

Destin Fire Control District
Board of Fire Commissioners

Regular Meeting
848 Airport Road
Destin, Florida 32541

April 11, 2017
5:30 p.m.

Destin Fire Control District
Agenda
Board of Fire Commissioners
848 Airport Road, Destin, Florida 32541
April 11, 2017, at 5:30 p.m.

This meeting is open to the public

- 1. Meeting called to order by the Chairman**
- 2. Public Comments**
- 3. Review of minutes:**
 - a. Regular meeting – March 14, 2017
- 4. Review of Financial Report:**
 - a. March 31, 2017
- 5. Old Business:**
 - a. Appointee to Firefighters' Retirement Trust Fund
 - b. Staff/Management wage increases
- 6. Chief Reports:**
 - a. Beach Safety Update
 - b. Training Report
 - c. Inspection Report
 - d. Response Change Report
 - e. Overtime Report
- 7. New Business:**
 - a. None
- 8. Next Meeting:** Regular Meeting: May 9, 2017 at 5:30pm
- 9. Adjournment**

DESTIN FIRE CONTROL DISTRICT
Regular meeting of the Board of Fire Commissioners
Main Station
848 Airport Road
Destin, Florida 32541

March 14, 2017

Minutes

Commissioners present: Rick Moore, Tommy Green and Bob Wagner

Commissioner absent: Jack Wilson and Mike Buckingham

Staff present: Chief Kevin Sasser, Division Chiefs Joe D'Agostino and Kathryn Wagner, Allison Henderson

Staff absent: Division Chief Matt Taylor

The meeting was called to order by Chairman Moore at 5:30 p.m.

Public Comments:

Deborah Thurmon of Destin followed up on a public records request regarding a potential pension trustee. She stated she was told the application for the second trustee was with a Commissioner that was out of town. Division Chief Wagner stated that was incorrect and that she filled Ms. Thurmon's request, however she was unable to contact one Commissioner since he was out of town. She told Ms. Thurmon that once the Commissioner was back in town she would contact him and provide Ms. Thurmon with any information he may or may not have. Deborah Thurmon stated that in the January meeting Chief Sasser said he had reviewed the information on both candidates and would be happy with either one so that information would not be dependent on a commissioner being out of town. Chief Sasser stated he would answer Ms. Thurmon's questions after the meeting.

Presentation of September 30, 2016 Audit Report

Bruce Nunnally of Carr, Riggs & Ingram presented the September 30, 2016 audit report. He stated it was a clean audit with no issues. He stated assets were up and liabilities were up as well because of the state pension payment. Mr. Nunnally stated the net pension liability was \$10,297,735, which was 60.3% funded and commented that the pension liability increased due to the decrease in earnings assumption rate from 8% to 7.5%. General discussion occurred. Bruce Nunnally stated there were no issues with internal reporting or compliances. He further complimented Division Chief Wagner with how much information she provides which makes their job easier.

Commissioner Green made a motion to approve the September 30, 2016 audit report. Commissioner Wagner seconded. No further discussion. The motion passed unanimously.

Review of minutes:

The minutes for the regular meeting of February 14, 2017 were presented.

Commissioner Wagner made a motion to approve the minutes for the regular meeting February 14, 2017. Commissioner Green seconded. No discussion. The motion passed unanimously.

Review of the Financial Report:

Division Chief Wagner presented the financial statement ending February 28, 2017. She stated it was a quiet month for expenditures with the exception of health insurance. She stated for the month of February there was \$57,000 in reimbursements through the HRA account which was extremely high compared to the normal monthly reimbursement of \$10,000 to \$12,000. She stated the budget should be fine, but we will have to monitor it closely.

Commissioner Wagner made a motion to approve the financial statement ending February 28, 2017. Commissioner Green seconded. No discussion. The motion passed unanimously.

Old Business:

1. Appointee to Firefighters' Retirement Trust Fund
2. Staff/Management wage increases

Commissioner Wagner made a motion to table both old business items until the next meeting when the full Board would be present. Commissioner Green seconded. No discussion. The motion passed unanimously.

Chief Reports:

1. Beach Safety report

Division Chief D'Agostino presented the beach safety report. He stated it was a quiet month and will be getting more information for the YMCA donation. Discussion concerning Junior Lifeguard Program occurred.

2. Training report

Chief Sasser stated the training report will be combined with next month's report, but we were running the 3 new firefighters through the basics last month. Further discussion occurred.

3. Inspection report

Chief Sasser presented the inspection report. No discussion.

4. Response Change report

Chief Sasser presented the response change report with 84% under 8 minutes and 90% at 8:27. He stated zone 1 remains the busiest. No discussion.

5. Overtime report

Chief Sasser presented the overtime report. No discussion.

New Business:

None

Next meeting:

Rick Moore reminded the Board that the next regular meeting will be April 11, 2017 at 5:30 p.m.

Adjournment:

With no additional business to be discussed, the meeting adjourned at 6:00 p.m.

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Destin Fire Control District**Balance Sheet**

As of March 31, 2017

	<u>March 2017</u>
ASSETS	
Current Assets	
Checking/Savings	
Petty cash	\$ 100
Trustmark - checking	580,445
Trustmark - hra checking	14,261
Trustmark - impact fee	1,035,337
FLGIT - Day to Day Fund	1,503,990
FLGIT - Short Term Bond Fund	4,425,983
Total Checking/Savings	<u>7,560,116</u>
Accounts Receivable	
Accounts Receivable	217,075
Total Accounts Receivable	<u>217,075</u>
Other Current Assets	
Ed supplement receivable	2,640
Total Other Current Assets	<u>2,640</u>
Total Current Assets	<u>7,779,831</u>
Fixed Assets	
Land	278,555
Building	1,328,209
Building Improvements	1,407,985
Equipment - firefighting	315,967
Equipment - other	942,957
Equipment - station	331,023
Vehicles	2,660,458
Accumulated depreciation	(3,821,549)
Total Fixed Assets	<u>3,443,605</u>
Other Assets	
Prepaid expenses	132,347
Total Other Assets	<u>132,347</u>
Deferred outflows of resources from Pension Fund	<u>1,767,282</u>
TOTAL ASSETS AND DEFERRED OUTFLOWS OF RESOURCES	<u><u>\$ 13,123,065</u></u>

Destin Fire Control District
Balance Sheet
As of March 31, 2017

	<u>March 2017</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts payable	\$ 13,970
Other Current Liabilities	
Accrued wages payable	74,878
Accrued HRA Benefits	21,722
Prepaid Legal Services	283
Compensated absences-in 1 yr	142,171
Total Other Current Liabilities	<u>239,054</u>
Total Current Liabilities	253,024
Long Term Liabilities	
Compensated absences-more 1 yr	148,563
OPEB Liability	102,000
Retirement Trust Fund	10,297,735
Total Long Term Liabilities	<u>10,548,298</u>
Total Liabilities	<u>10,801,322</u>
Equity	
Nonspendable Fund	
Nonspendable - Investment General Fixed Assets Fund	3,443,605
Nonspendable - Prepaid Insurance Fund	132,347
Total Nonspendable Fund	<u>3,575,952</u>
Restricted Fund	
Restricted - Impact Fee Fund	1,075,237
Total Restricted Fund	<u>1,075,237</u>
Committed Fund	
Committed - Compensation Fund	50,000
Committed - Unemployment Fund	19,873
Total Committed Fund	<u>69,873</u>
Assigned Fund	
Assigned - Asset fund	3,012,662
Total Assigned Fund	<u>3,012,662</u>
Unassigned Fund	
Unassigned Fund	2,503,530
Provided for Retirement Trust Fund	(10,297,735)
Net Revenue over Expenditures	2,382,224
Total Unassigned Fund	<u>(5,411,981)</u>
Total Equity	<u>2,321,743</u>
TOTAL LIABILITIES & EQUITY	<u><u>\$ 13,123,065</u></u>

Destin Fire Control District
Revenue over Expenditures vs Budget
for the 2016 - 2017 Fiscal Year

	Through 3/31/2017	Budget	Budget Remaining (Over)	% Remaining (Over)
Revenue				
Advalorem Tax				
Advalorem taxes	\$ 4,811,165	\$ 5,357,320	546,155	10.19%
Discounts (3.5%)	(181,313)	(187,506)	(6,193)	3.30%
Uncollected tax (1.5%)	-	(80,360)	(80,360)	100.00%
Advalorem taxes prior years	1,077	-	(1,077)	-100.00%
Refund to tax payer	(3,669)	-	3,669	-100.00%
Tax collector	(92,538)	(107,146)	(14,608)	13.63%
Total Advalorem Tax	<u>4,535,059</u>	<u>4,982,308</u>	<u>447,249</u>	<u>8.98%</u>
Fee Revenue				
Impact fee	126,261	50,000	(76,261)	-152.52%
Plan review fee	14,661	16,000	1,339	8.37%
Alarm System Malfunction fees	800	800	-	0.00%
Re-Inspection fees	50	700	650	92.86%
Total Fee Revenue	<u>141,772</u>	<u>67,500</u>	<u>(74,272)</u>	<u>-110.03%</u>
Grant revenue				
Grant - DHS - Safer Grant	-	240,454	240,454	100.00%
Total Grant revenue	<u>-</u>	<u>240,454</u>	<u>240,454</u>	<u>100.00%</u>
Interest from Investments	2,822	6,000	3,178	52.97%
Unrealized gain (loss) on investments	6,320	25,000	18,680	74.72%
Gain (loss) on sale of assets - BS	14,786	10,000	(4,786)	-47.86%
Gain (loss) on sale of assets	5,528	8,500	2,972	34.96%
Beach Safety Patrol				
BSP - City of Destin	-	100,000	100,000	100.00%
BSP - Okaloosa County	212,027	587,818	375,791	63.93%
BSP - Junior Lifeguard Program Fees	550	63,000	62,450	99.13%
BSP - Junior Lifeguard Program Late Fees	-	1,875	1,875	100.00%
Total Beach Safety Patrol	<u>212,577</u>	<u>752,693</u>	<u>540,116</u>	<u>71.76%</u>
Pension Fund Contributions	-	225,450	225,450	100.00%
Miscellaneous revenue	842	-	(842)	-100.00%
Medical - Training Revenue (CPR)	<u>1,935</u>	<u>5,625</u>	<u>3,690</u>	<u>65.60%</u>
TOTAL REVENUE	<u>4,921,641</u>	<u>6,323,530</u>	<u>1,401,889</u>	<u>22.17%</u>

