Federal Deposit Insurance Corporation

Chicago Region 2026 Director's College

December 1, 2026
Lansing, MI

9:00 Commercial Real Estate, Samuel Gullerud, Special Assistant to the Regional Director

Commercial Real Estate growth opportunities have accelerated over the last few years. With that in mind, this presentation looks at today's commercial real estate landscape, highlighting emerging risks and opportunities shaping the market. Examiners will break down regulatory expectations for loan underwriting, administration, and portfolio risk management practices. Attendees will walk away with practical insights to enhance portfolio strategy, improve risk management practices, and stay ahead of supervisory priorities.

10:00 Payments Fraud, Kristyn Ross, Case Manager (Special Activities)

The presentation will cover emerging fraud schemes that financial institutions are facing every day, including check fraud, authorized push payment fraud, and business email compromise scams. Directors and senior managers will takeaway "knowledge nuggets" that can immediately mitigate risk and strengthen controls to protect their financial institution, customers, and community.

11:00 National and Local Economic Conditions, Will Greene, Regional Economist

The economy remains volatile, making prudent planning more challenging as forecasts change frequently. This session will provide attendees with an overview of national, state, and local economic conditions by analyzing the latest trends in sectors such as labor, housing, and commercial real estate.

12:00 Lunch

1:15 Regulatory Panel: Supervision Reform

Larisa Collado, Deputy Regional Director RMS
Teresa Sabanty, Deputy Regional Director DCP
David Merchant, Assistant Director – Office of Banking, DIFS
Gabe Bradshaw, Field Supervisor RMS
Veena Joshi, Field Supervisor DCP

An open forum to engage FDIC Chicago Regional management, as well as your local FDIC management and state authority, on topics important to your bank and the banking industry.

2:30 - Adjourn

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Larisa Collado, Deputy Regional Director RMS

Larisa M. Collado has over 30 years of experience with the FDIC. Prior to joining the Chicago region, Larisa was the Risk Management & Applications Section Chief, where she oversaw numerous applications, enforcement actions, and problem and failing banks for the Atlanta, Chicago, and New York regions; led an interdivisional team in completing the FPG for codifying the Section 19 Statement of Policy into regulation; and delivered training to RMS staff nationwide on Lessons Learned from Post-Crisis Bank Failures: Risk-Focused Forward Looking Strategies to Target Root Causes of Deficiencies. Larisa has served on several details within and outside the division, including Acting Deputy Regional Director in the Atlanta Region, where she led the revision of the region's internal review program and coordinated with field territories on virtual training; Acting Assistant Regional Director in the Dallas Region, and Acting Associate Director in DRR Franchise & Marketing. Larisa is a graduate of the University of Sacred Heart, Santurce, Puerto Rico with a Bachelor of Business Administration degree and completed her Master of Business Administration degree at the University of Massachusetts.

Teresa Sabanty, Deputy Regional Director DCP

Teresa M. Sabanty began her career with the FDIC in 1989 as an assistant examiner in the Urbandale, Iowa field office of the Kansas City Region. In 2004, Ms. Sabanty transferred to the Chicago Region to continue her career. She maintains both a compliance and risk management commission and over her 37 year career with the FDIC, she has served in various positions of increasing responsibility including: Compliance and Risk Management Examiner, Senior Compliance Examiner, Review Examiner, Acting Field Supervisor and Assistant Regional Director; and on details including: Special Assistant to the Regional Director, Special Assistant to the FDIC Vice Chairman, DCP Acting Associate Director and Acting Regional Director. She has assumed leadership roles in the development of the Corporation's training curriculum, the production of Director Technical Assistance Videos as part of the Corporation's Community Banking Initiative, and the assessment of FDIC's Supervision Modernization efforts through the Advisory Committee on Community Banking. Ms. Sabanty was promoted to Deputy Regional Director in November 2013 and oversees the compliance examination program for the Chicago Region of the FDIC. She holds a degree in business management from Central College, Pella, IA.

Trey Johnson, Field Supervisor RMS

Trey Johnson began his career with the FDIC in 2006 as a Financial Institution Specialist in the Milwaukee, WI Field Office, and he received his Risk Management Commission in 2009. Trey has significant experience supervising troubled and complex financial institutions, participating in large regional bank examinations, and reviewing syndicated credits and leveraged lending portfolios. Further, Trey earned a Claims Certificate from the Division of Resolutions and Receiverships and assisted the Division in various capacities. Mr. Johnson has completed numerous details and special assignments during his career and is a graduate of the Intermediate Information Technology OJT program. Trey earned a bachelor's degree in business administration (Finance) from Transylvania University in Lexington, Kentucky, and a master's degree in business administration from the University of Kentucky, Lexington, Kentucky, with emphasis in top-level management.

