



Chartered August 6, 2009

...a Historical Perspective



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IN THE BEGINNING

With the impending demise of Financial Women International in late 2009, members of the Texas District made the bold decision to form a new organization – Financial Women in Texas (FWIT).

FWIT was organized in August 2009 with groups located in various areas throughout Texas as well as virtual members in areas where there was no group organization. The five groups formed at founding of the organization were:

East Texas (Longview area)
Gulf Coast (Katy / Fort Bend / Houston area)
Hill Country (Fredericksburg / Kerrville area)
Llano Estacado (Lubbock area)
Paso del Norte (El Paso area)

The founding members set out the objectives for Financial Women in Texas:

- To bring together women in the financial services industry for the exchange of ideas, experiences and interests;
- To further the meaningful professions or careers of its members and women in general;
- To encourage women to choose financial services as a career and to advance the career opportunities for all women in the financial services industry; and
- To serve as an advocate of, and to promote improvements in the professional development, leadership skills, education and training of women in the financial services industry.

Chris Williston, IBAT President and CEO, was a speaker at the FWI Texas District Conference in Longview, Texas, in April 2009 where he learned of the recent news of the impending demise of Financial Women International. Many Texas FWI members expressed a desire to form a new organization that would continue the strong traditions of FWI in Texas. Chris generously offered support in whatever the group needed, ultimately to include visiting with representatives from throughout Texas to begin the process of starting a new organization and providing guidance with the filing of incorporation documents and assistance with writing new bylaws. IBAT also allowed the use of their offices in Austin to hold an organizational meeting later that summer. FWIT is eternally grateful for their assistance and look forward to a continued relationship with IBAT for years to come.

YEAR 1: 2009 – 2010

On April 20, 2009 the Board of Directors of the Texas District of Financial Women International, Inc. met at the offices of the Independent Bankers Association of Texas (“IBAT”) in Austin, Texas to start the process of establishing a new organization. The staff of the Independent Bankers Association of Texas, led by Chris Williston, President and CEO, provided valuable support and guidance throughout the process, enabling the new Association to accomplish solid organization more quickly than had been anticipated.



**April 20, 2009
Austin, Texas**

Seated (L to R):
Cheryl Linder, Julie Bedson

Standing (L to R):
Lynda Huffaker,
Anita Werner,
Tammy Gibbons,
Eileen Meyer,
Brenda Beaty,
Laura Rodgers,
Deborah Parrish

The official name was decided to be Financial Women in Texas (“FWIT”), the organizational structure was determined, and bylaws were drafted. Attending the meeting were:

Representing Financial Women International – Texas District:

Cheryl Linder, President
 Julie Bedson, Vice President
 Brenda Beaty, Treasurer
 Deborah Parrish, Secretary
 Anita Werner, Technology Chair
 Laura Rodgers, Nominating Chair
 Lynda Huffaker, Director
 Tammy Gibbons, Director
 Nancy Kinder, Historian
 Eileen Meyer, Hill Country Group President

Representing the Independent Bankers Association of Texas:

Chris Williston, President and CEO
 Curt Nelson, Julie Courtney, Mae Beth Palone and Darlene Revers

On August 15, 2009 the founding group met again in Austin at the IBAT offices and held the first official meeting of Financial Women in Texas. On that same date the Certificate of Formation was filed by the Office of the Secretary of State in Texas based on the paperwork for the organization which was approved on August 6, 2009.

Officers were elected with Julie Bedson serving as the first President of FWIT, Lynda Huffaker as Vice President, Brenda Beaty as Treasurer, and Deborah Parrish as Secretary. Serving as elected Directors were Janet Dirba for Membership, Anna Beth Denny for Bylaws, and Cheryl Linder for Nominating.

**Julie Bedson FWIT President
2009 - 2010**



The bylaws for the Association were approved, along with the memorandum of understanding to be executed by local groups wishing to be affiliated with FWIT. A budget was adopted, and dues were set at \$50.00 annually for each member. Planning for the Association's first Annual Conference, to be held in Austin in the spring of 2010, was started.



August 15, 2009 – Austin, Texas Seated (L to R): Lynda Huffaker, Julie Bedson, Cheryl Linder; Standing (L to R): Janet Dirba, Tammy Gibbons, Eileen Meyer, Brenda Beaty, Deborah Parrish, Teresa Coleman, Nancy Kinder

The new group began the arduous process of establishing sound practices to carry the Association forward into the future, establishing policies and standards to guide the group through monthly teleconferences. The Association applied for and received approval as a 501(c)(6) exempt organization. A single tax identification number was established to be used for opening all FWIT accounts for the Association and local groups, centralizing and streamlining reporting requirements. The group's website www.fwitexas.org was re-branded from the former FWI site.

When the group was formed there were 93 members of Financial Women International in the Texas District. At the end of its first year, there were 83 members on the official membership roll of Financial Women in Texas.



2009 – 2010 FWIT Board of Directors

April 18, 2010 – Austin, Texas *Seated (L to R):* Lynda Huffaker, Julie Bedson, Nancy Kinder, Tammy Gibbons; *Standing (L to R):* Melody Klein, Janet Dirba, Deborah Parrish, Cheryl Linder, Brenda Beaty, Anita Werner, Teresa Coleman, Laura Rodgers, Eileen Meyer

FWIT held its **first Annual Conference** April 16 – 18, 2010 at the Austin Marriott South in Austin, Texas. Hosted by the FWIT Board of Directors, the conference was chaired by Tammy Gibbons with co-chairs Cheryl Linder and Deborah Parrish. The conference theme was “Building a Pathway to a Brighter Tomorrow” reflecting the new organizational endeavor. Thirty (30) members attended the first conference and were present at the first Annual Meeting which was held on April 17, 2010 during the conference.

During the first year the FWIT membership and Board of Directors focused on organizing the Association and growing membership. A contest was held prior to the Annual Conference to select a logo for FWIT. Members submitted logos which were compiled into a voting document and sent to all members. During the Founders Banquet at the Annual Conference the winning FWIT logo submitted by Brenda Beaty of the Hill Country Group was unveiled to the membership.



The first membership pins were presented to the members at the Founders Banquet. The pins were donated by Julie Cripe of Houston and Nancy Kinder of San Antonio, both of whom had served as President of Financial Women International. The pin was designed in silver with a green ribbon. In the center a silver logo star was surrounded by oak leaves. The side ribbon loops included the words “Financial” and “Women” and the center loop said “FWIT” standing for Financial Women in Texas. By including only the words “Financial” and “Women” and not the word “Texas”, it was hoped that the design would accommodate future growth of the organization beyond Texas.

The traditional President’s Charm, presented each year to the incoming President, was redesigned for the new Association as well. The outside shape remained the same but the inside design now included the logo star and the initials FWIT. A new charm was created for both the current and incoming FWIT Presidents, to carry on a tradition begun many years before for the Financial Women International Texas District Leadership.

At the Founders Banquet the Association honored the Independent Bankers Association of Texas with the **Partner in Success** award in recognition of the valuable assistance in the formation and marketing of FWIT. The award was presented to IBAT staff members Darlene Revers and Mae Beth Palone. The certificate read, “Partner in Success Award is hereby presented to Independent Bankers Association of Texas, in recognition of your invaluable guidance and support of our new organization, Financial Women in Texas, signed Julie Bedson, President, Financial Women in Texas, April 17, 2010.”

At the last session of the first Annual Conference, President Julie Bedson installed the recently elected officers for the 2010 – 2011 FWIT year. Installed were Lynda Huffaker, President; Tammy Gibbons, Vice President; Deborah Parrish, Secretary; and Brenda Beaty, Treasurer. Also serving on the leadership team were Cheryl Linder, Director – Membership; Julie Bedson, Director – Nominating; Nancy Kinder – Director – Bylaws; Janet Dirba, Scholarship Chair; Anita Werner, Technology Chair; Laura Rodgers, Communications Chair; Eileen Meyer, Education Chair; and Teresa Coleman, Virtual Member Liaison.



