AFDICA

NEWSLETTER

SUMMER 2026 EDITION

President's Corner

Greetings to the AFDICA community,

Welcome to our Summer Edition Newsletter. I am happy to share this latest update on the life of our alumni community. While our lives after federal service may have taken us in different directions, the bond of our shared mission remains as strong as ever.

This season’s edition reflects that connection, capturing the spirit of fellowship that is a goal of our alumni group. I hope that the newsletter will inform and enlighten.

In that this is the 10th anniversary of the AFDICA, I also hope that you will join us at this year's celebratory 2026 Annual Meeting, to be held on **Friday, October 16, 2026.**

A separate email has been sent with meeting details. But if you need more information about how to attend, please contact us at info@afdica.com.

Hope to see you there and best wishes to you and your family for the rest of 2026.

Philip E. Masquelette
President

AFDICA Fellowship News - *Let's Do Lunch!*

Since our last publication, AFDICA members in several cities have been gathering over lunch and sharing thoughts and ideas with each other Check out who, where, when and what some of your fellow alums have been up to.

Plano, Texas: Lewis Hunter, Bruce Brown, Scott Taylor, Dan Bell, Bob Baucum, and Lou Roushar. at **Eddies Pizza Restaurant** on 12-11-25.

Richardson, Texas: Judy Craig, Betty Shaw, and Mike Lamb at **Ten50 BBQ** on 3-25-26.

Kansas City: Connor Kenaga, Judy Adams, Susan Kenaga and right (front to back): Susan Welsh, Beverly Shuck, and Sue Cerny at **ChickenNPickle** on 4-29-26.

New York City: Florence Gordon, Marybeth Bannon, Peter Weiss, Steven Latham, and Manny Tisseverasinghe at Saardi's on 6-16-26.

Washington, DC: Roberta McInerney, Alice Goodman, Michael Parrell, George Alexander, Ned Goldberg, William Henley, Laura Lapin, Claud Rollin, Mindy West, Richard Osterman, Gary Fissel, Fred Selby, Serena Woolrich, and Ruth Melson at **Old Ebbitt Grill** on 9-2-25.

New York City: Stephen Latham, Henry Moy, Hector Soto, Paul Palazzolo, and Beth Berman at **Bryant Grill** on 4-29-26.

We Are Growing - Please Welcome Our New 2026 Members

Jeffrey Baer OCIO
Cathryn Burgmeier DCP
Sylvia Burns DIT
April Carter DCP
Diana Dowell DIT
Jannie Eaddy ORMS
Kristie Elmquist RMS
Lisa Ennis RMS
Bryan Glover DOA
Todd Goldman RMS
Paul Green RMS
Jennifer Grotts DCP
David Hutzel Risk
Douglas Johnson DRR
Gaetano Lamberti RMS
Leslee Martin RMS
James E McBride DRR
Obi Okoronkwo RMS
Andrew Roberts DIT
Michael Saran Legal
Bob Turner Legal
Robert Vilim DIR

MEMBER SPOTLIGHT

We invite AFDICA members to submit stories or articles about their activities and matters of interest. Please use this email address newsletter@afdica.com to share news about what you're doing now and what life is like for you after the FDIC.

Meet Alan Levy

Alan Levy, the former Chief Web Officer for the FDIC's Office of Communications, retired in August 2021 with goals to relocate, play golf, and expand his fundraising for the National Kidney Foundation (NKF). Alan's connection to the cause is deeply personal; he was diagnosed with kidney disease in 1993, began dialysis in early 2016, and received a life-saving kidney transplant in November 2016. Supported by his FDIC colleagues throughout his health challenges, he decided that giving back was the best way to champion the cause.

He organized his first "TeamLevy" walk in 2015 in Reston, Virginia, raising around $400 with just a few family members and friends. Over the years, his walking teams grew significantly and transitioned to major events on the National Mall. When the COVID-19 pandemic forced the cancellation of large public gatherings in 2020 and 2021, Alan maintained his fundraising momentum by pivoting to safe, small-scale neighborhood walks hosted right outside his home, introducing catered bagels and stepstool pep talks.

In 2022, Alan relocated to North Carolina, where he expanded his impact by becoming a **kidney patient advocate** to lobby for laws protecting patients and living donors. Because his new area lacked a major organized NKF walk, he utilized his neighborhood-walk model to establish a local tradition. Now preparing for his 12th walk overall to celebrate his 10th "Kidneyversary," his neighborhood events routinely raise thousands of dollars and draw about 50 participants—including his kidney donor, who now lives just two houses away

Meet Yvette Evans

Since retiring from the FDIC, Yvette H. Evans has embraced a new chapter centered on leadership, community, and purpose-driven work. Drawing on her extensive background in human resources, she founded RYSE Enterprise, where she serves as an ICF-certified career and leadership coach and national speaker dedicated to helping women strengthen their leadership and pursue meaningful career growth. She also achieved a long-held dream by becoming an author, publishing

Rediscover Your Purpose: Real Stories. Real Struggles. Real Strategies., a book written to inspire others to embrace their purpose.