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Samuel Gullerud, Special Assistant to the Regional Director

Samuel Gullerud began his FDIC career as an RMS Financial Institution Specialist in the Appleton, Wisconsin Field Office in 2016. He earned his Risk Management commission in 2020. Prior to his role as Special Assistant, Sam served as a Senior Examiner (Large Financial Institutions) in the Madison field office. Sam has participated in target reviews of Large Financial Institutions. He is an Accounting and Capital Markets Subject Matter Expert and holds a Chartered Financial Analyst (CFA) certification. Mr. Gullerud earned his Bachelor of Science degree in Economics and Political Science from University of Wisconsin – Eau Claire, Eau Claire, Wisconsin.

Kristyn Ross – Acting Case Manager (Special Activities)

Kristyn Ross began career at the FDIC Career as a participant in the Student Career Experience Program in 2005 and received her Risk Management Commission in 2009. She has significant experience in supervising complex and troubled financial institutions. Ms. Ross is the Chicago region's Senior AML Examiner but currently serves as Acting Case Manager (Special Activities). Kristyn is a Certified Fraud Examiner and Certified Anti-Money Laundering Specialist. In 2006, she received a Bachelor of Science degree in Business Administration (Accounting) from Central Michigan University in Mount Pleasant, Michigan.

Will Greene, Regional Economist

Will began his career with the FDIC in 2014 and served in Memphis and San Francisco before accepting his current position in 2018. Will analyzes the economy of the six Chicago Region states and has written about trends in the automotive sector, rural depopulation, and commercial real estate conditions. He was a key economic author of a 2024 Banking Issues in Focus article about industrial transition among metro areas and has written about national and regional conditions in the agriculture sector. Will has a bachelor's degree in economics from the University of Georgia in Athens.

David Merchant, Assistant Director – Office of Banking, Michigan Department of Insurance and Financial Services

David Merchant serves as Assistant Director of the Office of Banking for the State of Michigan Department of Insurance and Financial Services. In this role, he is primarily responsible for the examination program of state-chartered banks as well as examiner training programs. Before joining the State of Michigan in April 2020 to help lead the Office of Banking team and be closer to family in Canada, David served in various field examiner and supervision roles over the course of 13 years with the Missouri Division of Finance. David is a graduate of Creighton University in Omaha, Nebraska, where he was honored to be a member and captain of the Bluejays baseball team. David also graduated summa cum laude from the Paul W. Barret Jr. School of Banking at Christian Brothers University in Memphis, Tennessee. David, along with his wife and two children, lives in Williamston, Michigan and in his spare time he enjoys spending time outdoors with his family and coaching various sports for Williamston Community Schools.

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Veena Joshi, Field Supervisor DCP

Field Supervisor Veena Joshi began her career with the FDIC in March 2009 as a mid-career Examiner in the Detroit, Michigan Field Office, and received her Consumer Compliance Commission in April 2010. Veena has significant experience participating in examinations of and supervising institutions of various sizes and complexities. She has completed numerous details and special assignments during her career, both in the Chicago Regional Office as well as in Washington DC. Veena has significant industry experience as a Compliance & CRA officer of an intermediate institution in southeast Michigan. Veena earned her bachelor's degree in mathematics and her master's in computer science from University of Pune in India.

Gabe Bradshaw, Field Supervisor RMS

Gabriel (Gabe) Bradshaw began his FDIC career in 1999 as an Assistant Examiner in the Columbia, Missouri Field Office and earned his Risk Management Commission in 2002. He possesses extensive experience in the examination and supervision of complex and troubled financial institutions and has served as the Field Supervisor for the Detroit Territory since March 2015. Mr. Bradshaw previously held positions as Case Manager and Supervisory Examiner in the FDIC's Atlanta Region, where he gained considerable experience in managing bank failure cases, drafting enforcement actions, and processing bank examinations and applications. He has also served as Acting Assistant Regional Director in the Atlanta, Chicago, and New York Regions. In addition, he has been a Certified Anti-Money Laundering Specialist since 2010. Mr. Bradshaw holds a Bachelor of Business Administration degree from Mississippi Valley State University in Itta Bena, Mississippi, and is a graduate of the Southwest Graduate School of Banking at Southern Methodist University in Dallas, Texas.