Attendees at the First Annual Conference of FWIT – April 2010, Austin Texas



Left:
**Association
Scholarship
Recipients**
Left to Right:
 Susan
 Goodwin,
 Sandra Lujan,
 Tammy
 Gibbons, and
 Cindy Harper



Above: Welcome from Tammy Gibbons



Above: IBAT Staff members Darlene
 Revers and Mae Beth Palone receive the
Partner In Success award from Melody
 Klein (left)





Right: Karen Neeley spoke on *Legislative Issues*



Left and below: Opening Reception
Above right: One of the Conference exhibitors



Above: (L to R): Tammy Gibbons and Julie Bedson at the installation of the 2010 – 2011 FWIT Officers

The first year of Financial Women in Texas moved quickly into the second year as the Board of Directors continued the work of the Association and held a planning meeting for the coming 2010 – 2011 FWIT year.



FWIT / IBAT: FWIT's First Annual Conference was highlighted in the

Independent Bankers Association of Texas magazine:

ASSOCIATION NEWS



FWIT HOSTS ANNUAL CONFERENCE

The newly-organized Financial Women in Texas held their first annual conference in Austin in April. The three-day program, "Building a Pathway to a Brighter Tomorrow," featured an outstanding lineup of educational and networking sessions.

The conference concluded with the installation of new officers, including Lynda Huffaker, President; Tammy Gibbons, Vice President; Brenda Beaty, Treasurer; and Deborah Parrish, Secretary.

When the board of Financial Women International decided to cease operations in 2009, several of their members decided to form a new organization that would continue the strong traditions of FWI in Texas. FWIT brings together women in the financial services industry for the exchange of ideas, experiences and interests, and serves as an advocate of and to promote improvements in the professional development, leadership skills, education and training of women in the industry.

During their Founder's Banquet, the FWIT Partner in Success Award was presented to the Independent Bankers Association of Texas in recognition for guidance and support in helping to organize and incorporate the new association.

IBT, SWIFTKNOWLEDGE ANNOUNCE PARTNERSHIP

Integrated Bank Technology (IBT) has announced formation of a strategic partnership with Minnesota-based SwiftKnowledge.

SwiftKnowledge business intelligence software provides real-time, secure, 100 percent web-based access to multiple financial data sources for proactive, effective management of key performance indicators such as risk, cash and growth.

"Financial institutions need this kind of analytics and intelligence at the front lines to respond quickly to competition and track market trends immediately," IBT President Mike

Golebiowski said. "Real time measurement focused on cost control, branch effectiveness and market success can only be effectively measured using a tool that can integrate multiple data silos to create a simple picture of performance."

IBT also announced Legacy Bank of Pueblo, Colorado, had elected to deploy its flagship product Integrated Bank Environment with its suite of products.



ADVANTAGE HEALTH PLANS WELCOMES ITS NEW MEMBER

In our January/February issue, we introduced you to Jeff McQueen and the IBAT endorsed Health Care Benefits Program, Advantage Health Plans Trust.



Its newest member, Erika Rockett, Director of Business Development, brings 18 years of insurance industry acumen to the team. Her experience includes all facets of the industry, working for such notable companies as PacifiCare and First Health. Over the past several years, Erika performed sales and oversight for AHPT's Prescription Benefit Management vendor, Script Care, where she maintained a multi-state territory.

Erika will be touring IBAT member banks in south Texas to introduce the Trust's exceptional programs and values for member banks. Erika's experience in the development and oversight of health insurance programs will provide member banks with hands-on, dedicated consultation to AHPT member banks. Please welcome her for an informative introduction and discussion regarding your

YEAR 2: 2010 – 2011



2010– 2011 FWIT Board of Directors Installation

April 18, 2010 – Austin, Texas *Seated (L to R):* Deborah Parrish, Tammy Gibbons, Lynda Huffaker, Brenda Beaty. *Standing (L to R):* Cheryl Linder, Janet Dirba, Laura Rodgers, Anita Werner, Julie Bedson, Teresa Coleman, Nancy Kinder, Eileen Meyer

The second year of FWIT was marked by growth in membership beyond expectations. Membership surpassed the 100 mark in January 2011, reaching 102 by February of that year. The 100-member goal had been set at the planning meetings in 2009 with the plan of attaining that membership number at some point in the future. Less than two years later, the Association had exceeded the goal and there were more prospective members supporting the founding members' premise that there was not only a desire but a need for Financial Women in Texas.

FWIT was in sound financial condition with funds to support the work of the Association. The Board of Directors voted to dedicate some of the Association's funds to scholarships for members and approved the award of eight scholarships for Annual Conference registration, including three to be awarded to members attending Conference for the first time.

The growth in membership led to another challenge. The original order of 100 membership pins was depleted and the cost of production had risen. Cheryl Linder took on the task of finding another source and was successful in saving the Association considerable money. The new pins were a gold-colored Texas star with the initials FWIT arched at the top. With the reduced price the Association was able to give the new pins to all the members.



Lynda Huffaker
FWIT President
2010 - 2011

As FWIT's membership grew, the Board of Directors undertook other tasks to strengthen the organization. Knowing that professional social media could increase communication for both existing and potential members, a group was established on LinkedIn.

FWIT held its **second Annual Conference** April 15 – 17, 2011 at the Holiday Inn Hotel Towers in Lubbock, Texas. Hosted by the Llano Estacada Group from the Lubbock Area, the conference was co-chaired by Vicki Dalrymple and Dixie Barron, members of the host group. The conference theme was "Embracing the Winds of Change". There were 73 registered attendees with 104 in attendance at the Keynote Luncheon on Friday, the most registered for conference in many years.



FWIT
Annual
Conference
April 15 –
17, 2011

Above:

Llano Estacada Group, Conference Hosts

Left: Dixie Barron and Vicki Dalrymple, Conference Co-Chairs

Right: Chris Williston, President and CEO of the Independent Bankers Association of Texas, speaker at the Friday Keynote Luncheon



The Annual Meeting and Banquet included President Lynda Huffaker's State of the Association remarks, presentation of the Association's scholarships to recipients, and the presentation of the **President's Award**. The President's Award is given to an FWIT member that has given exceptional service, assistance or support to the FWIT Association or the Board President personally. This was the first year the award was given, and Nancy Kinder was the recipient. Nancy had been a member of the various financial groups for over 25 years, and held executive officer positions at the National, District and local levels of FWI and was very instrumental in getting Financial Women in Texas Association operational.

The 2nd Annual Conference closed with a wrap-up session, President Lynda Huffaker's remarks and installation of the FWIT officers for the coming 2011 – 2012 year. Installed were Tammy Gibbons, President; Anita Werner, Vice President; Ellen Parsons, Secretary; and Cheryl Linder, Treasurer. Also serving on the leadership team: Lynda Huffaker, Director – Nominating; Ceci Davila, Director – Membership; Deborah Parrish, Director – Bylaws; Janet Dirba, Recognitions & Scholarships Chair; Jessica Pringle, Education & Training Chair; Laura Rodgers, Communications Chair; Anita Werner, Technology Chair; Nancy Kinder, Historian; Teresa Coleman, Virtual Member Liaison; Julie Bedson, Conference Liaison; and Diana Vasquez and Yvette Herrera, Conference Co-Chairs.

In her installation speech, Tammy Gibbons announced that her theme for the year would be "Make It Happen". She stated that as a group FWIT has proven they can make it happen. The group started two years before and in the past year went from a membership of 86 to 112. Tammy challenged each member to "Make it Happen" for the local groups and the Association.

It was announced that the 2012 Annual Conference would be held in the fall rather than the spring. The spring timing was a result of the former FWI traditional Spring Conference for the districts, with the Annual Conference for FWI held in the fall. The Board of Directors decided to move the FWIT Annual Conference to make scheduling for members easier. The FWIT 3rd Annual Conference would be held in El Paso, Texas, hosted by the Paso del Norte Group.

As the second year of FWIT drew to a close, the Board decided to develop standard operating procedures for the Association to document how the Association operates. This document would conform to the bylaws, and go beyond them to include job descriptions, duties and responsibilities, recommendations and guidelines for current and future leaders in order to ensure the success of FWIT.

**Second Annual Conference of FWIT
April 2011 – Lubbock, Texas**

Right: President Lynda Huffaker
Welcomes attendees



Left and below: Scenes from Annual
Conference Sessions



Right: Annual Meeting and Banquet

Below left: Lynda Huffaker presents President's Award to Nancy Kinder

Below right: 2010 – 2011 Board of Directors



BUSINESS

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Lubbock hosts financial conference

BY WALT NETT
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Value
\$370,000
11,100

\$135,000

Value
\$114,500
\$120,000
\$92,000
\$87,000
\$239,000
\$232,000
\$100,000
\$296,000
\$65,000

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"Embracing the Winds of Change" is the title of this year's Financial Women in Texas annual conference, which will be held in Lubbock April 15-17.