Destin Fire Control District
Revenue over Expenditures vs Budget
for the 2016 - 2017 Fiscal Year

	Through 3/31/2017	Budget	Budget Remaining (Over)	% Remaining (Over)
Expenditures				
Personnel Services				
Employee medical				
Drug test	198	696	498	71.55%
Physicals	1,930	11,876	9,946	83.75%
Shots	-	1,000	1,000	100.00%
Total Employee medical	2,128	13,572	11,444	84.32%
Insurance				
Elimination recourse	-	200	200	100.00%
Employee	306,995	631,780	324,785	51.41%
Employee AD&D	314	600	286	47.67%
Paramedic individual	873	4,000	3,127	78.18%
Workers compensation	40,446	83,034	42,588	51.29%
Total Insurance	348,628	719,614	370,986	51.55%
Retirement plan				
District - 175 plan	374,453	1,020,333	645,880	63.30%
State Premium Tax Contr.	-	225,450	225,450	100.00%
District - 457 plan	19,310	39,858	20,548	51.55%
Total Retirement plan	393,763	1,285,641	891,878	69.37%
Taxes - payroll	81,872	178,943	97,071	54.25%
Wage incentives				
Paramedic	31,662	80,000	48,338	60.42%
Fire Boat Operator	2,769	15,600	12,831	82.25%
Open Water Rescuer	3,284	8,400	5,116	60.90%
Rescue specialist	-	5,400	5,400	100.00%
Hazardous Materials Technician	-	5,400	5,400	100.00%
Total Wage incentives	37,715	114,800	77,085	67.15%
Wages				
Wages	942,499	2,119,336	1,176,837	55.53%
Mandatory overtime	16,359	40,000	23,641	59.10%
Duty overtime	11,073	54,855	43,782	79.81%
Holiday pay	12,388	29,100	16,712	57.43%
Commissioners	6,000	30,000	24,000	80.00%
Sick leave and vacation payout	79,005	-	(79,005)	-100.00%
Total Wages	1,067,324	2,273,291	1,205,967	53.05%
Total Personnel Services	1,931,430	4,585,861	2,654,431	57.88%

Destin Fire Control District
Revenue over Expenditures vs Budget
for the 2016 - 2017 Fiscal Year

	Through 3/31/2017	Budget	Budget Remaining (Over)	% Remaining (Over)
Operating Expenditures				
Advertising	2,647	4,500	1,853	41.18%
Bond expense				
Election	200	350	150	42.86%
Employee	140	200	60	30.00%
Total Bond expense	340	550	210	38.18%
Contracts				
Radio Communications Access Fee	1,728	4,000	2,272	56.80%
Traffic control-interlocal agmt	-	1,700	1,700	100.00%
Total Contracts	1,728	5,700	3,972	69.68%
Dues/subscriptions/fees				
County medical director	4,000	4,000	-	0.00%
Dispatch	-	500	500	100.00%
Dues/subscriptions/fees - Other	7,432	10,500	3,068	29.22%
Total Dues/subscriptions/fees	11,432	15,000	3,568	23.79%
Equipment	4,596	10,500	5,904	56.23%
Equipment - Hoses	176	5,000	4,824	96.48%
Haz-mat	7,107	7,250	143	1.97%
Inspections - ladder	1,399	1,750	351	20.06%
Insurance - general liability	34,470	69,251	34,781	50.22%
Lease - copier	1,306	2,500	1,194	47.76%
Office expense	4,865	8,500	3,635	42.76%
Professional fees				
Audit	15,500	15,500	-	0.00%
Legal	33,661	65,000	31,339	48.21%
Other Professional Services	625	4,000	3,375	84.38%
Total Professional fees	49,786	84,500	34,714	41.08%
Property appraiser	37,165	85,596	48,431	56.58%
Repairs and maintenance				
Boat	1,590	6,000	4,410	73.50%
Building	4,387	18,000	13,613	75.63%
Computers - Hardware/Software/Upg.	11,983	13,500	1,517	11.24%
Equipment	4,857	10,000	5,143	51.43%
Office	8,636	20,000	11,364	56.82%
Vehicle	29,250	50,000	20,750	41.50%
Total Repairs and maintenance	60,703	117,500	56,797	48.34%

Destin Fire Control District
Revenue over Expenditures vs Budget
for the 2016 - 2017 Fiscal Year

Through 3/31/2017	Budget	Budget Remaining (Over)	% Remaining (Over)
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Operating Expenditures (continued)

Supplies				
Fire prevention	-	5,600	5,600	100.00%
Paramedic equipment	878	8,000	7,122	89.03%
Station	4,253	10,000	5,747	57.47%
Total Supplies	5,131	23,600	18,469	78.26%
Telephone				
Local	3,519	7,500	3,981	53.08%
Cellular	2,359	5,500	3,141	57.11%
Total Telephone	5,878	13,000	7,122	54.78%
Training and per diem	2,833	32,000	29,167	91.15%
Transfer to Asset Fund Reserve	171,183	342,367	171,184	50.00%
Reserve for Asset Fund	(171,183)	(342,367)	(171,184)	50.00%
Uniforms - Duty	7,392	10,000	2,608	26.08%
Vehicle				
Fuel - fireboat	-	4,432	4,432	100.00%
Fuel - vehicles	8,153	22,000	13,847	62.94%
Total Vehicle	8,153	26,432	18,279	69.15%
Utilities				
Cable	785	3,400	2,615	76.91%
Electricity	9,835	27,000	17,165	63.57%
Gas	1,062	3,300	2,238	67.82%
Water	1,844	3,750	1,906	50.83%
Total Utilities	13,526	37,450	23,924	63.88%
Total Operating Expenditures	260,633	560,579	295,831	52.77%
Capital Expenditures				
Building Improvements	4,778	86,202	81,424	94.46%
Equipment - Other	1,470	34,355	32,885	95.72%
Equipment - Station	-	15,200	15,200	100.00%
Vehicle	24,243	53,000	28,757	54.26%
Bunker Gear	-	16,530	16,530	100.00%
Total Capital Expenditures	30,491	205,287	174,796	85.15%

Destin Fire Control District
Revenue over Expenditures vs Budget
for the 2016 - 2017 Fiscal Year

Through 3/31/2017	Budget	Budget Remaining (Over)	% Remaining (Over)
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Other Uses of Funds

Beach Safety Lifeguard Program

Communication Devices	1,910	2,953	1,043	35.32%
Drug and Background tests	818	7,150	6,332	88.56%
Dues, Fees	8,667	15,500	6,833	44.08%
Equipment - capital	49,284	44,012	(5,272)	-11.98%
Fuel	835	7,000	6,165	88.07%
Insurance - WC/Liability	19,023	38,317	19,294	50.35%
Office expense	420	1,500	1,080	72.00%
Payroll benefits	28,520	57,047	28,527	50.01%
Repairs and maintenance	4,942	14,000	9,058	64.70%
Supplies	2,992	9,412	6,420	68.21%
Taxes - payroll	6,140	34,394	28,254	82.15%
Training	150	200	50	25.00%
Unemployment Compensation	-	5,000	5,000	100.00%
Uniforms	6,971	10,236	3,265	31.90%
Utilities	95	2,000	1,905	95.25%
Wages	81,260	449,592	368,332	81.93%
Total Beach Safety Lifeguard Program	212,027	698,313	486,286	69.64%

Beach Safety Junior Lifeguard Program

Advertising and Marketing	540	700	160	22.86%
Cell Phone	-	100	100	100.00%
Ceremony and Prizes	-	3,690	3,690	100.00%
Drug and Background Tests	-	638	638	100.00%
Equipment	-	1,000	1,000	100.00%
Field Trips and Competitions	-	11,904	11,904	100.00%
Hardship	-	500	500	100.00%
Insurance (G/L & Accident Policies)	-	1,930	1,930	100.00%
Insurance (Workers Compensation)	-	905	905	100.00%
Office Expense	-	150	150	100.00%
Payroll Taxes	-	1,836	1,836	100.00%
Rental Fees	800	800	-	0.00%
Repair and Maintenance	-	150	150	100.00%
Scholarships	-	5,000	5,000	100.00%
Supplies	-	150	150	100.00%
Uniforms	2,701	8,200	5,499	67.06%
Wages	-	23,995	23,995	100.00%
Total Beach Safety Junior Lifeguard Program	4,041	61,648	57,607	93.45%

Total Beach Safety Program

216,068	759,961	543,893	71.57%
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Destin Fire Control District
Revenue over Expenditures vs Budget
for the 2016 - 2017 Fiscal Year

	Through 3/31/2017	Budget	Budget Remaining (Over)	% Remaining (Over)
Other Uses of Funds (continued)				
CPR Program				
Training Supplies	247	725	478	65.93%
Wages - CPR Instructor	-	4,280	4,280	100.00%
Total CPR Program	247	5,005	4,758	95.06%
Total Other Uses of Funds	216,315	764,966	548,651	71.72%
Total Expenditures	2,438,869	6,116,693	3,677,824	60.13%
Net Revenue over Expenditures (per budget)	\$ 2,482,772	\$ 206,837		
Non-General Fund items:				
Use of Restricted Funds	\$ (126,261)	\$ (50,000)		
Use of Assigned Funds	\$ 25,713	\$ (156,837)		
Net Revenue over Expenditures	2,382,224	-		

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JENNIFER M. MALICH

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(850) 830-2711 - jmalich@fdic.gov

OBJECTIVE

Proven leader successful in motivating individuals at all levels across an organization. I have a solid background in corporate change, financial analysis, and business operations. I am value-driven with excellent relationship building, management, and organizational skills and a passion for diversity and inclusion within the workplace. My objective is to capitalize on my analytical and technical skills while seeking opportunities to utilize my leadership skills to benefit the workforce.

