Territory in Foxborough, Massachusetts. Kara received a Bachelor of Science from Bentley University in Waltham, Massachusetts in 1993.

Ombudsman

Jennifer Conboy Molony
FDIC – New York Regional Ombudsman
Opening Remarks

Jennifer currently serves as the Regional Ombudsman for the New York Region. She joined the FDIC in 1989 as a Risk Management Examiner in the Chicago Territory and holds a dual commission in Risk Management and Consumer Compliance. Jennifer also served as a Risk Management Supervisory Examiner, Special Assistant to the Regional Director, and Examination Specialist in the Division of Risk Management Supervision. She graduated from the Graduate School of Banking, Madison, Wisconsin, has an MBA in Finance from Loyola University, Chicago, Illinois, and a Bachelor of Science in Economics from Marquette University, Milwaukee, Wisconsin.

Specialists

Troy Bressette
FDIC – Review Examiner (DCP)
CRA Overview

Troy is a Review Examiner in the Boston Area Office of the New York Region. He started his career with the FDIC in 2003, and since then has served as Acting Assistant Regional Director, Review Examiner, and Senior Compliance Examiner in the New York Region, and as the Special Assistant to the Senior Deputy Director and as a Review Examiner in the Washington Office, as well as Review Examiner in the Dallas and San Francisco Regions. Troy has gained expertise in several complex areas of consumer protection including RESPA Section 8, overdraft payment programs, and Section 5 of the FTC Act – Unfair and Deceptive Acts and Practices; he is also a subject matter expert in the Community Reinvestment Act. Troy earned a Bachelor of Science – Business Administration in Finance and Management degree from Northeastern University and graduated from the ABA Stonier Graduate School of Banking at the University of Pennsylvania in 2016.

Michael Flynn
FDIC – Supervisory Examiner (Information Technology)
Emerging Technology

Michael is a Supervisory Examiner – Information Technology (IT) in the FDIC’s Boston Area Office where he supervises a team of Senior IT Examiners located throughout the NY Region. He has worked for the FDIC for 33 years, spending 19 years as a Field Examiner in several New England Field Offices. Prior to becoming an SE, he served as an Examination Specialist (IT) focusing primarily on supervising technology risks at large, complex, and problem banks and technology service providers. Over his career, he has worked on various special projects and assignments, such as authoring supervisory guidance, participating in Shared National Credit reviews, and overseeing problem banks.

Rebecca Williams

FDIC – Case Manager (Special Activities)

Payment Fraud

Rebecca began her FDIC career 35 years ago as a Safety & Soundness Examiner. For the past 20 years, Rebecca has served as a Case Manager of Special Activities at the FDIC's Boston Area Office in Braintree, Massachusetts. In this capacity, Rebecca deals primarily with Bank Secrecy Act/Anti-Money Laundering (BSA/AML) and fraud-related matters. She has been a BSA/AML subject matter expert for over 25 years, and she periodically speaks to banker groups and trains FDIC staff on BSA/AML and fraud-related matters. Rebecca has a Bachelor of Science degree from Bentley College in Waltham, Massachusetts.

Field Management

John Penkala

FDIC – Field Supervisor, New England North Territory (DCP)

John Penkala currently serves as the DCP Field Supervisor for the New England North Territory. Prior to his current assignment, he was serving as a DCP Supervisory Examiner in the territory. He began his FDIC career with Risk Management in 1991 in the Concord, NH Field Office, and holds a dual commission in Risk Management and Consumer Compliance. John has also served as Acting Chief of the Fair Lending and CRA Section in the Washington Office, Acting Special Assistant to the Senior Deputy Director, Acting Assistant Regional Director, Review Examiner, and a Corporate University Instructor. John holds a Bachelor of Arts in Economics, with a dual major in Business Administration, from the University of New Hampshire.

Randall Lloyd

FDIC –Field Supervisor, Northeast New England Territory (RMS)

Randy currently serves as the RMS Field Supervisor for the Northeast New England Territory. Prior to his current assignment, he served as an RMS Supervisory Examiner in the Territory. He began his FDIC career in 1993 in the Lexington, MA field office, and earned his Risk Management commission in 1996. Randy also served as Acting Assistant Regional Director in the Atlanta Region, Case Manager in both the Boston and Atlanta Regions, Acting Regional Manager for the Division of Insurance and Research for New England, and a Corporate University Instructor. Randy holds a Bachelor of Science in Business Administration from Babson College, a Master of Science in Finance from Boston College, and graduated from the ABA Stonier Graduate School of Banking at Georgetown University.

DIR

Stephen Simpson
FDIC – Senior Financial Analyst
Economic Update

Stephen came to the FDIC in 2009 as a Financial Institution Specialist (Risk Management) in the New York City field office where he led examinations of financial institutions, served as a capital markets subject matter expert for community banks, and participated in shared national credit reviews. He transitioned to the FDIC's Division of Insurance and Research in 2016 where he focuses on identifying macro risks affecting the banking environment and quantifying risk exposure within the New York Region's insured institutions. Stephen has also served as a voting member of the International Exposure Review Committee and an instructor at the FDIC Training Center. Prior to joining the FDIC, he worked in the mortgage-backed securities industry. Stephen holds a finance degree from The University of Texas at Austin and an MBA from Georgetown University.