The conference is hosted by the Llano Estacado Chapter of FWIT, formerly Financial Women International, and is made up of women in the financial services industry.

So far, some 60 members have registered for the conference, said Lynda Huffaker, the association's state president and a vice president at City Bank.

The scheduled keynote speaker will be Chris Williston, president and chief executive officer of the Independent Bankers Association of Texas.



Huffaker

Interested in attending?

- All events are open to the public. Full registration fee is \$225, or individual events have separate fees.
- For registration information, contact Sharon Holder at PlainsCapital Bank, 472-2371.

Several local business leaders will also appear on a panel on "The Importance of Community Service, Especially in Times of Economic Change." The panelists will include Holly Betenbough of Betenbough Homes; Matt Bumstead, co-president of United Supermarkets; and Ed and Lisa Wentz of Wentz Orthodontics.

The panelists will talk about the role of community service in their businesses, and how service philosophies affect their employees, customers and the bottom line.



Dalrymple

Other speakers scheduled to appear include Margaret Couch, chief operating officer of Smartfield; Texas Tech human sciences faculty member Gary Schwantz, author of "Get To OR Got To — Choosing to Love Life (Or Not)"; and Lou Burleson, known locally as the History Teller.

Dietitian Tyra Carter will speak on shopping and nutrition, and Mary White of the WTC Performance Group in Dallas will speak on "What's in My Present?"



Barron

Vicki Dalrymple, a senior vice president with PlainsCapital Bank in Lubbock, is the conference co-chairman. Dixie Barron, a vice president with American State Bank, is the Llano Estacado Chapter president.

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YEAR 3: 2011 – 2012

The third year of Financial Women in Texas officially began with a planning meeting held on August 6, 2011 in Austin, Texas. The meeting was attended by the Boards of Directors for the previous and coming years. An official Board meeting of the 2010 – 2011 leaders was held, followed by a leadership training session facilitated by Anita Werner and Nancy Kinder. During the leadership training session the bylaws and Robert's Rules of Order were discussed, as well as the first draft of the FWIT Standard Operating Procedures and Core Group Bylaws. Planning and budgeting for the coming year filled the rest of the one-day session.



FWIT Board Planning Meeting – August 6, 2011 Left (L to R): Cindy Harper, Tammy Gibbons, Michelle Carfello, Janet Dirba, Deb Parrish Right(L to R): Teresa Coleman, Lynda Huffaker, Sharon Holder, JoAnne Terrazas, Nancy Kinder

Below: Members of the 2010-2011 and 2011-2012 Boards of Directors Seated (L to R): Lynda Huffaker, Tammy Gibbons, Anita Werner, Cheryl Linder; Standing (L to R): Deborah Parrish, Sharon Holder, Teresa Coleman, Janet Dirba, Nancy Kinder, JoAnne Terrazas, Michelle Carfello, Eileen Meyer, Julie Bedson, Cindy Harper, Brenda Beaty



The first complete Standard Operating Procedures document was approved by the Board of Directors at the regular meeting in March 2012. At about the same time, the Board approved funds for scholarships for the year with ten Annual Conference scholarships including four to be awarded to first-time Conference attendees.



**Tammy
Gibbons
FWIT
President
2011 - 2012**

At the August 2012 meeting of the Board of Directors it was reported that membership in the Association had reached 113. In addition to normal Association business, the Board explored options for liability insurance, documented additions to be made to the Standard Operating Procedures and discussed potential markets for new membership groups. Potential markets identified included the Conroe, San Angelo, Dallas and San Antonio areas.

Planning for the Annual Conference to be held in September 2012 continued. The change in the timing of Annual Conference from spring to fall meant there was not a conference during the official third year of the Association. From this point in time on, the Annual Conference would occur after the beginning of the Association's year which starts September 1st.

The Association's Board of Directors met in Austin on August 4, 2012. The meeting was a joint meeting of the 2011 – 2012 Board of Directors and the elected and appointed members of the 2012 – 2013 Board of Directors. An official meeting of the 2011 – 2012 Board was held, followed by the transition meeting during which plans for the coming year were discussed by both Boards. Planning included drafting a budget for the Association's coming year, reviewing current and planned membership, discussing awards and scholarship proposals, and considering locations and hosting for the 2013 Annual Conference.



**FWIT Board Planning Meeting
August 4, 2012**

Left (L to R): Ellen Parsons, Tammy Gibbons, Laura Rodgers, Teresa Coleman, Julie Bedson and Sharon Holder

Right:
Cheryl Linder leads
the discussion
of the budget for
the coming year





Members of the 2011-2012 and 2012-2013 Boards of Directors

Seated (L to R): Cheryl Linder, Tammy Gibbons, Anita Werner, Janet Dirba and Ellen Parsons

Standing (L to R): Laura Rodgers, Teresa Coleman, Julie Bedson, Camie Burgess, Sharon Holder, Lynda Huffaker, Tory Warrick and Nancy Kinder

YEAR 4: 2012 – 2013

FWIT held its **third Annual Conference** September 21 –23, 2012 at the Radisson Hotel in El Paso, Texas. Hosted by the Paso del Norte Group from the El Paso Area, the conference was co-chaired by Yvette Herrera and Diana Vasquez, members of the host group. The conference theme was “Empowering Women for Tomorrow”. There were 47 registered attendees plus 43 in attendance at the kickoff Keynote Luncheon on Friday.



Co-Chairs Yvette Herrera & Diana Vasquez welcome all to the conference



Friday Luncheon with Marcia Zidle: “Show Up, Stand Up & Deliver”



Introduction of Nancy Kinder and Anita Werner to present FWIT Leadership Training



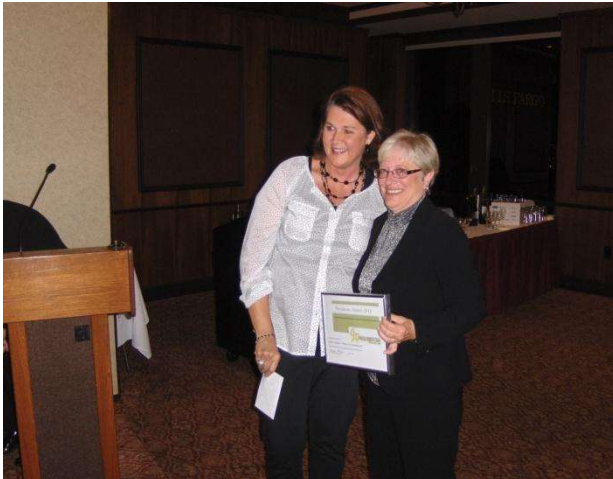
Saturday Luncheon Presentation by Rosa Guerrero: “Our Multi-Cultural Women of the Southwest”



Demonstration on how to “Outclass the Competition – Business Etiquette” by Susan Goodwin, Michele Carfello, Teresa Coleman and Julie Bedson



Saturday evening fun at Zin Valle Winery



Presentation of President’s Award by Tammy Gibbons to Nancy Kinder



Scholarship Award winners

The Banquet on Friday evening included presentation of the Association’s scholarships to recipients and the presentation of the **President’s Award**. The President’s Award is given to an FWIT member that has given exceptional service, assistance or support to the FWIT Association or the Board President personally. For a second year in a row, Nancy Kinder was the recipient. Nancy had been a member of FWIT’s legacy associations, NABW and FWI, for over 26 years, had held executive officer positions at the National, District and local levels of FWI and was very instrumental in getting Financial Women in Texas Association operational. Nancy was instrumental over the past year with creating and completing the SOP and By-Laws, capturing the history of FWIT for Historian News and providing support where and when ever needed.

At the Annual Meeting, President Tammy Gibbons reported in the State of the Association the excitement of Making It Happen over the past year with a total of 115 members. The 3rd Annual Conference closed with a wrap-up session, President Tammy Gibbons' remarks and installation of the FWIT officers for the coming 2012 – 2013 year. Installed were Anita Werner, President; Janet Dirba, Vice President; Ellen Parsons, Secretary; and Cheryl Linder, Treasurer. Also serving on the leadership team: Tammy Gibbons, Director – Nominating; Lupe Edens, Director – Membership; Nancy Kinder, Director – Bylaws; and the appointed chairs were recognized.