SUMMARY STATEMENT

Nearly eight years of service with the Federal Deposit Insurance Corporation (FDIC). I started as a Mid-Career Examiner in the Atlanta Field Office; and achieved Commissioned Examiner (Series 570) status in November 2011. I have approximately 7 years experience as a field examiner, participating on over 85 safety and soundness examinations for institutions with total assets ranging from \$11 million to \$27 billion, primarily troubled institutions. As Examiner-in-Charge (EIC), Asset Manager (AM), or Operations Manager (OM), I reviewed and evaluated the work of others using the Developmental Feedback Form to rate examiner performance based on established Job Standards and Job Behaviors. I am known for being detail-oriented and highly organized with solid working knowledge of examination procedures and regulatory guidance. I've analyzed a variety of credits including Commercial/Industrial (C&I), Commercial Real Estate (CRE), Agriculture, and Asset-Based. I continue to serve as the Bank Secrecy Act Subject Matter Expert for the Shelby Territory.

In September 2013, I was selected for the Senior Risk Examiner position (Temporary), which I served in that capacity through December 2014. During that time period, I also served a 90-day detail as Acting Special Assistant to the Deputy Regional Directors in Atlanta, DRD John Henrie and DRD Mike Dean. I also served a 90-day detail as Acting Supervisory Examiner for the Scott Depot Field Office in West Virginia. In between those details, I was EIC of several complex examinations, including two "5" rated institutions with only one week in between to finalize one exam and pre-plan for the other. I also earned my Certified Fraud Examiner Certification in November 2014 and assisted on an 8(e) investigation with complex accounting and loan transactions.

In May 2015, I was selected for the Executive Leadership Program (ELP), an external leadership development program sponsored by the Graduate School USA in Washington D.C. In July 2015, I was offered the Supervisory Examiner (Temporary) position for the Pensacola Field Office. During this same time period, my shadow assignment with the Workforce Development Initiative (WDI) turned into a long term detail assignment as Communications Program Manager for the Chairman's Initiative. I continued to perform my Supervisory Examiner duties, along with my ELP and WDI responsibilities. I graduated from the ELP in February 2016, was honored with being the commencement speaker, and was also asked to be on Alumni panels for both the Graduate School USA and the FDIC. As a supervisor, I was able to offer guidance to some of my (term) employees in seeking and obtaining permanent opportunities. My SE position ended following the mid-year PMR season on April 30, 2016, at which time I focused solely on the Communications Outreach for the Workforce Development Initiative to meet our goal of offering the opportunity for all FDIC employees to hear the WDI message by year-end 2016.

EDUCATION

- Executive Leadership Program Certificate of Completion 2016 - Graduate School USA, Washington, D.C.
- Certified Fraud Examiner 2014 - Association of Certified Fraud Examiners, Austin TX
- Doctor of Philosophy, Leadership (ABD) - Capella University, Minneapolis, MN
- Master of Business Administration 2006 - University of West Florida, Pensacola, FL
- Bachelor of Arts, Liberal Arts 2001 - Auburn University Montgomery, Montgomery, AL

SKILLS/ABILITIES

- Accountability and Integrity: My actions, and those of my team, start and end with me. I have to be a role model and always be willing to do the right thing, no matter the consequences.
- Creativity and Innovation: I never accept the status quo as being the only way. When we stop thinking outside the box or listening to others for new ideas, we will lose. Every time. I believe that every individual brings something to the table, even if it is their first day on the job. Perspective is everything and sometimes it is hard to see the picture when you're inside the frame.
- Resilience: I have struggled in life. A lot. What I have learned from those struggles is to never lose your sense of humor. There is always a way to get something done- you just have to find the right resources, stay focused and remain calm.
- Interpersonal Skills: My background in the Hospitality industry provided me strong interpersonal skills which affords me the ability to understand and relate to people in a genuine manner. I used to apologize for my years in the restaurant industry, but then I realized how transferable those skills were and how necessary interpersonal skills are for leaders in any capacity.
- Developing Others and Team Building: It is my responsibility to put others before myself, their interests and their development before my own, determine how a person learns, capitalize on their strengths and never exploit their weaknesses. To build a team, you have to be willing to set the foundation, carry the weight, and remove the obstacles. The best thing you can do as a leader is see those you lead, achieve their goals, even if it means them leaving your chain of command or even becoming your superior.
- Vision and Strategic Thinking: I set targets and goals that are in line with the mission. Being mission-driven makes it easy to communicate the purpose behind the vision. I am more of a strategic thinker than task oriented, but bridging the gap between the two is a critical issue for many organizations. I am committed to bridging that gap.
- Technical Credibility: I have an established record of technical and analytical credibility for risk management, business operations, and leadership. I continue to build all of these skill sets.

PROFESSIONAL EXPERIENCE

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)

COMMUNICATIONS PROGRAM MANAGER (WDI), July 2015 to Present (CG-12)

Division of Administration (DOA), Arlington, VA; *Average 45 hours per week*

Develop and implement a comprehensive communication strategy for the Chairman's Initiative, Workforce Development Initiative (WDI), specifically identifying and leveraging various forums through which FDIC employees can learn about FDIC programs to build on their strengths, broaden their skills and enhance their professional profiles. The WDI is aimed at building future leaders for the FDIC. This involved:

- Establishing, maintaining and monitoring the budget for associated expenses.
- Identifying and training 25 WDI "Ambassadors" and 14 Team Leads to deliver WDI message across the organization and act as ongoing resource;
- Carefully craft messages that are consistent, yet tailored to specific audiences;
- Partnering with OCOM, FDIC News, and Graphics departments to ensure messages are clear, accurate, and distributed appropriately for maximum success;
- Collaborating with Administrative Officers across the organization and coordinating facilitator schedules to deliver presentations across regions, divisions and offices, while minimizing costs; and,

I led presentations in field offices, territory meetings, regional offices and at headquarters to inform our workforce of the opportunities, resources, and services available to purposefully plan and develop their career, and gain the necessary skills and experience to remain competitive at all stages of their career. As of November 30, 2016, over 110 presentations have been conducted across the organization to all levels, including senior

leadership. To date, over 5,300 employees have been afforded the opportunity to hear the WDI message. In addition, I have gathered feedback from employees through the various forums and outreach by creating an environment of trust to facilitate open dialogue with the audience. I analyzed the data (feedback) and identified themes to inform senior leadership of pain points impacting aspiration throughout the workforce.

I am a servant leader. I have established relationships through the development of my Ambassadors (CG-12 to CM-2) and Team Leads, in addition to colleagues throughout the FDIC. By scheduling each team based on the individual strengths of the Ambassadors, each Ambassador has been able to develop over the past year. I have encouraged all the Ambassadors to live the WDI values- participate in the programs, aim to be a future leader or support the development of those around you and help eliminate the obstacles. Each Ambassador has greater self-awareness through honesty and accountability; as well as greater organizational awareness which is beneficial in helping others to network. In addition, having conducted many of these meetings I had the opportunity to meet the workforce face-to-face and act as an informal mentor to many individuals. While networking is uncomfortable for me in the fundamental sense, by connecting with people with the realization that I may one day be able to connect them to others, makes "networking" have a purpose.

Special Projects/Collateral Communication Program Manager (WDI) Duties

BSA Working Group (September 2016-December 2016) -Risk Management Supervision (RMS), Washington, D.C. Selected as Bank Secrecy Act (BSA) Subject Matter Expert (SME) to help develop modules for formalized OJT program. Collaborate with other SMEs and Project manager(s) to ensure objectives are met.

SUPERVISORY EXAMINER (SE), July 2015 to April 2016 (CG-13)

Division of Risk Management and Supervision (RMS), Pensacola, FL

Served on the field office/territory management team with the responsibility of planning, directing, and coordinating the work of a team of examiners. Direct reports included nine employees, eight of whom were on term appointments (CG-11): 4 Loan Review Specialists (LRS), 2 Investigative Specialists (IS), 1 BSA Specialist, 1 Pre-Commissioned Examiner (CG-7), and 1 Information Technology Examination Analyst (ITEA).