In addition to her coaching and speaking engagements, Yvette facilitates personal growth workshops, offers student internships and mentoring through her business, and hosts the *RYSE with Me* podcast to empower a broader audience. To further deepen her ability to support others, she also earned a master's degree in Christian counseling. Grateful for the foundational experiences and relationships built during her FDIC career, she views helping others realize their potential as her true life's mission and welcomes connections with fellow alumni on LinkedIn.

Meet Otis Felton

After retiring from the FDIC in 2014 following 20 years of service, Otis L. Felton embraced retirement as a new chapter of leadership and service. He initially traveled the country as a public speaker specializing in workplace diversity before spending three rewarding years living in San Miguel de Allende, Mexico with his wife, Carmaleta. Upon returning to Texas, he founded Otis Felton & Associates, LLC, a consulting firm that helps large organizations reduce utility costs and improve energy efficiency through innovative technologies.

Otis has also maintained a deep commitment to community service in the Brownwood area. He previously served as the Executive Director of the Brownwood Area Chamber of Commerce and has spent three years on the Board of Directors for the Brown County United Way. Additionally, he and his wife co-chaired a successful 2026 Kentucky Derby fundraiser for the Brownwood Community Library, generating over $30,000.

Also, Otis served as the Charter President to help revive local Rotary efforts, successfully organizing the Heart of Texas Rotary Club with 46 charter members in March 2026. He also remains connected to his professional roots as a founding director of AFDICA, helping former FDIC and RTC colleagues stay connected. Reflecting on his journey, Otis credits the leadership, integrity, and public service values from his FDIC career as the foundation for his ongoing endeavors.

Meet John Bovenzi

After leaving FDIC in 2009, then leaving Oliver Wyman in 2020, John and his wife started their own consulting firm, cleverly named “The Bovenzi Group.” Since then, they’ve worked on a number of projects, many with former FDIC colleagues. After he worked on a project with two former officials at the Canada Deposit Insurance Corporation, they suggested starting a podcast about bank resolution experiences. As they so delicately put it, “we aren’t getting any younger and perhaps the next generation could benefit from what all of us have learned over the years.”

John was a bit skeptical at first but decided to go forward with the project. The result is the “Banking Bad” podcast which can be found at Bankingbadpodcast.com. You’ll recognize the people that they have interviewed. They are all members of AFDICA (or at least eligible to be members). John says the podcast has been a lot of fun for everyone involved and is starting to get a bit of attention.

Member Reflections

This section is dedicated to members sharing interesting memories from their past. If you have a special story (such as an eventful bank closing or vacation adventure) and would like to share it with your fellow AFDICA members, please send it to us at newsletter@afdica.com

*AFDICA member **Mindy D'Alessandro** shared the following story which is an excerpt from her Storyworth book titled. WHAT IS ONE OF THE STRANGEST THINGS THAT HAS EVER HAPPENED TO YOU? Her story is about spending the night in a Buddhist monastery in the middle of nowhere in Japan.*

I was traveling with a group of fellow students from Punahou School participating in an exchange program during the summer of 1969. We began our trip by attending daily classes at Keio University in Tokyo, and while participating in that program, we all lived with various Japanese families. After a few weeks of study, we took a road trip to tour the rest of the country, stopping along the way to visit historic cities such as Kyoto, Hiroshima, and Osaka.

One day while traveling throughout the mountainside on a very narrow road, a tire on our small bus clipped the edge, and got stuck in the dirt and gravel, making it impossible to go forward. We had to quickly get out of the bus through the emergency exits, as it could have easily tumbled down the cliff.

We all got off safely, and walked for a ways until we came across a sign indicating there was a Buddhist monastery ahead. We hiked up the long path to the entrance and were warmly greeted by the resident monks. They fed us a meal which consisted of a teaspoon of rice, one sardine, and a couple of salt tablets. They later drew a communal bath…one for the boys and one for the girls…and provided mats for us to sleep on the floor.

The next morning, a group of monks helped our bus driver get the tire unstuck by walking down the hill and actually lifting and pushing it back on the road. It was an incredible sight to see. We were then able to get back on the bus, thankfully. As we were departing, several of the monks stood in a line and offered their traditional bow of respect as we slowly made our way down the road. We all felt their love.

It was a very humbling experience.

Consumer Corner

FEHB vs Medicare

Open season begins November 9, 2026. Here are a few things to consider if you have FEHB and become eligible for Medicare. Federal retirees can keep their FEHB as a standalone plan or combine it with Medicare Parts A and B. If you enroll in both, Medicare becomes the primary payer and FEHB acts as a secondary "wrap-around" supplement, often eliminating out-of-pocket costs like deductibles and copayments.

Key Choices for Federal Retirees

Here are some things to consider when considering keeping FEHB or enrolling in Medicare. When you reach age 65 or retire, you generally face three choices for coordinating your coverage:

- **FEHB Only:** You decline Medicare Part B. Your FEHB plan remains the primary payer, which is simpler but means you may have higher copayments, coinsurance, and deductibles than if you had Medicare.
- **Part A + FEHB:** You enroll in Medicare Part A (usually premium-free). FEHB remains your primary insurer, and Part A covers inpatient hospital expenses.