(L-R) Tammy Gibbons, Julie Bedson, Joanne Terrazas, Sharon Holder, Nancy Kinder, Janet Dirba, Michele Carfello, Teresa Coleman, Lynda Huffaker, Ellen Parsons, Anita Werner, Cheryl Linder, Yvette Herrera, Ceci Davila and Laura Rodgers

In her installation speech, Anita Werner announced that her theme for the year would be “Leadership in Action”. She stated to truly put our Leadership into Action, let us all look for ways to encourage our newer members to get more involved and take leadership roles as they become available. If each woman at the conference would mentor one other member during the coming year and recruit one new member, not only would friendships and networking grow, but so would our Association.



Anita Werner
FWIT President
2012 – 2013





(L-R) 2012-2013 Elected Officers: Anita Werner, Janet Dirba, Ellen Parsons and Cheryl Linder



FWIT Board announcing the Call to Conference to be held in San Antonio in 2013

Call to Conference announced that the 2013 Annual Conference would be held in San Antonio in the fall and sponsored by the Association with the assistance of the San Antonio Virtual Members.

The Association's Board of Directors met in San Antonio on August 3, 2013 at the Menger Hotel. The meeting was a joint meeting of the 2012 – 2013 Board of Directors and the elected and appointed members of the 2013 – 2014 Board of Directors. The Association Transition Board Meeting agenda included approval of the consent agenda, an update from the Conference Committee, a Membership Report noting the increase to 166 members, presentation from the Membership Database Taskforce, discussion on the standardized recruitment/new member packet, a tour of the Menger, introduction of the 2013 – 2014 Board, Leadership Training and new business.

Attendees included: Anita Werner, Janet Dirba, Ellen Parsons, Tammy Gibbons, Nancy Kinder, Michele Carfello, Teresa Coleman, Julie Bedson, Isabel Olivo, Barbara McMillen, Yvonne Fernandez, Tory Warrick, July Helm, Diana Melcher, Lorrie Hess, Cindy Pena, Rhonda Festervand, Belinda Esparza and Suprina Geisman.



Anita Werner calling meeting to order



Nancy Kinder sharing Conference update



Left to Right:
Janet Dirba, Incoming Assoc President
Anita Werner, Outgoing Assoc President
Ellen Parsons, Incoming Vice President



Marcia Sheingold, Director of Sales, provided a tour of the Menger Hotel in anticipation of the 2013 Conference.

YEAR 5: 2013 – 2014

The 4th Annual Conference of Financial Women in Texas, held September 27-29, 2013 at the historic Menger Hotel in San Antonio, was by all accounts an excellent experience. With over 80 registered attendees plus guests from our sponsors and the industry, energy was high and our theme of “Leadership in Action” was demonstrated throughout the event.

Over 110 FWIT members and guests attended the Friday Keynote Luncheon featuring Sonny Melendrez who motivated all with “Living with Enthusiasm!” Danielle DiMartino-Booth, Senior Financial Analyst and Advisor with the Federal Reserve Bank of Dallas kept the enthusiasm going with an engagingly honest presentation of our financial world, followed by Elizabeth McCormick, Black Hawk helicopter pilot, with “FLY: First Lead Yourself”.

After Friday evening’s networking social on barges on San Antonio’s Riverwalk, Saturday morning’s program was a leadership workshop by Lorrie Hess, Life & Business Coach and 2012-13 President of the Hill Country Group of FWIT. The workshop, “Your Presence...Building Powerful Relationships for Work and Life”, focused us on learning better ways to communicate, network and present ourselves.

The Saturday Keynote Luncheon program was a “Legendary Leaders Panel” of women with earned experience in the financial industry. The panel participants were Julie Cripe, President & CEO of Omnibank in Houston; Harriet May, retired CEO of GECU in El Paso; and Annie Turner, Vice President & Business Banking Manager of Wells Fargo Bank in San Antonio. Facilitated by Jocelyn Carby of the Texas Bankers Association, the panel shared experiences, lessons learned and words of wisdom, and then answered questions from the audience.

The remainder of Saturday was FWIT business with the Annual Meeting, leadership training session, and Annual Banquet. At the banquet, awards were presented, and scholarship recipients recognized, followed by the installation of the 2013-14 officers of FWIT.

The **Partner in Success** award is given by the Association to recognize an organization or individual who has contributed to our overall success. In past years we have recognized the Independent Bankers Association of Texas who helped us to reorganize as a new Association and Stanton Street Technology Group who has hosted our website at no cost the last four years.



This year, the award was presented to the Texas Bankers Association. They have supported FWIT for a number of years, featuring our Association information in their weekly E-Zine as well as in their monthly magazine, and most recently with a full feature article in the August edition of the *Texas Banking* magazine. Receiving the award for the TBA was Jocelyn Carby, Coordinator for the TBA Foundation, a virtual member of FWIT and our champion at the TBA. FWIT President Anita Werner presented Jocelyn with a \$100 donation to the Texas Bankers Education Foundation from Financial Women in Texas in recognition of the award.

Scholarship recipients were announced in the last issue of the FWIT News and recognized at the Annual Banquet. Receiving scholarships to **Annual Conference** were:



New Conference Attendees

Sylvia Sandoval – Paso Del Norte

Stephanie Wolford – East Texas

Sherry Mama – Houston (unable to attend the conference)

Ruby Alvarez – Paso Del Norte

Cindy Pena Sarraat – Houston



Prior Conference Attendees

Diana Melcher – Llano Estacado

Eileen Meyer – Hill Country

Audrey Zamora – Paso Del Norte

Brenda Beaty – Hill Country

Tina Hernandez – Paso Del Norte



Michele Carfello of the Houston Group was awarded the **General Education Scholarship**.

The **President's Award** is presented at the discretion of the Association President to an FWIT member who has gone above and beyond the call of duty during the past year. The award this year was presented to Michele Carfello of Frost Bank, who worked tirelessly to help form not one, but two, new groups this year. She is the Director of Membership for the 2013-14 Association Board.



Janet Dirba
FWIT President
2013-2014

In Janet Dirba's installation speech, she announced that her theme for the year would be "Women on a Mission".

She asked everyone to continue to volunteer their talents and serve in leadership positions at the local and/or Association level. She challenged everyone to ask questions, seek help and step out of their comfort zone. She stressed that without everyone's participation and support, we are nothing. The evening continued with entertainment by the Cotton Jenny Band, which included FWIT Houston Group member B.J. Cary, where everyone was stepping out of their comfort zone on the dance floor.

The Conference concluded Sunday morning with an optional devotional, "Breaking Bread and Feeding Our Hunger," led by Teresita Aguilar, Ph.D., followed by the last general session. Mary White, of WTC Performance Group and a virtual member of FWIT, presented the concluding program, "Footprints! The Journey of Our Lives". Closing remarks and recognition of sponsors and volunteers led us to the Call to Conference 2014, which was presented by the Gulf Coast Group members, challenging us all to "accept our mission"!

From learning in the classroom, to socializing on the San Antonio Riverwalk to dancing to the Cotton Jenny Band, all made new friends and renewed existing relationships over the three awesome days at the Menger Hotel in San Antonio, TX.

ACTION LEADERSHIP IN ACTION



(L-R) Co-Chairs
 Nancy Kinder and
 Julie Bedson with
 Treasurer Teresa
 Coleman



The Association's Board of Directors met in Austin on August 2, 2014 at the American Bank of Commerce in Austin. The meeting was a joint meeting of the 2013 – 2014 Board of Directors and the elected and appointed members of the 2014 – 2015 Board of Directors. The Association Transition Board Meeting agenda included approval of the consent agenda, an update from the Conference Committee, a Membership Report noting the increase to 307 members, discussion on the social media policy and photo release options, discussion on the code of conduct at the Board level, budget discussions, introduction of the 2014 – 2015 Board, Leadership Training and new business.

Attendees included: Janet Dirba, Ellen Parsons, Tammy Gibbons, Anita Werner, Yvonne Fernandez, Nancy Kinder, Michele Carfello, Teresa Coleman, Irma Bustamante, Jocelyn Carby, Tanya Castro, Connie Crenwelge, Sandra Duran, Belinda Esparza, Madison Hagopian, Christina Jasper, Nadia Khan, Cheryl Linder, Sherry Mama, Julie Mayrant, Diana Melcher, Michelle Muckleroy, Cindy Pena-Sarrat, Donna Raedeke, Laura Rodgers, Katherine Scholl, Lori Victory, Ronette Walshak, Barbara McMillen, and Tory Warrick.