Supervised and actively guided the development of non-commissioned and pre-commissioned examiners. This included adhering to the FDIC's Performance Management Program by determining employee training/developmental needs, monitoring benchmarks and employee progress in meeting developmental goals, reviewing written work products, evaluating overall employee performance, and recognizing examiner efforts/performance through STAR awards. Performed year-end and mid-year performance management reviews (PMR). Conducted initial PMR discussions with Pensacola Field Office employees, scheduled quarterly meetings to discuss developmental progress, and provided input for the office's succession planning efforts. Supported workforce development activities by encouraging staff Career Development Planning and implementing an on-the-job reading list and study plans for non-commissioned examiners across the Territory. These efforts were designed to improve Technical Evaluation readiness. Assisted term employees search for permanent employment. During my tenure, three term employees found opportunities outside the FDIC and two term employees found opportunities as Mid-Career examiners in other regions.

Collaborated with Territory management to improve communication and cooperation among staff, minimize scheduling roadblocks, and enhance operations. Given the pending retirement of the long tenured Supervisory Examiner, developed a succession planning strategy and established profiles for each bank/banker in the Pensacola field office.

Special Projects/Collateral Supervisory Examiner Duties

Corporate Employee Program hiring event (January 2016) - Teamwork Assessor

Executive Leadership Program (May 2015-February 2016) - Graduate School USA; Washington D.C.
Research Topic: Create cultural transformation through small acts of inclusion

- Collaborated with cross-agency team representing eight government agencies for team project. Research was conducted by analyzing human capital plans, diversity and inclusion plans, strategic plans and audits of select private sector companies and public agencies. Theoretical research used to provide structure to the quantitative and qualitative data obtained. Private sector companies ranked in the Fortune 500 2015 results were analyzed for diversity and inclusion strategies. Results from the 2014 Federal Employee Viewpoint Survey (FEVS) were used to identify large, mid-size, and small agencies. Agencies that ranked in the upper quartile with increasing cumulative scores year-over-year as Best Places to Work were analyzed further for implementation of inclusion strategies. Trends and practices were identified across this pool of data to make recommendations to build more inclusive and sustainable agencies given dynamic workforce demographics.
- Commencement speaker at graduation (February 2016)-selected by peers and course administrators
- Alumni Panel Member for ELP Graduate School USA (September 2015)-Norfolk, VA
- Alumni Panel Member for 2016-2017 FDIC participants (May 2016)

Small Acts of Inclusion Pilot Program (September 2015) - RMS Washington D.C.

Pilot program engaged a group of RMS employees to educate and identify means of integrating small acts of inclusion into the workplace to more effectively recognize the benefits of diversity across the division. I continue to act as a steward of the model.

BSA Working Group (September 2015)- RMS Washington, D.C.

Worked with team to identify critical competencies and tasks for basic, advanced, and expert BSA Subject Matter Experts (SME) based each institution's risk profile. After the identification process was completed, validated model competencies.

Atlanta Chairman's Diversity Advisory Council (CDAC) (2016)

Wrote global message published through Atlanta Messenger for Women's History Month on "Working to Form a More Perfect Union: Honoring Women in Public Service and Government". Created presentation for Atlanta CDAC to use in field presentations on the benefits of the multi-generational Workforce and conducted presentation for the June 2016 Shelby Territory meeting.

SENIOR RISK MANAGEMENT EXAMINER, September 2013 to December 2014 (CG-13)

RMS, Pensacola, FL; *Average 45 hours per week*

Assisted, conducted, and directed the examination of insured depository institutions to determine their financial condition, evaluate management, and determine compliance with applicable laws and regulations. Prepared and submitted confidential reports of examination (ROE) and, coordinated joint or concurrent examination activities with State examiner counterparts. Planned and conducted examinations of significant complexity such as for institutions with assets and/or funding concentration risks; rapid asset growth; problematic ratings; and/or dominant management. Assigned, directed and reviewed the work of Financial Institution Specialists and other examiners. Served as a coach and mentor to less tenured and noncommissioned examiners. Devoted considerable time and effort to furthering the training and evaluating the progress of colleagues. Provided feedback to the Supervisory Examiner on the performance of personnel assigned to individual examinations.

Participated in 10 examinations as a CG-13 Senior Risk Examiner as well as facilitated an 8(e) investigation of a closed institution. I managed and authored three examinations as Examiner-in-Charge (EIC) as well as one Visitation of an institution with a Commercial and Industrial concentration. I also continued to serve as a BSA/AML Subject Matter Expert for the Territory and conducted three BSA examinations including one in a High Intensity Drug Trafficking Area (HIDTA) location operating under a Consent Order. I also participated in two 90 day details: Acting Special Assistant to the Deputy Regional Directors (Atlanta) and Acting Supervisory Examiner (Scott Depot, WV).

As EIC, I managed an examination for a "5" rated institution. During the examination, I realized during my review of bank owned real estate that one of my Loan Review Specialists' (LRS) had recently married someone that had previously caused a loss to the institution. In order to maintain the respect, rapport and credibility with the bankers for being fair and objective, the LRS was immediately reassigned and the loans reviewed by that LRS were examined for appropriate classification. It was also determined during this examination, that a Section 38 violation occurred unintentionally related to the Senior Lender receiving an unauthorized pay raise and bonus. I was asked by the Case Manager to discuss the issue with management. The affected lender returned the entire bonus and raise to remedy the situation.

While on detail as Acting Supervisory Examiner, I was asked to lead the BSA examination at a small institution with significant BSA deficiencies. The bank operated in a HIDTA location and was under a Consent Order, had recently completed 5-year Look-Back review, and had a new BSA team in place. I worked extensively with the new management team to rectify some outstanding issues including interfacing the AML monitoring software with their core system so that effective and efficient monitoring could be accomplished. Recommendations were provided to strengthen internal controls, independent testing, and enhanced due diligence of high risk customers. Suspicious activity monitoring and identification also required additional efforts. Kiting activity was identified among several accounts during transaction testing.

Professional Development while Senior Risk Examiner

Acting Special Assistant to the Deputy Regional Directors (September 2013-December 2013)

From September to December 2013, I served as Acting Special Assistant to RMS DRD John Henrie and DCP DRD Mike Dean. During this detail, I maintained the Regional Overview Report to monitor progress of applications, exams/visitations, pending enforcement actions, business plans, priority Suspicious Activity Reports (SARs), and investigations, to ensure regional goals were met. I conferred with Assistant Regional Directors (ARD) and Case Managers weekly on pending action items. I tracked the progress of State agreements with ARDs to ensure all agreements were finalized in a timely manner. I updated and monitored the status of criticized Shared National Credit loans across the region and participated in the Red Flag Review to identify cases that may require additional investigation for 8(e) actions. I also facilitated communications, conducted research, and monitored the progress of a potential change of control by a private equity group for a S. Florida institution by collaborating with the Case Manager, ARD, and the private equity group stakeholders.

Acting Supervisory Examiner (October 2014-December 2014)

Served as Acting Supervisory Examiner in the Scott Depot, West Virginia field office with delegated authority to sign regulatory documents. During this assignment, I signed examination documents, participated in various territory and regional office conference calls, and responded to staff inquiries. I processed Reports of Examinations/Visitations for quality control prior to submission to the regional office. I directly supervised and coached a team of six examiners and assisted in on-the-job training during examinations. I created pre-commissioned examiner individual developmental plans (IDPs) to provide structure for continued development and monitored/updated benchmarks for pre-commissioned examiners in FDICLearn. I also participated in strategic planning sessions with Raleigh Territory management to establish long-term goals.

Acting Special Activities Case Manager for Danielle Norton (November 24, 2014-November 28, 2014)

Acted within my delegated responsibility to serve as resource for the region and provide guidance on all BSA/AML matters.

Special Projects/Collateral Senior Risk Examiner Duties

BSA SME Teleconference (November 20, 2013)-Presented material on Money Service Businesses (MSBs) to Regional SMEs

BSA Presentation on Customer Due Diligence (CDD) (December 2014) –Presentation at Shelby Territory meeting included examples from regional banks where lack of CDD resulted in significant issues for the bank, including enforcement actions, 8(e) investigations and civil money penalties.

RISK MANAGEMENT EXAMINER, December 2011 to August 2013; January 2015 to June 2015 (CG-12)
RMS, Pensacola, FL; *Average 45 hours per week*

Conducted risk management examinations to maintain public confidence in the integrity of the banking system. Assisted, conducted, and directed the examination of insured depository institutions to determine their financial condition, evaluate management, and determine compliance with applicable laws and regulations. Prepared and submitted confidential reports of examination (ROE) and, coordinated joint or concurrent examination activities with State examiner counterparts. Planned and conducted examinations of significant complexity such as for institutions with assets and/or funding concentration risks; rapid asset growth; problematic ratings; and/or dominant management. Planned and conducted 'back-up authority' examinations for institutions where FDIC was not the primary regulator. Assigned, directed and reviewed the work of Financial Institution Specialists and other examiners. Served as a coach and mentor to less tenured and noncommissioned examiners.

As a CG-12 Risk Examiner and across seven territories within the Atlanta region, participated in 31 examinations. I participated in examinations with Total Assets ranging from \$11MM to \$27B. I served as Examiner-in-Charge (EIC) on 11 examinations, including six problem institutions. I also serve as a BSA/ AML Subject Matter Expert for the Territory and have conducted 12 BSA examinations, including three Minority Depository Institutions (MDIs).