- **Part A + Part B + FEHB:** You enroll in both Medicare Parts A and B. Medicare pays first, and FEHB functions as an incredibly robust secondary payer, often covering almost all remaining out-of-pocket medical costs.

Important Considerations

- **FEHB Plan Options:** Many FEHB plans offer specific incentives or rebates to enrollees who also have Medicare Part B, such as reimbursing a portion of your Part B premium.
- **Part B Penalties:** If you drop FEHB completely, it is gone forever. Conversely, if you decide to rely on FEHB only and delay signing up for Medicare Part B, you risk a permanent 10% premium penalty for every 12 months you delay Part B enrollment.
- **Prescriptions & Dental:** Standard Medicare does not cover most routine dental or vision care, and drug coverage is unbundled. FEHB offers comprehensive prescription drug and ancillary benefits that often exceed standard Medicare.

Use Caution When Writing Paper / Physical Checks

The rise of check whitewashing—often called check washing—has made sending personal checks through the mail very risky.   Some experts and personal finance advisors are urging people to stop writing physical checks because "check washing" scams have ballooned into a $1 billion crisis. Criminals steal checks from mailboxes and use chemicals like acetone or nail polish remover to erase the payee’s name while leaving your signature intact. They then rewrite the check to themselves for a much larger amount.

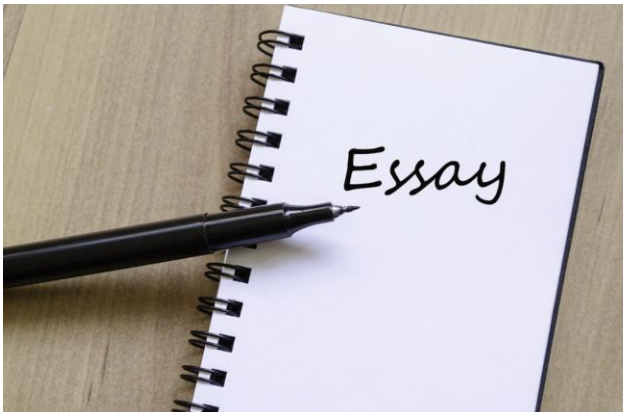
Protect yourself if you must write a physical check:

If you absolutely have to write a physical check, you should take several precautions to secure your money:

- **Use Gel Ink:** Use a black gel pen because the ink soaks deep into the paper fibers, making it harder for scammers to wash away with chemicals.
- **Avoid Unsecured Mailboxes:** Never leave outgoing checks in residential mailboxes or unattended street collection boxes. Take them directly inside a physical U.S. Post Office.
- **Monitor Your Account:** Keep a close eye on your online banking. If you see a check has been cashed, review the digital image online to ensure the name and amount match what you originally wrote.
- **Set up Alerts:** Enroll in your bank's notification system to receive alerts for any large withdrawals or checks clearing your account

Concerned about identity theft or lenders accessing your credit information?

You can freeze your credit reports at any time at Equifax, Experian, and TransUnion either by phone or online. However, if you are planning on applying for new credit, you will need to temporarily unfreeze your credit files. www.equifax.com 888-298-0045; www.experian.com, 888-397-3742; www.TransUnion.com, 800-916-8800. You will have to freeze your credit at all three companies for it to be effective.



Announcing the 2026 Winner of the AFDICA Essay Contest

AFDICA is pleased to announce that Elise Wiggins, daughter of FDIC employee Beth Wiggins, Special Assistant at Corporate University, has been selected as the winner of the 2026 AFDICA Annual Essay Contest. This fall, Elise will attend the University of Delaware, where she has been accepted into the Honors College. An accomplished student-athlete, she plans to study psychology and business.

The AFDICA annual essay contest was initiated in 2025. The purpose of this contest is to further the AFDICA's mission to enhance financial literacy education. The winner will receive an award of $1,000 based on the evaluation of the content writing style and creativity of an original written essay.

Eligible participants include dependents or grandchildren of current FDIC employees who are also a current high school senior who is planning to further their education in the following academic year at an accredited university, college or vocational school.

And finally... we are looking for members that are interested in volunteering.

We are looking for members who are interested in becoming more engaged by serving on the AFDICA board of directors. As we celebrate our 10th anniversary and plan for the future, we hope to welcome new leaders who can lend a hand.

By serving on the board, you can bring your experience, ideas, and perspective to the organization. A strong and diverse board helps ensure that our programs, priorities, and services reflect the full breadth of our membership.

We are also seeking volunteers to serve on our committees (Charity, Membership and Education). You do not need to make a large time commitment to make a meaningful difference. Even a few hours a month can help us expand our services, support more charitable work, and create more opportunities for members to connect and participate.

If you are interested in any of these volunteer opportunities, please send an email to info@afdica.com for more information.

Thank you for your time, and best regards,

Your fellow alums...the AFDICA Membership Committee

Association of Federal Deposit Insurance Corporation Alumni, Inc.
PO Box 83775
Gaithersburg, MD 20883-3775
United States

Our website: www.afdica.com Contact us: info@afdica.com

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