Women on a mission at the planning meeting



Great turnout of past, present and future leaders

The Financial Women in Texas Association marked a year of accomplishments with advances in membership growth, finances, and technology, with the Association migrating to a new website with an online membership database. The ninth and tenth membership groups of FWIT formed during the year in the Austin and Dallas markets.

YEAR 6: 2014 – 2015

The **5th Annual Conference** of Financial Women in Texas, held September 26-28, 2014 at South Shore Harbour Resort Hotel in League City, was by all accounts an excellent experience. With 85 registered attendees plus guests from our sponsors and the industry, energy was high and our theme of “Mission Possible: Becoming the Best You” was demonstrated throughout the event.



Hosted by the Gulf Coast Group, the Conference Co-Chairs were Laura Acosta and Tory Warrick. As FWIT celebrated the first five years as an organization, President Janet Dirba presented the **Partner in Success** Award to Mr. Chris Williston, President and CEO of the Independent Bankers Association of Texas, who in 2009, supported, encouraged and assisted a core group of women to re-organize as FWIT. Darlene Revers of IBAT accepted the award on behalf of IBAT and Mr. Williston.



Chris Williston, President & CEO, IBAT

The Annual Banquet was a time of celebration as scholarships were awarded and the President’s Award was presented to Nancy Kinder, who made the transition to the new online membership database and website happen, easing the workload of the leadership team and enabling online membership applications and event registrations.

Scholarship Winners

1st Time Conference

Attendees: Jena Gilliland, Valencia Gibson, Michelle Muckleroy, Laura White and Kathrin Kremer.

Returning Attendees:

Tammy Gibbons, Nancy Kinder, Nadia Khan, Lorrie Hess and Corie Squyres





Ellen Parsons
FWIT President
2014-2015

Officers for the coming year were installed, and Ellen Parsons, as the new Association President, announced her theme for the coming year “Achieving Your Goals through the Seasons of Your Life.” Conference closed with the call to the 2015 Annual Conference, to be hosted by the Hill Country Group.



In June 2015 FWIT awarded two **General Education Scholarships** of \$1,000 each to Christina Jasper of Centennial Bank, Lubbock, and Cheryl Linder of NewFirst National Bank, El Campo. The **Annual Conference Scholarship** winners were announced in August 2015. Odilia Lara of the San Antonio Group received a scholarship as a first-time conference attendee. Returning attendees receiving scholarships were:

Ruby Alvarez, Paso del Norte Group
Julie Bedson, San Antonio Group
Suprina Geisman, Gulf Coast Group
Susan Goodwin, Hill Country Group
Anita Werner, Paso del Norte Group

Maggie Holly, Llano Estacado Group
Sherry Mama, Houston Group
Barbara McMillen, Paso del Norte Group
Lori Victory, Houston Group



The 2014-2015 and 2015-2016 FWIT Board members met for the annual transition and planning meeting on August 8, 2015 in Austin. In addition to a regular Board meeting, the group had leadership training focusing on FWIT's bylaws and standard operating procedures as well as the duties of the officers, directors, and appointed chairs.

YEAR 7: 2015 - 2016

The 2015-2016 program year started out with growth as the FWIT Board of Directors approved a new group at its Board meeting on October 23, 2015. The Big Country Group in the Abilene area was formed with Judy Farmer as the first President of the group. The group was a direct result of FWIT's strategic partner, the Independent Bankers Association of Texas, as the founding members heard about FWIT at an IBAT convention



The **6th Annual Conference** was held October 2-4, 2015 in Kerrville at the Y.O. Ranch Hotel & Conference Center. Hosted by the Hill Country Group, the conference was well attended and provided the usual great programming and time for networking and fun activities.

At the Annual Banquet, the general education scholarship and conference scholarship winners were recognized, and Lori Victory was presented the **President's Award** in recognition of her work for the Association as Treasurer.

Officers and directors for the year were recognized, and the officers for the coming year were installed. The directors and appointed chairs for the coming year were also recognized.

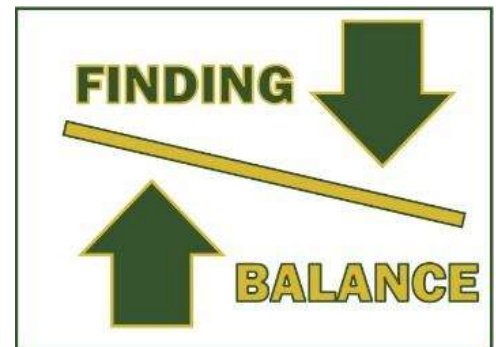


Lori Victory, President's Award Recipient



Cheryl Linder
FWIT President 2015-2016

FWIT President for 2015-2016, Cheryl Linder, introduced the theme for the year, "Finding Balance". There are challenges every day in our personal and professional lives as women. She challenged the attendees to work to find balance within themselves – what makes them happy, content, and the person they want to be.



Due to the inability to fill any leadership roles and the lack of prospective new members, the Conroe FWIT Group disbanded in the summer of 2015, returning the Association to 10 membership groups plus the virtual members.



In February 2016, FWIT hosted its **Inaugural Leadership Forum** in Dallas, Texas. J. Keith Hughey was the presenter, reminding attendees that "Leadership is About More than Having the Title". The Leadership Forum was provided at no registration cost to all FWIT members and was open to non-members for a fee. The concept was to provide value through leadership training and professional development for members as part of what they received for their annual dues to the Association. The Forum was a success and the Board immediately and unanimously agreed to start planning for the second Forum to be held in July 2016.

The 2016 **General Education Scholarship** winners were announced in April 2016. Laura Acosta of the Houston FWIT Group and Tanya Castro of the Gulf Coast FWIT Group were each awarded scholarships in the amount of \$1,000.



The second FWIT **Leadership Forum** was held on July 23, 2016 in Austin, Texas in conjunction with the annual transition and planning meeting of the Board of Directors. Presenter was Randy Ransleben, who helped the 37 FWIT members and guests identify their conflict resolution style, and how to best use it for resolving differences with others.



The FWIT **Annual Conference Scholarship** winners were announced in the summer of 2016. Scholarships in the amount of the conference registration were awarded to:

First Time Attendees:

Danielle Reboli, Dallas Group
 Cynthia Garcia, Virtual Member Group

Nilda Miranda, Paso del Norte Group
 Erika Flores, San Antonio Group

Returning Attendees:

Lynda Huffaker, Llano Estacado Group
 Tammy Gibbons, East Texas Group
 Isabel Olivo, San Antonio Group
 Nancy Kinder, San Antonio Group
 Ellen Parsons, Hill Country Group

Lorrie Hess, Hill Country Group
 Judy Helm, Llano Estacado Group
 Donna Raedeke, Dallas Group
 Michelle Muckleroy, East Texas Group

YEAR 8: 2016 - 2017

The 7th **Annual Conference** of FWIT was held in Dallas September 16-18, 2016. The Association Board of Directors hosted the conference on the theme of “Finding Balance”. Programming included the SuperWoman Workshop presented by Dr. Jamie Kulaga, a panel of women leaders on what finding balance means to them, an industry perspective and several keynote presentations focusing on the theme.

Matt Davies, Payments Outreach Officer at the Federal Reserve Bank of Dallas was honored at the Annual Conference as FWIT’s **Partner in Success** for his appreciation of the benefits of membership in FWIT, his inspiration for the formation of the Dallas FWIT Group, and his contributions to the Association as a speaker to many groups.

The Annual Banquet included a Murder Mystery event, as well as recognition of the 2015-2016 Association Board members, the general education scholarship winners, and the 2016 annual scholarship recipients. The Association officers for 2016-2017 were installed.



Barbara McMillan of the Paso del Norte Group in El Paso was installed as the President for the coming year. She noted that this year should be FWIT’s time to grow and to create opportunities for the future of our Association, and that the theme for the year would be “It’s About Time.”

**Barbara McMillan,
FWIT President 2016-2017**





Following the marketing and presentation of the 2016 Annual Conference, the Board of Directors adopted the use of a new, updated logo for FWIT.