I conducted an examination of a "5" rated institution, which exhibited significant issues in the past. As the examination process progressed, several issues required financial and non-financial data analysis to determine the underlying cause of the issue. Due to the general lack of accurate financial records, the money trail had to be traced back to the initial transaction. Due to the troubled bank status, critical capital levels, and misinformation provided to the Board and regulators by management, it was imperative to have a clear understanding of the complex transactions. This exam was completed with minimal staffing. The emerging issues identified impacted the capital levels due to inaccurate accounting and further deterioration in asset quality. I worked directly with the Case Manager, Regional Accountant, and State Banking Department for several months prior to, during, and after the examination in clarifying and solving the complex issues.

I also managed an examination of a moderately complex institution with concentration risks, which was beginning to experience significant growth. In addition, a large portion of their customer base consisted of non-resident aliens, with deposit gathering activities in South American countries, specifically Colombia. My team examined the issues efficiently identifying the potential risk of unanticipated growth, CRE concentration, and BSA risks associated with the stated customer base.

I planned and conducted two examinations under "back-up authority" to identify the risk to the Deposit Insurance Fund. During one of these examinations, I used diplomacy and conflict resolution skills between the primary regulator and bank management, provided technical knowledge of Interagency Guidance to remedy conflicting messages, and instilled teamwork between the regulatory agencies. I assisted bank management of a recently converted thrift in developing policies and procedures in accordance with FDIC Rules and Regulations as well as ensuring a recently converted National bank had the appropriate BSA/OFAC controls in place. Following the issuance of a Memorandum of Understanding (MOU) for BSA issues at another institution, bank management requested that I return prior to the next scheduled examination to ensure the BSA program was on track with the recommended corrective action. While conducting a BSA examination at an MDI, I provided guidance in understanding the difference between Customer Identification Program (CIP) and Customer Due Diligence (CDD) to help establish a functional CDD program.

I have demonstrated advanced knowledge of capital markets and various interest rate risk (IRR) models, including the underlying assumptions, analytics and methodologies. I analyzed securities portfolios including an

institution that held \$1.8B market value in available-for-sale and \$281MM in held-to-maturity instruments. I also have knowledge of complex instruments such as derivatives; and routinely review repurchase agreements and pre-purchase analyses.

As part of a team, I reviewed BSA at a \$27B institution with operations in five states. In addition to core procedures, I reviewed electronic banking (RDC) and electronic cash (pre-paid cards, including SAR filings), which were more complex due to the GreenDot relationship for managing pre-paid cards and provided recommendations to mitigate risk. As part of team reviewing BSA/ AML at a \$1.2B institution with over 90 percent of the deposits from foreign customers, I was responsible for reviewing personal banking and wealth management, including politically exposed persons, foreign embassies and consulates, private investment companies and non-bank financial institution. The review was expanded due to targeted relationships with multiple entities in tax shelter countries to evaluate the risk to the institution if left unidentified. I provided recommendations to enhance monitoring of these relationships with senior management.

Professional Development while Risk Examiner

Acting Special Activities Case Manager for Tom Ajax (December 17, 2012-January 2, 2013)

Acted within my delegated responsibility to serve as resource for the region and provide guidance on all BSA/ AML matters.

Special Projects/Collateral Risk Examiner Duties

Regulatory Panel Member for BSA emerging issues (March 26, 2015) - Virginia Bankers Association

Territory Workpaper Reviews (January 2012; February 2013) - As part of the Regional Office internal audit process, I conducted workpaper reviews of the Birmingham and Montgomery field offices.

Pensacola Field Office Workpaper Review (December 2012) - Conducted workpaper review of Pensacola Field Office examinations to identify internal issues. Review resulted in new procedures being established to simplify the examination pre-planning process while improving the quality of workpapers.

Pre-planning collaboration- I compiled all workpaper checklists, analysis summary forms and created folders for all examination and visitations for the Pensacola and Montgomery field offices to ease examiner workload and increase the continuity of workpaper reviews. I also trained the Pensacola ITEA on IT pre-planning responsibilities. I created a schedule for her to conduct all pre-planning for Pensacola and Montgomery IT examinations and coordinated/ maintained the schedule in conjunction with preparing the exam folders (pre-RADD). I also taught the Pensacola Administrative Assistant how to set up each examination in Vision for all Pensacola and Montgomery examinations to include sending out the 45-day notice to the institution. This allowed for a consistent process across the field offices due to shared human capital resources.

Interim bank contacts- Conduct mid-cycle reviews of "2" rated institutions to monitor progress on recommendations made at the prior examination, address any changes to bank operations, and maintain relationships with the bankers. Prepare memorandums for submission to the regional office.

Presentation on Strategic Planning- Presentation at Shelby Territory meeting centered on why the FDIC requires banks to have a Strategic Plan, how it differs from a business plan, and how regulatory guidance offers insight into what is required by the bankers.

BSA Working Group for Raleigh Territory (February 2015)- Asked to lead/ participate in working group with the Raleigh Territory to establish Best Practices for pre-planning/ conducting BSA exams focusing more on risk versus compliance.

MID-CAREER RISK MANAGEMENT EXAMINER, April 2009 to November 2011(CG-11)
RMS, Atlanta, GA; Average 42 hours per week

Center your compass and find your North!

Malich

Conducted risk management examinations to maintain public confidence in the integrity of the banking system. Received commissioned status in November 2011 after participating in 45 examinations from April 2009 to November 2011, primarily troubled institutions with a composite rating of 3, 4, or 5. I participated in examinations with Total Assets ranging from \$111MM to \$7.4B. I served as Acting Examiner-in-Charge (AEIC) on three examinations, Operations Manager (OM) on five assignments and Asset Manager (AM) on six examinations. I also began working on a Bank Secrecy Act/Anti-Money Laundering (BSA/AML) specialty prior to commissioning completing five BSA examinations, including a \$1B institution. I routinely prepared and reviewed comments for the Report of Examination, Call-In memorandums and Visitation reports, as well as present findings to bank management and the Board of Directors.

During the review of troubled institutions, I would review compliance with outstanding formal/informal enforcement actions, make recommendations for modifications to, or the removal of, an existing enforcement action, and discuss adherence to the enforcement action with bank management. As an AEIC, I also had to downgrade an institution to problem bank status and recommend an informal enforcement action. In addition, I contributed to the preparation of 8(e) investigation memorandum and Civil Money Penalties due to the establishment of liberal lending policies and consequently, multiple loan relationships deemed to be conflicts of interest after conducting the loan review and researching guidance based on accounting and policy discrepancies. Due to the volume of problem banks in the Atlanta Field Office, I gained expert knowledge in the accounting for troubled debt restructurings (TDRs), and conducted discounted cash flow analyses on tract developments in institutions' loan portfolios identifying additional losses previously unaccounted for using fair market valuation, which allowed for greater accuracy in calculating the Allowance for Loan and Lease Losses (ALLL). I have also participated in three examinations of MDIs and provided technical assistance in the areas of Liquidity, Sensitivity to Market Risk, and Internal Routine and Controls.

While serving in leadership roles on examinations, I reviewed/evaluated the work/analysis of others, provided verbal/written feedback to examiners, and conducted formal and informal meetings with bank management. I also provided training on a regular basis to other employees on examination procedures, appropriate protocol for interacting with bank management, and offered guidance on what can be expected as they progress through the commissioning process. I served as a resource to others, providing tools and resources to better assist colleagues in examining banks and writing reports.

I also had to manage conflict on a regular basis. During the financial crisis, the relationship between the regulators and the bankers was sometimes tenuous. Some bankers were hostile and even threatening. Strong interpersonal skills and a diverse background allowed me to establish a foundation for trust with the bankers, despite ratings. Based on this foundation, I could influence their behavior to take corrective action.

Special Projects/Collateral Mid-Career Risk Examiner Duties

Material Loss Review (2010)- Participated in MLR for United Security Bank, Sparta, GA to ascertain why the institution's problems resulted in a material loss to the Deposit Insurance Fund; and make recommendations for preventing any such loss in the future in accordance with Section 38(k) of the FDI Act.

Horizontal Review RALERO Project (2011) - During a coordinated Region-wide effort, worked in team of two to verify compliance of interest rates associated with rapid tax refunds.

ADDITIONAL WORK EXPERIENCE

STATE STREET BANK

Financial Analyst (January 2008-September 2008) Boston, Massachusetts

Prepared budgets and analyzed forecasting reports. Audited financial procedures to ensure regulatory standards. Reported to the Comptroller on a monthly basis.

NATURAL 10 BEAUTY, INC.

Center your compass and find your North!

Malich

Chief Financial Officer/ Controller (June 2006-April 2008) Oakville, Connecticut

Established, audited and maintained accounting principles, procedures, records and documents. Prepared monthly and yearly forecasts, expense management procedures, and quality control mechanisms. Boosted revenues through development of new distribution channels; improved marketing efforts to build stronger market position, including website design and maintenance. Prepared and analyzed budgets and financial statements with recommendations to shareholders. Implemented inventory management and control systems. Culture change efforts included revamping groupthink through creative project management efforts and empowering employees through accountability and performance standards. Identified embezzlement scheme from primary shareholder resulting in dissolution of the entity where the remaining shareholders maintained control of the patent rights. Acted as consultant to shareholders during transfer of ownership (late 2007-April 2008) to ensure new distribution channels could be attained.

COMMON GROUNDS COFFEE, INC.

Owner/ Operator (2004-2006) Navarre, Florida

Created, built, and operated mobile coffee shop for income and flexibility as I earned my MBA. Served primarily the military bases of Hurlburt Field and Eglin Air Force Base.

LEGENDARY, INC.

Manager (2005) Destin, Florida

Managed all aspects of personnel and operations for restaurant. Established policies and procedures for existing restaurant. Cut labor costs from 60%+ to 28%, which included management salaries. Cut food costs from 35% to 27%. Created budget, sales and expense forecasting, and conducted analysis for further improvement. Directly supervised approximately 25 employees.

BONEZZI DEVELOPMENT GROUP, INC.

Manager (2002-2004) Fort Walton Beach, Florida

Helped create new concept for breakfast restaurant, including menu and restaurant design. Directly supervised approximately 25 employees. Handled scheduling, payroll, ordering, human resources, inventory, operations, marketing and labor. Prepared and analyzed budgets and financial statements. Performed weekly cable network cooking show to boost awareness and revenue. Catered functions of 300+ to increase revenue in off-season.

ANOTHER BROKEN EGG CAFÉ

Manager (2001-2002) Sandestin, Florida

Coordinated all restaurant activities with resort personnel and corporate office. Designed and implemented use of all written reports needed to run restaurant efficiently. Directly supervised approximately 35 employees. Maintained schedules, employee files, payroll and all other human resource functions. Hired, trained, and supervised staff. Monitoring of daily, weekly, and monthly reports, including deposits and inventory.

METLIFE FINANCIAL SERVICES

Executive Assistant to CFO, CEO (1999-2000, 2001) Boston, Massachusetts

Conducted analysis of budget, compensation plan for actuaries, IPO, expense reviews and strategic plan. Prepared presentations to the Board and senior management. Provided professional administrative support for Officers. Managed office, maintained office expenses and attendance records for approximately 400 employees. Coordinated/managed calendar and travel arrangements for Officers.

AWARDS**MISSION ACHIEVEMENT AWARD**

- Leadership serving as Acting Supervisory Examiner in the Scott Depot Field Office (June 2015)

SPECIAL THANKS AND RECOGNITION (STAR) AWARDS

- Detail as Acting Special Assistant to the Deputy Regional Directors in the Atlanta Regional Office (June 2014)

- Outstanding performance as Examiner-in-charge of a troubled bank examination involving mismanagement/use of bank assets and resources (August 2013)
- Outstanding contributions involving exam workpaper reviews, Safety and Soundness exam planning activities, and IT exam planning (April 2013)
- Valuable contributions in educating bank management during the examination of a recently converted thrift institution (November 2012)
- Outstanding presentation on Strategic Planning during the June 2012 Territory meeting (September 2012)

TRAINING (not all inclusive)

Conferences/ Seminars

- Bribery and Corruption-ACFE (2016)
- Financial Statement Fraud-ACFE (2016)
- Field Supervisor/ Supervisory Examiner Conference (2016)
- Accounting and Auditing Conference (2015)
- Commissioned Examiner Training (CG-12) (2015)
- Advanced BSA/ AML Specialists Conference (2014, 2012)
- Financial Crimes Seminar (2013)
- Capital Markets Conference (2013)

Computer Based Training

- Introduction to Asset Misappropriation (ACFE)
- Ethics in an Unethical World (ACFE)
- Project Management Fundamentals
- Managing Projects within Organizations
- EEO for Supervisors
- Career Development Planning for Supervisors
- Real Estate Appraisal Review School (FFIEC)
- Fraud Identification Training (FFIEC)

Courses

- Fierce Conversations: The Power of Authentic Communication
- Power of Followership: Leading Yourself and Following Others
- Essentials of Team Leadership
- Thinking about your Thinking: Why Critical Thinking Matters
- The Voice of Leadership (AMA)
- Building Trust within the Workplace
- Facing Ethical Dilemmas: Making Decisions with Leadership and Integrity
- Cash Flow Construction and Analysis from Federal Tax Returns (FFIEC)
- Advanced Cash Flow Concepts and Analysis: Beyond the Numbers (FFIEC)
- Distressed Commercial Real Estate (FFIEC)
- Commercial Real Estate Analysis for Examiners (FFIEC)

PATRICK McDOWELL

4521 Commons Drive E, Destin, FL 32541 • Home: 850-608-6121 • patrickmcdowell@arborwealth.net

Professional Summary

Experienced and thoroughly trained investment manager and financial planner with a deep analytical background as well as operational experience implementing investment strategies over long time frames.

Skills

- Equity & Credit analysis
 - Advanced financial analysis
 - Strategic financial planning
 - Excellent communication skills
 - Financial and operational reporting
- Valuation Analysis
 - Capital Structure Analysis
 - Pension Planning Experience
 - Familiar with ERISA, IRS & DOL guidelines

Work History

Investment Manager, 08/2011 to Current

Arbor Wealth Management – Miramar Beach, FL

Created custom investment portfolios based on client age, risk tolerance, objectives, investment time horizon and available capital.

Developed bespoke financial plans which forecast income needs in the near and distant future and the investment returns necessary to meet those needs.

Advised clients on multi-million dollar public and private market transactions in multiple industries.

Advised Defined Contribution and Defined Benefit retirement plans to meet all fiduciary obligations to both the plan and the plan participants. In the Defined Benefit space, worked with business owners and actuaries to target optimal deferral rates and plan timelines.

Monitored existing equity and debt investments over a 2-5 year average investment period to ensure investments objectives were being met and were likely to continue being met until our investment exit.

Education

Bachelor of Arts: Economics, 2011

University of Florida - Gainesville, FL

Certified Financial Planner: Financial Planning, 2012

Certified Financial Planner Board of Standards, Inc. - Washington, D.C.

Certifications

Accredited Investment Fiduciary (AIF)

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DESTIN FIRE CONTROL DISTRICT - Compensation Study (average)
 April 11, 2017

Position Title - by functional area	Destin	Average	Crestview	Ft. Walton Beach	North Bay	Ocean-City Wright	Okaloosa Island	Panama City Beach	South Walton
<u>FIRE MANAGEMENT</u>									
D Fire Chief	100,942	104,479	102,943	99,154	100,000	97,850	95,000	107,444	128,960
1 Deputy Fire Chief / Asst Chief		90,335	73,028		88,240	82,777	90,000	99,745	108,217
D Battalion Chief	84,621	84,657	60,243	92,525		73,306		90,209	107,003
2 Division Chief - Medical		77,268				72,909	see inspector		81,627
2 Division Chief - Training		72,310	72,310						
2 Manager - Grants & Projects/Quality		54,411		54,411					
2 Maintenance/Mechanic Technician		34,878	35,550	34,207					
TOTAL WAGES - FIRE MANAGEMENT (all employees)	354,805		535,660	704,796	188,240	400,148	185,000	568,026	748,030
<u>FIRE PREVENTION</u>									
D Division Chief - Fire Marshal	65,000	66,559	63,305	58,244		59,342		85,491	66,411
D Inspector	40,310	46,844	36,410	36,622			53,000	73,520	34,668
TOTAL WAGES - FIRE PREVENTION (all employees)	105,310		136,125	94,866	-	59,342	53,000	159,011	135,746
<u>BEACH SAFETY</u>									
D Division Chief - Beach Safety Division Chief	74,900	54,504					49,338 *		59,669
	1 Full-time						5 Full-time		3 Full-time
TOTAL WAGES - BEACH SAFETY (all employees)	74,900						49,338		59,669

DESTIN FIRE CONTROL DISTRICT - Compensation Study (average)
April 11, 2017

Position Title - by functional area	Destin	Average	Crestview	Ft. Walton Beach	North Bay	Ocean-City Wright	Okaloosa Island	Panama City Beach	South Walton
ADMINISTRATION									
D Division Chief - Administration	74,000	73,138		93,317		64,895			61,201
3 Manager - Comptroller/Budget		65,019		65,019					
3 Manager - Human Resources		82,253		82,253					
3 Manager - Public Information - gross		37,143	38,776	40,834					31,820
3 Accountant / Bookkeeper / A/P Clerk / Payroll		40,060	39,042	31,121	42,717	47,361			
3 Human Resources Personnell		34,652		34,652					
3 Office Manager / Administrative Officer		39,000					39,000		
D Administrative Assistant (1170 hours) - Adjusted for part-time equivalent	14,461	18,843	18,325	18,266					19,937
D Receptionist (1170 hours) - Adjusted for part-time equivalent	12,285	15,225	17,369	13,081					
4 Records Technician		32,142		32,142					
TOTAL WAGES - ADMINISTRATION (all employees)	100,746		342,026	602,982	42,717	112,256	39,000	-	112,958

- * Beach Safety Division of other departments employ 2 to 5 other full time employees in addition to their Division Chief
- 1 Duties and responsibilities of this position title are performed by the Destin Fire District's Fire Chief and Battalion Chiefs
- 2 Duties and responsibilities of this position title are performed by the Destin Fire District's Battalion Chiefs
- 3 Duties and responsibilities of this position title are performed by the Destin Fire District's Division Chief - Administration
- 4 Duties and responsibilities of this position title are performed by the Destin Fire District's Administrative Assistant

DESTIN FIRE CONTROL DISTRICT

Compensation Study Findings

April 11, 2017

Overall, we found that the current salary for the position title by functional areas are as follows:

- **The Fire Management Division is below the market rate (under compensated).**

In comparison with other departments, both the Fire Chief and the Battalion Chiefs of the Destin Fire Control District perform duties which other departments employee additional personnel to cover such responsibilities.

- Recommend minimum 3% salary increase, with additional analysis to determine any further adjustments.

- **The Fire Prevention Division is within the market rate.**

In comparison with other departments the salary ranges for this Division are in line.