FWIT Combination Mark:



FWIT Logo:



FWIT Wordmark:



FWIT's third **Leadership Forum** on February 25, 2017 in Houston was presented by Julie Burch, who had been a speaker at the 2016 Annual Conference. In keeping with the theme of time, the topic was a "Crash Course to Effectiveness: Time Management for the Overworked, Overstressed and Overwhelmed." The Forum was again provided at no cost to member attendees as a benefit of their membership and dues. The FWIT monthly Board meeting for the Association followed with discussion on future Forums and planning.



In April of 2017 the FWIT Board of Directors voted to amend the bylaws of the Association to clarify the definition of a quorum for purposes of the annual meeting, and to increase the number of voting board members due to the increasing number of group presidents serving on the Board. This marked the first time the bylaws were amended.

As part of the ongoing partnership with the Independent Bankers Association of Texas (IBAT), FWIT was a sponsor for IBAT's 32nd Annual Leadership Conference in June of 2017. Judy Helm, Secretary of the Association, represented FWIT and had the opportunity to talk about FWIT and the benefits of membership at one of the general sessions.

The FWIT **Annual Conference Scholarship** winners were announced in July 2017. The budget was for ten conference registrations to be awarded, with five for first time attendees and five for returning attendees. There were three eligible returning members, so the remaining scholarships were granted to first time attendees.

First Time Attendees:

Shaun'te Branch, Austin Group
 Stormy Boyd, Hill Country Group
 Nicole Canestrini, Houston Group
 Jamie Albertson, San Antonio Group

Jennifer Applewhite, Austin Group
 Melanie Pascarella, Hill Country Group
 Zelda Morales, San Antonio Group

Returning Attendees:

Belinda Esparza, Hill Country Group
 Ruby Alvarez, Paso del Norte Group

Anna Beth Denny, Dallas Group

On July 22, 2017 the FWIT Association Board hosted the fourth **Leadership Forum** in San Antonio with 35 attendees. J. Keith Hughey was the presenter and had conducted a member survey prior to the Forum. Responses from about 43% of members were documented, analyzed and graphed for review by the attendees. Following discussion, the attendees decided on five strategic initiatives to help FWIT remain relevant to our members and sustainable in the coming years. The initiatives were:

- Grow Conference attendance;
- Foster member engagement;
- Enhance social media and website;
- Develop and share best practices; and
- Improve recruiting and increase member retention.

The Forum was followed by lunch and the annual transition and planning meeting of the current and incoming Boards.



YEAR 9: 2017 - 2018

FWIT's **8th Annual Conference** was hosted by the Austin Group September 15-17, 2017 at the Horseshoe Bay Resort. It was a record year with the highest participation – 124 in attendance consisting of 97 members, 11 non-members and 18 guests. The silent auction raised over \$3,000 for conference scholarships in the coming years. The Conference programming was focused on helping attendees to master their time and included speakers on time management strategies, living healthy, and positive thinking to keep personal power, and empowering our future.

At the Saturday keynote luncheon, FWIT President Barbara McMillan presented FWIT's **Partner in Success** Award to J. Keith Hughey. Keith has been a valued partner in the Leadership Forum, challenging us to think about the future of FWIT and to understand what is important. In addition, he has actively supported and marketed membership in FWIT at various industry events.



The Annual Banquet included recognition of the 2016-2017 Board of Directors, installation of the 2017-2018 officers, and recognition of the incoming directors and appointed chairs. Entertainment was a trivia game.



Nancy Kinder
 FWIT President 2017-2018



At the close of the conference 2017-2018 FWIT Association President Nancy Kinder introduced the theme for the coming year, "Keep It Simple". Life is complicated with family, work, friends and community activities, not to mention the information pouring in all the time. If we focus on what is important our minds are less cluttered and we are more effective – we achieve more, which can empower us to succeed personally and professionally.

The Texas Bankers Association held their Inaugural Women in Banking Conference February 22-23, 2018 in San Antonio. FWIT was honored to be asked to be the General Sponsor for the event, which was highly successful with over 100 attendees. This provided a significant opportunity for FWIT to promote membership.

FWIT's fifth Leadership Forum was held on June 9, 2018 in Dallas, Texas, with 41 registered for the event. The morning program was a session on Generational Leadership led by Sherri Elliot-Yearly, the "Generational Guru". The attendees worked through real life situations, and all received personalized signed copies of Sher's book *You Can Have It All, Just Not All At Once!* The afternoon session was the Association's annual planning and transition meeting of the current and next year's Boards.





The second amendment to the Association bylaws was approved by the Board of Directors on July 20, 2018. The purpose statement in the bylaws was amended to replace “financial services” with “finance”. The rationale was to be more inclusive of women who want to become members but are not directly in the financial services industry. Work continued on the strategic initiatives throughout the year.



**Financial Women in Texas 2017-2018
Board of Directors**

YEAR 10: 2018 - 2019

FWIT's **9th Annual Conference** was held September 20-21, 2018 in downtown El Paso at the Doubletree Hotel. The conference was hosted by the Paso del Norte Group and was attended by 85 members. "Keep It Simple" was the theme of the conference programming including Feng Shui for daily living, "tickling stress" before it tackles, and strategies to keep life simple from a panel of successful women. Industry and economic updates and a session on sustainable development in the workplace rounded the program.

At the Thursday keynote luncheon, FWIT President Nancy Kinder presented FWIT's **Partner in Success** Award to Chris Williston, President & CEO, Independent Bankers Association of Texas. Chris, who was retiring from IBAT, had been a passionate supporter of Financial Women in Texas from before the founding of the Association. He provided instrumental assistance in the legal and regulatory formation of the new Association and continued his dedication to FWIT's success over the years.



The networking social was the setting for the annual awards and recognition.

FWIT President Nancy Kinder presented the Association's **President's Award** to Cheryl Linder, a founding member who had held leadership positions on the Association Board throughout the years, including past Association President, and current Technology Chair. Presentations of the conference scholarships were made to first time and returning attendees, and the first recognition of high performing groups based on the Group Activity Report was given to the following groups:

Development and Organization	Llano Estacado
Professional Development	Big Country, Llano Estacado and Paso del Norte
Support of FWIT	Paso del Norte
Total New Members	Dallas
Highest Membership Retention	Llano Estacado
Highest Net Growth	Llano Estacado
Overall Group Activity Points	Paso del Norte

Installation of the 2018-2019 officers, and recognition of the Association Board of Directors closed the networking social.

The Annual Banquet closed the Annual Conference on Friday evening with entertainment, food and friends. 2018-2019 Financial Women in Texas Association President Judy Helm of Lubbock introduced the theme for the coming year, "Expect to Win!"





Judy Helm
FWIT President 2018-2019



The 10th year of Financial Women in Texas was one of celebration as the growth and success of the Association had exceeded all expectations. The theme of “Expect to Win” encompassed the founders’ hopes for the Association and the Association’s hopes for the future and empowering women to succeed.

Financial Women in Texas was honored to once again be part of the Texas Bankers Association’s Women in Banking Conference in February 2019. There were over 130 women in attendance which again provided visibility for FWIT and the opportunity to market the benefits of the Association and gain new members, as well as the potential for several new groups.

The Summer **Leadership Forum** was held in Houston on June 22, 2019. Thirty attendees heard a riveting presentation from the Houston Police Department’s Stephen Daniel, on how to react during an active shooter crisis and the importance of having a “survival mindset” in the event of a mass shooting and from Mark Elliott, author of *Sitting Duck – Why YOUR Business is a Cybercriminal’s Ideal Target*, who spoke on how to keep our data safe. Following the presentations, the 2018-2019 and 2019-2020 Boards met to plan the 2019-2020 FWIT year and transition leadership knowledge to the new Board.

YEAR 11: 2019 - 2020

Financial Women in Texas' 10th anniversary celebration year ended with the **10th Annual Conference**. The 2018-2019 Board of Directors hosted the conference in honor of the members and the Association's anniversary. The conference was held September 12-13, 2019, in the Austin area, where the Association was founded and held its first conference. The location was the Courtyard by Marriott – Austin / Pflugerville Conference Center.

President Judy Helm's theme of "Expect to Win" was the conference theme as well. The 100 women attending enjoyed sessions on self-esteem, maximizing their impact, and overcoming failure. The signature workshop was *The PILOT Method* with Elizabeth McCormick, former U.S. Army Blackhawk helicopter pilot. Other sessions included a legislative update and a panel of women industry leaders.