- Recommend status quo

- **The Beach Safety Division is within the below the market rate (under compensated).**

In comparison with other departments the Beach Safety Division Chief of the Destin Fire Control District performs duties which other departments employee year round full-time employees to cover such responsibilities.

- Recommend salary increase of 3%

- **The Administration Division is below the market rate (under compensated).**

In comparison with other departments the Division Chief of Administration of the Destin Fire Control District performs duties which other departments have additional employees to cover such responsibilities. However, within the past month an additional part-time personnel has been added to help address this issue.

- Recommend salary increase of 3%

In comparison with other departments the Administrative Assistant and Receptionist positions of the Destin Fire Control District perform similar duties of other departments, however, they do so on a part-time basis at a lower rate.

- Recommend salary increase of 3%

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The Destin Beach Safety Patrol



www.destinfire.com/services-programs/beach-safety/

BEACH SAFETY DIVISION'S Commissioner's Report April 11, 2017

- I. Drowning.
- II. Shark bite.
- III. TDC May 5.
- IV. Statistics.

Destin Beach Safety Statistics Commissioners' Report



2017 Totals as of April 9, 2017

Attendance	185,911
Minor First Aids	6
Major First Aids	6
Public Contacts	29,055
Preventative Acts	12,593
Missing Persons	4
Lost Persons	0
Persons Rescued	8
Assists	43
Boat Infraction	5
PWC Infraction	6
Marine Stings	0
Public Ed Mat	20

Harbor 9 (included in totals above)

Attendance	
Minor First Aids	
Major First Aids	
Public Contacts	
Preventative Acts	
Missing Persons	
Lost Persons	
Persons Rescued	
Assists	
Boat Infraction	
PWC Infraction	
Marine Stings	
Public Ed Mat	

Destin Fire Control District

February 2017 Training

	A-Shift	B-Shift	C-Shift	Total
Company Training				
Tactics & Strategy				
Company Surveys/ Pre fire Plan	6	6	6	18
NFPA 1410 Hurlburt AFB @ an Approved Facility				
Consisting of three days of 3 hr. increments	9	9	9	27
Target Safety				
EMS Geriatric Emergencies Basic & Advanced	1	1	1	3
EMS Environment Emergencies Basic & Advanced	1	1	1	3
ACT Narcotics Log Book Training	1	1	1	3
Hydrant Care and Maintenance				
Area Familiarization/ Hydrant Maintenance	8	8	8	8
Total Training Hours	26	26	26	62

Destin Fire Control District

March 2017 Training

Company Training	A-Shift	B-Shift	C-Shift	Total
Tactics & Strategy				
Company Surveys/ Pre fire Plan	6	6	6	18
NFPA 1410 Company & New Hire Training				
Consisting of two days @ 3 hr. increments	6	6	6	18
NFPA 1405: Boat 9 Training				
Classroom PowerPoint	3	3	3	9
Target Safety				
EMS Abdominal Trauma Advanced	1	1	1	3
EMS Abdominal Trauma Basic	1	1	1	3
Medical Training				
Protocol Review	1	1	1	3
Hydrant Care and Maintenance				
Area Familiarization/ Hydrant Maintenance	8	8	8	8
Total Training Hours	26	26	26	62

FIRE PREVENTION & INSPECTIONS

April 2017

Inspections Performed

Annual Inspections:	
Apartments/ Condominiums	
Hotels/Motels	
Assembly	
Business	1
Mercantile	
Board & Care/ Day Care	1
Storage	
Sprinkler /Alarm	3
Access To Property	5
Vacant Property	

Total 10

Construction Inspections:	
Building	5
Remodel	
Fire Alarm	1
Sprinkler System	2
Site	
Hood System	1

Total 9

Re-inspections	
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Total 0

Public Inquiries	12
Conferences	4
Pre-Plan Update	
E.C. Updates	1

Total 17

Total Inspections 36

Plans Reviewed

TRT	
Building Site	
Remodel	
Building	6
Signs	8
Sprinkler Systems	4
Fire Alarms	1
Hood Systems	

Total 19

Construction Projects

In Progress	65
Not Started	29

Total 94

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Fractile Response Times
Emergency Responses
For the Year 2017

Destin Fire			
7:59 Level	90% Level	Mean	
January	72%	0:09:05	0:06:12
February	84%	0:08:27	0:05:39
March	80%	0:09:22	0:06:06

Okaloosa County EMS			
7:59 Level	90% Level	Mean	
January	not available	not available	
February	not available	not available	
March	not available	not available	

Okaloosa County EMS	
Transports	NO Transports
not available	not available
not available	not available
not available	not available

Transports vs. No Transports
For the Year 2017

April					
May					
June					
July					
August					
September					
October					
November					
December					
Year to Date	79%	0:08:58	0:05:59	not available	not available

Call Breakdown
For the Year 2017

	Station 9 <u>Number</u>	Station 9 <u>Percentage</u>	Station 10 <u>Number</u>	Station 10 <u>Percentage</u>	<u>Total</u>	<u>EMS</u>	<u>Fire</u>	<u>Total</u>	<u>Multi</u> <u>Threat</u>
January	122	66%	63	34%	185	61%	39%	113	not available
February	139	68%	65	32%	204	71%	29%	145	not available
March	181	64%	100	36%	281	76%	24%	213	not available
April									
May									
June									
July									
August									
September									
October									
November									
December									
Year to Date	442	66%	228	34%	670	70%	30%	471	not available

Hot Zones

For the Year 2017

	<u>Zone 1</u>	<u>Zone 2</u>	<u>Zone 3</u>	<u>Zone 4</u>	<u>Zone 5</u>	<u>Zone 6</u>	<u>Zone 7</u>	<u>Zone 8</u>	<u>Zone 9</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>
										<u>Total</u>	<u>Total</u>	<u>Total</u>	<u>Total</u>	<u>Total</u>	<u>Totals</u>
January	29	13	46	11	26	18	16	20	6	185	181	164	283	226	184
February	39	21	43	17	29	22	12	16	5	204	194	187	192	216	204
March	54	28	50	27	38	24	29	25	6	281	250	216	280	272	253
April										0	210	245	257	236	270
May										0	251	287	333	312	323
June										0	335	330	324	350	326
July										0	421	386	392	405	382
August										0	310	302	325	278	302
September										0	255	230	259	216	254
October										0	220	226	208	234	206
November										0	216	174	184	203	192
December										0	193	219	160	198	195
Year to Date	122	62	139	55	93	64	57	61	17	670	3036	2966	3197	3146	3091

(A) Zone 1 - Destin Bridge to Benning Drive

(B) Zone 2 - Benning Drive to Main Street

(C) Zone 3 - Main Street to Airport Road

(D) Zone 4 - Holiday Isle, Hwy 98 (#802 - #1050) South side

(E) Zone 5 - Airport Road to Henderson Beach Road

(F) Zone 6 - Henderson Beach Park/Rd to Hwy 293/Hutchinson

(G) Zone 7 - Hwy 293 (N side ECP) to Walton County

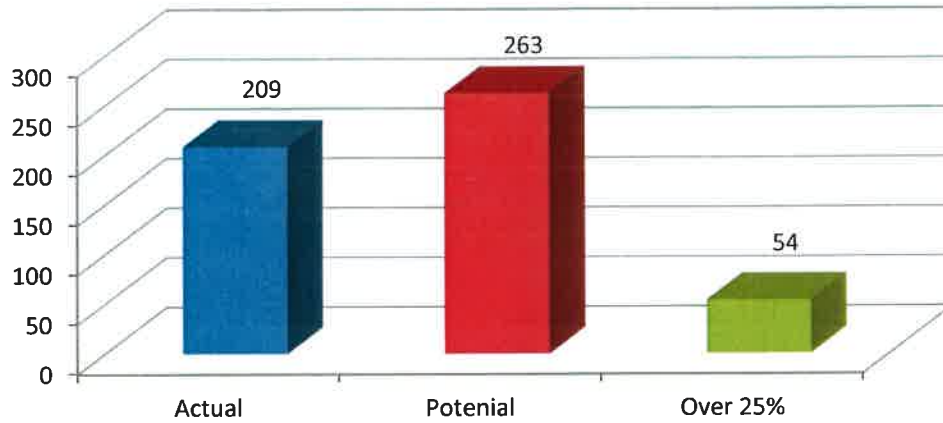
(H) Zone 8 - Hutchinson to Walton County (southside ECP)

(Z) Zone 9 - Out of District

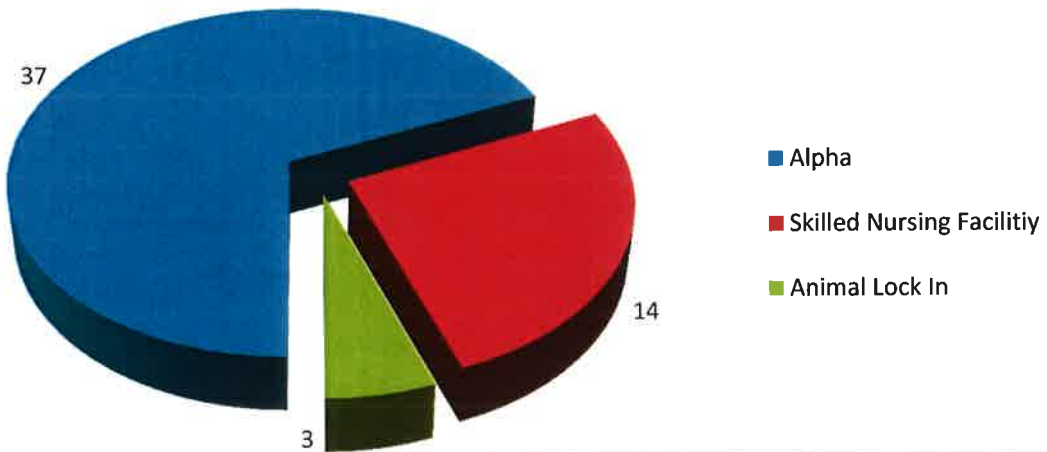
**Destin Fire Control District
Call History for 2017**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2017 Totals	2016 Totals
Unknown Problem	12	24	39										75	221
MVA	18	22	30										70	347
Fall	15	17	19										51	256
Sick Call	12	8	18										38	166
Chest pain	10	10	17										37	137
Breathing problem	8	15	12										35	113
Unconscious	3	8	17										28	192
Trauma	1	4	17										22	77
Seizures	7	5	5										17	106
Assault/Rape	4	5	8										17	89
OD/Poisoning	2	2	6										10	37
Psychiatric	3	1	5										9	56
CVA/Stroke	4	1	3										8	63
Choking	3	2	3										8	7
Abdominal Pain	2	3	2										7	27
Hemorrhage	3	3											6	35
Cardiac Arrest	2	2	2										6	34
Allergic Reaction		4	1										5	24
Back Pain		3	2										5	14
Diabetic Emergency	1	1	2										4	29
Drowning	1	2											3	39
Other	1	1	1										3	9
Heart Problem		1	1										2	24
Stabbing/GSW		1	1										2	5
Headache	1		1										2	10
Childbirth/Labor			1										1	10
Heat/Cold Emergency													0	16
Carbon Monoxide													0	0
Eye Injury													0	2
Electrical Shock													0	1
Totals	113	145	213	0	0	0	0	0	0	0	0	0	471	2146

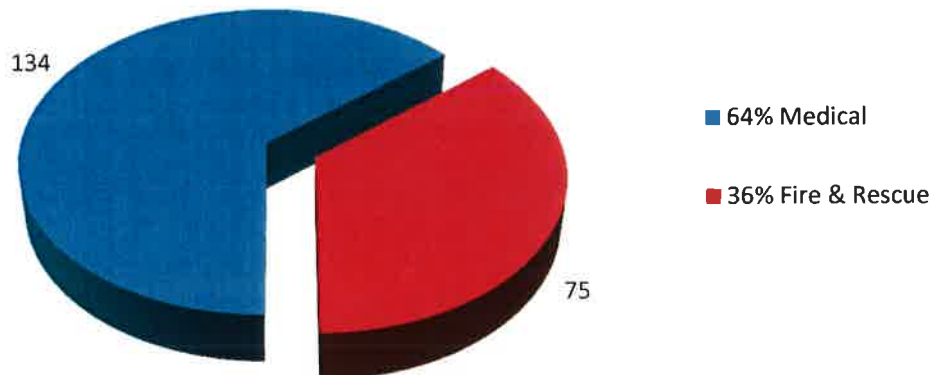
February 2017 Responses



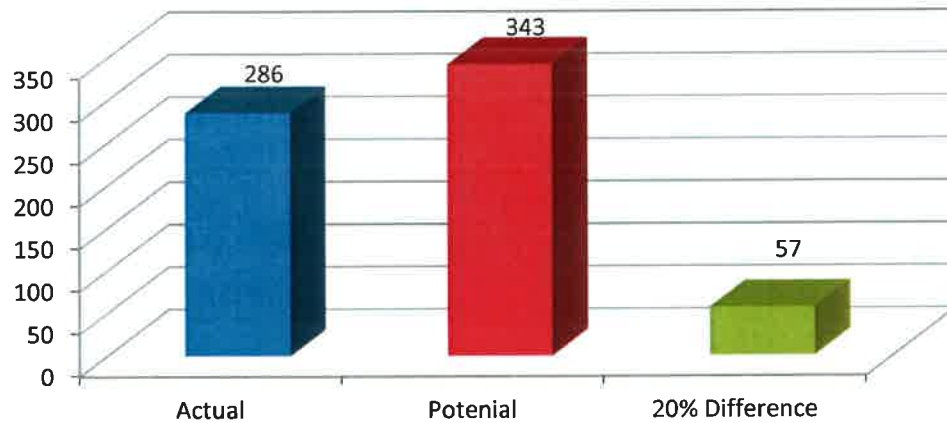
February 2017 Response Change



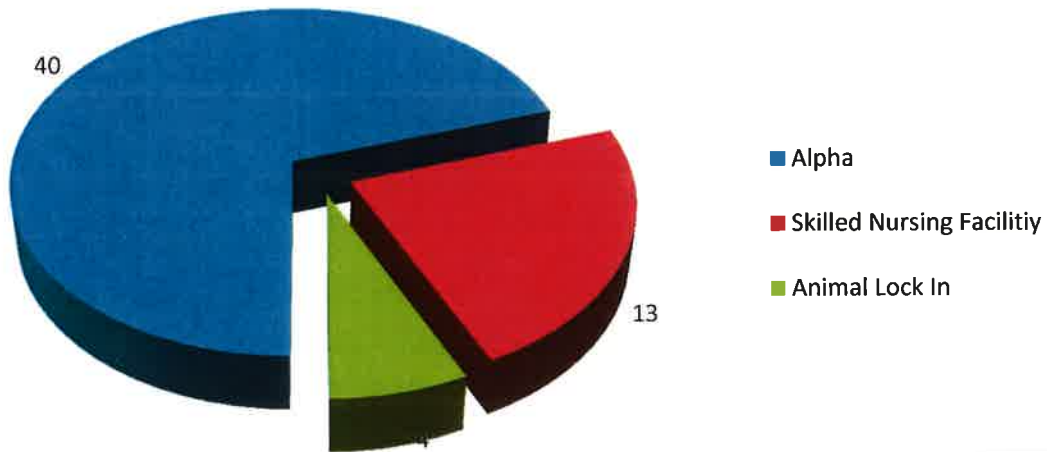
February 2017 Fire & Rescue / Medical Response Comparison



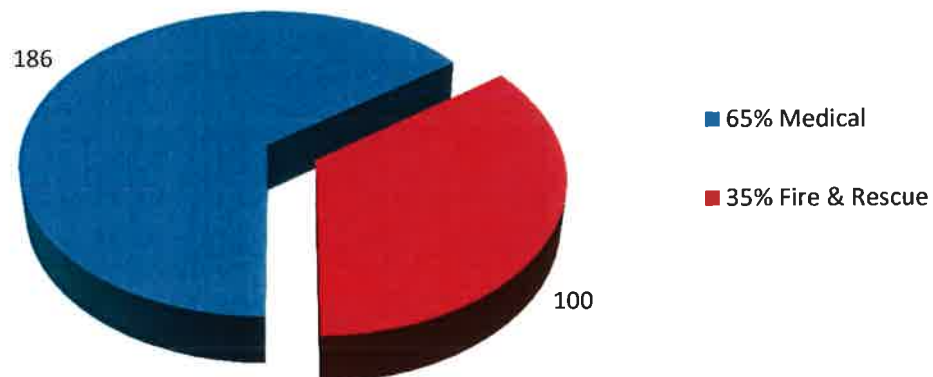
March 2017 Responses



March 2017 Response Change



March 2017 Fire & Rescue / Medical Response Comparison



**Destin Fire Control District
FYD Duty Overtime
as of March 31, 2017**

Name	3) FYD Balance at 2/28/17		2) March Activity		3) FYD Balance at 3/31/17	
	Hrs	Amt Paid	Hrs	Amt Paid/Earned	Hrs	Amt Paid
Anderson, Jeff	24.00	923.76			24.00	923.76
Baugh, Mark	-	-			-	-
Blixt, Justin	-	-			-	-
Buchanan, TJ	7.50	236.18			7.50	236.18
Christenson, Brian	1.00	36.50			1.00	36.50
Darden, David	17.00	555.73			17.00	555.73
Flynn, Robert	28.00	811.08			28.00	811.08
Frank, Richie	39.50	872.95			39.50	872.95
Harrison, Tray	-	-			-	-
Hartley, Ben	27.00	561.33			27.00	561.33
Hutchinson, Mark	24.00	946.80			24.00	946.80
Kocour, Doug	4.00	83.28			4.00	83.28
Koenig, Robert	-	-			-	-
Landis, Mike	51.00	1,340.79			51.00	1,340.79
MacDonald, Kevin	4.00	85.68			4.00	85.68
Money, Arnold S.	24.00	662.16			24.00	662.16
Myers, Shaun	-	-			-	-
Rebholz, Tim	-	-			-	-
Romero, Felix	-	-			-	-
Swartz, Reese	2.00	63.02	5.00	161.82	7.00	224.84
Turner, Luke	24.00	498.96			24.00	498.96
Ward, Trey	41.50	1,280.70			41.50	1,280.70
Watson, Donny	-	-	5.00	150.40	5.00	150.40
Weiland, Brian	-	-			-	-
Winkler, Matt	84.50	1,779.75	adjmt	22.27	84.50	1,802.02
Total Duty Overtime	403.00	\$ 10,738.67	10.00	\$ 334.49	413.00	\$ 11,073.16
Less Previous Year Totals	619.25	\$ (17,070.09)	47.00	\$ (1,410.26)	666.25	\$ (18,480.35)
Increase / (Decrease)		\$ (6,331.43)		\$ (1,075.77)		\$ (7,407.19)

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