Awards and recognitions were featured at the networking social including scholarship winners and group activity awards. GECU in El Paso was recognized as the Association's **Partner in Success** for their continuous commitments to FWIT members and conferences. Entertainment and the Association's silent auction to benefit FWIT scholarships completed the event.



Culminating the celebration of FWIT's 10th anniversary was the Silver and Sapphire Banquet, complete with entertainment and a champagne toast. FWIT President Judy Helm made closing remarks and installed the 2019-2020 officers and recognized the directors and other Board members for the coming year.

2019-2020 Financial Women in Texas Association President Lori Victory introduced her theme, "Crossing the Finish Line" which was inspired by Jon Acuff's book titled "Finish – Give Yourself the Gift of Done" which offers practical ideas for finishing your goals and explains why perfectionism is the number one enemy in getting any goal or project done.



Lori Victory
FWIT President
2019-2020
2020-2021



In April 2020 the FWIT Association's General Education scholarship winners were announced. The awards went to Kassidy Nygaard of the Big Country Group and Jessica Lovell of the Houston Group.

The 2019-2020 program year was marred by the COVID-19 pandemic and resulted in the cancellation of in-person meetings beginning in March 2020 and the Summer Leadership Forum which was scheduled for June 2020 in Dallas. However, the FWIT members found a way to stay connected through virtual group meetings. The annual transition meeting was held via Zoom on July 23, 2020, with 32 members in attendance including the 2019-2020 and 2020-2021 Board Members as well as several additional interested members.

YEAR 12: 2020 - 2021

COVID-19-related travel restrictions, due to both employer mandates and personal circumstances, continued throughout the summer of 2020 and into the fall months, and put the Association's 11th Annual Conference at risk of cancellation.

But there were several members who still felt the need for the personal connection and camaraderie with their fellow FWIT members in a controlled environment with appropriate protocols including masks and social distancing. So, we pivoted! The Association's **11th Annual Conference** was successfully transformed into a one-and-a-half day Mini-Conference, dubbed "Training for Crossing the Finish Line", and was held in Houston at the Marriott Marquis on September 10-11, 2020. Live, but remote, snippets of a preview of their full presentations were made by the originally contracted speakers from Kansas City, Atlanta, Austin, Denver and San Francisco to the 30 members in attendance. Their topics included Epic Leadership, Remote Communication, Fraud Busting, and Online Branding. Celeste Embrey with TBA also joined via Zoom to provide the traditional update on legislative affairs.

Nineteen additional members Zoomed in to the Annual Meeting to participate in the Association's business meeting, recognition of the 2019-2020 Board of Directors, and installation of the 2020-2021 Association Board. Following plenty of time allocated for rest and relaxation to restore some of our equilibrium from all the stresses each of us had been feeling, we closed with a luncheon and vibrant presentation from Houston speaker, CJ Coolidge, and left in anticipation of the full "Crossing the Finish Line" 12th Annual Conference slated for September 2021.





11th Annual Conference of FWIT – September 10 - 11, 2020 – Houston, TX

Despite the persistence of COVID-19-related issues, some local Groups were able to resume in-person meetings and others continued to meet via various digital platforms. Lori Victory was re-elected to a second term and continued to lead the Association with her theme of “Crossing the Finish Line”. The theme was very appropriate to help keep us on track during the unprecedented times of learning how to work through extraordinary challenges in our home lives, workplaces, and social interactions.

The Association debuted a new benefit to our membership on January 28, 2021. Members, prospective members, and guests were invited to attend a FREE FWIT Conference 2021 Sneak Peak with a LinkedIn presentation by Jennifer Darling and a HOPIN Virtual Networking event, facilitated by Elizabeth McCormick.



The HOPIN platform allows you to network one-on-one with another random participant for 2-3 minutes before being switched to another participant. Forty-four people registered for the event including 34 members, one of which was brand new! We also had one former member and nine nonmembers register for the event.

Jennifer Darling



Elizabeth McCormick

On February 25, 2021 we celebrated the 100th anniversary of the first meeting of our legacy association, National Association of Bank Women (NABW). We also implemented the usage of QuickBooks for our Association's financial records in order to streamline the reporting process and improve the transition process between leadership teams.

In April 2021 the FWIT Association's General Education scholarship winners were announced. The scholarships of \$1,000 each were awarded to Alexa Vannatta and Lindsey Dickerson, both members of the Big Country Group.



Due to the popularity of our first HOPIN event, we followed up on April 29, 2021 with another featuring Dr. Kitty Harris Wilkes who spoke on *What's Next – Building Resilience in a World of Uncertainty*. We had over 50 registrants who enjoyed the fun opportunity to network one-on-one following Dr. Wilkes' presentation.

Dr. Harris

Julie Anderson



On June 12, 2021, we were able to resume our traditional Summer Leadership Forum and Board Transition Meeting. **Forum VII** was held at the Hilton DFW Lakes Executive Conference Center in Grapevine, Texas. We had a great attendance of over 30 members and guests. Julie Anderson, AKA The Brain Lady, was a fascinating speaker for the morning and we had a productive hybrid in-person and conference call Board meeting and 2020-2021 / 2021-2022 transition meeting in the afternoon.

During the year, we implemented the new membership category of Member - Retired with a reduced dues structure in order to encourage our seasoned members to stay active after retirement. We also implemented an auto-renewal feature, making it easier to navigate the renewal process for both our leaders and our members. We ended the 2020-2021 program year with 241 active members.

YEAR 13: 2021 - 2022

The Association's **13th Annual Conference**, "Crossing the Finish Line", was successfully held in Houston at the Marriott Marquis on September 9-10, 2021. We raised a record-breaking \$79,300 from 60 different sponsors. We implemented a new *Supporters Spotlight* page on our website to recognize all our sponsors and a *Featured Sponsors* page to provide our Blue Ribbon and Red Ribbon top tier sponsors an opportunity for increased visibility to share messages with our members about their companies.

We had over 150 full or partial Conference registrants, including over 40 luncheon and/or reception guests and fifty-eight of the full registrants were first time attendees!

Presentations included:

- Kim Becking – *Epic Leadership – Impact, Influence & Create Momentum to Get Results*
- Lisa Fey – *Say WHAT?- Core Communication Skills to Increase Effectiveness*
- Traci Brown – *Liar, Liar, Pants on Fire - Detecting Lies, Fraud and Identity Theft*
- Jennifer Darling – *Finish Strong - Online Branding, Perceptions, and Crossing the Digital Finish Line*
- CJ Coolidge – *Finishing Well – The Art of Managing a Killer Career Without Killing Yourself*
- Celeste M. Embrey, SVP Government Relations / Dep General Counsel, Texas Bankers Association - *Legislative Update*
- Executive Panel sharing their experiences of *Jumping Hurdles and Crossing the Finish Line*
 - Moderator – Hazel Davis, Jefferson Bank, VP Compliance & Community Development Officer
 - Panelists (Left to right) -
 - T. D. Winters, Lone Star Capital Bank, EVP - Commercial Market Manager, Austin
 - Lauren Sparks, Agility Bank, In Organization, Founder, Chair & CEO
 - Jessica Pelache, First National Bank Texas, EVP & Director of Customer Experience



Attendees also enjoyed an optional dinner at St. Arnold's or Karbach's breweries, a digital scavenger hunt around downtown Houston and a networking breakfast with discussions on a wide variety of professional and personal topics.



Our annual business meeting was highlighted by the presentation of our 2021 **Partner In Success** to Elizabeth McCormick, a decorated US Army Black Hawk helicopter pilot and owner of Soar2Success. Elizabeth has been a friend of FWIT for several years and has been instrumental in helping us obtain top notch speakers for many of our events.

**President Victory &
Partner In Success Recipient Elizabeth McCormick**

President Victory also recognized Judy Helm with the **President's Award** for her exceptional service as our Marketing Director, including the jam-packed bi-monthly newsletters, and leadership with members throughout the state and her home Group of Llano Estacado.

**President Victory &
President's Award Recipient Judy Helm**



Another highlight of the annual meeting was the recognition of the 2020-2021 scholarship recipients. In addition to introducing the General Scholarship winners, Alexa Vannatta and Lindsey Dickerson, recipients of Conference Scholarships in the amount of \$400 each were awarded to First Timers Kristin Graham, Wendy Albers, Aydee De Leon, Miranda Fortenberry, Natalie Torbet, Jennifer Wilson and Jazmin Valles, and Returning Attendees Jennifer Friesz, Xochi Jimenez, Melody Hess, Cheryl Linder, Barbara McMillen, Pamela Mitchell, Ellen Parson, Laura Rodgers, Jenny Turner and Courtney Yeatman.

President Victory also recognized the following Group Activity Report winners for their outstanding accomplishments:

Development and Organization – San Antonio Group
Professional Development of Members – Austin & San Antonio Groups
Support of the Profession, Industry and Organization – East Texas & Houston Groups
Overall Group Activity Points – San Antonio Group



The annual meeting wrapped up as a new cadre of officers, led by 2021-2022 President Hazel Davis, was installed and Hazel introduced her theme of “Choose Your Next – From Surviving to Thriving”.

Hazel Davis
FWIT President
2021-2022



The 2021-2022 was busy from the start as more Groups were able to resume meeting in person and held more hybrid, rather than virtual, meetings. By mid-October we had increased our membership by 5%.

Among the major initiatives for the year were reviewing, revising and updating the Association’s Standard Operating Procedures, revamping and modernizing the FWITexas.org website and improving the Association’s social media presence. With the relaxation of travel restrictions, In person visits by the Association President to each Group were revived.

In the spring of 2022, we launched our new look for FWITexas.org and updated much of the content, including invigorated pages for each Group, a News blog and increased visibility of Group and Association events.

Forum VIII, our 2022 Summer Leadership Forum, was held June 11, 2022 at The Historic Menger Hotel in downtown San Antonio. Fifty-five members heard great speakers and participated in our Association’s July Board meeting and planning session for the 2022-2023 FWIT year.

YEAR 14: 2022 - 2023



We kicked off the year with a Fiesta at the Historic Menger Hotel in San Antonio, site of the Association's **14th Annual Conference**, "Choosing Your Next" hosted by the San Antonio Group with Nancy Kinder and Hazel Davis as Co-Chairs. President Hazel Davis also presided at the event which was attended by over 160 members and guests - the highest attendance recorded in our FWIT history. Our 40 sponsors were again highlighted on the *Supporters Spotlight* page at FWITexas.org.



Membership Director Courtney Yeatman got the Conference in full swing with the first official order of business - a special welcome and Conference Survival activity for all **67** First Time Attendees!



The annual meeting on Friday was highlighted with recognition of the achievements and contributions of members, Groups and partners:



The two General Education scholarship winners were recognized. Each received a \$1,000 scholarship towards the educational endeavor of her choice.

Brandy Patterson, Vice President, Fair Lending at The First State Bank, Sweeny, Texas, is an active member of the Gulf Coast Group. Brandy applied hers toward attendance at TBA and IBAT conferences as part of maintaining her Community Bank Compliance Officer certification.



Brittany Bessonett, Senior Vice President, Marketing Director, at Mineola Community Bank in Mineola, Texas, is an active member of the East Texas Group. Brittany chose to use hers to attend the ABA Bank Marketing School in preparation for applying for the Certified Financial Marketing Professional (CFMP) exam.



Conference scholarships in the amount of \$400 each were presented to the following four First Time Attendees by President Hazel Davis and Awards & Scholarships Chair D'Lynn Lane:

(Left to right)

- Jennifer Hanzik, NewFirst National Bank - Gulf Coast Group
- Rosantina Aranda, Business Lending Advocate - San Antonio Group
- Tiffany Stevens, Third Coast Bank, SSB - Houston Group
- Shelley Stock, NewFirst National Bank - Gulf Coast Group

Returning Attendees receiving \$400 Conference scholarships were (left to right) :

- Adriana Chavez, Gulf Capital Bank - Houston Group
- B.J. Cary, Third Party Resources, Inc. - Virtual Member
- Janet Dirba, Wallis Bank - Gulf Coast Group
- Stacy Cammack, Texas Bank & Trust - East Texas Group
- Tammy Gibbons, Spring Hill State Bank - East Texas Group





Four Groups were recognized for their exemplary results in enhancing their members' FWIT experience. Accepting the Group Achievement awards from President Davis were (left to right):

- Laura Rodgers, President, East Texas Group
- Koren Bowie, President, Austin Group
- Cheryl Linder, Gulf Coast Group
- Nancy Kinder, San Antonio Group

Both the Texas Bankers Association and the Independent Bankers Association of Texas were recognized for their long time support of FWIT with the 2022 Partner In Success award.



Accepting the awards from President Davis were FWIT members Jocelyn Carby, TBA Foundation Director (left), and Darlene Revers, IBAT Membership Engagement Director (right).



President Davis also recognized Nancy Kinder, San Antonio Group President and 2022 Conference Co-Chair (left) and BJ Cary, FWIT Historian and 2022 Conference Sponsorship Chair (right) with the 2022 President's Award for their many contributions to the success of the 2021-2022 FWIT year.

FWIT leadership and members were busy with other events throughout the year as well.

- We were a Silver sponsor at the TBA Women In Banking conference in Galveston in February 2023.
- We continued our partnership with IBAT by being a sponsor of their Leadership Division Connecting Leaders Conference at Margaritaville Lake Conroe Resort in June 2023.
- Thanks to our gracious hosts Associated Bank, and virtual member Whitney Banker, we held events at 3 TBA and IBAT conferences in the spring of 2023 to give FWIT members an opportunity to network with members and spread our FWIT message to others interested in our mission and/or membership.

The 2022 – 2023 FWIT year was a busy one with several other notable items.

- Successful fundraising for the 2021 and 2022 Annual Conferences allowed the Association Board to allocate additional funds to Summer Leadership Forum IX to keep the annual leadership training and transition meeting as a no-cost benefit for FWIT members. Forum IX was held June 10, 2023 at the Lone Star Court in the Dominion area of Austin. A record fifty-eight members heard great speakers and participated in our Association's June Board meeting and planning session for the 2023-2024 FWIT year.
- With travel restrictions finally being relaxed, President Melody Hess was able to visit almost every Group in person.
- Past President Davis and current President Hess conducted several President's Huddles to assist Group's with ways to enhance member value.
- Although the Llano Estacado and Hill Country Groups continued to struggle to retain members and fill leadership positions, other members throughout the Association stepped up to help the Groups revitalize. In particular, President Melody Hess and Vice President Courtney Yeatman initiated a partnership with South Plains Bankers Association to garner interest in the Llano Estacado Group. Mary Lange, with TBA, and past president Nancy Kinder were instrumental in contacting members and prospects and organizing meetings during the spring of 2023 for the Hill Country Group.
- Revisions to our Standard Operating Procedures were approved and published in a more user-friendly and accessible format on a new Leadership Resources page on FWITexas.org.
- We began to have 10 – 20 or more non-Board members attend the monthly Board of Directors' meetings via Zoom. This was a great way for members to stay informed of Association activities and opportunities and led to more interest in involvement at the leadership level.
- The Association established a new partnership with Land's End for ordering FWIT logo merchandise. The Land's End/FWIT store front is accessible from the Members Merchandise page on FWITexas.org
- A new official logo in black and white was developed and approved by the Board for official FWIT use.



APPENDIX A: FWIT FOUNDING MEMBERS 2009

Brenda Beaty,	Hill Country Group
Julie Bedson	San Antonio Group
Carol Anne Boyle	Hill Country Group
Michele Carfello,	Gulf Coast Group
Billie Jean Cary	Houston Group
Teresa Coleman	San Antonio Group
Cecilia Davila	Paso del Norte Group
Janet Dirba	Gulf Coast Group
Christie Gates	San Antonio Group
Tammy Gibbons	East Texas Group
Susan Goodwin	Hill Country Group
Lorrie Hess	Hill Country Group
Kathy Holloman	Gulf Coast Group
Lynda Huffaker	Llano Estacado Group
Nancy Kinder	San Antonio Group
Cheryl Linder	Gulf Coast Group
Teresa McLean	Llano Estacado Group
Barbara McMillen	Paso del Norte Group
Diana Melcher	Llano Estacado Group
Eileen Meyer	Hill Country Group
Deborah Parrish	Virtual Member
Ellen Parsons	Hill Country Group
Laura Rodgers	East Texas Group
Anita Werner	Paso del Norte Group
Audrey Zamora	Paso del Norte Group

APPENDIX B: BOARDS OF DIRECTORS

2009-2010 Board of Directors:

President	Julie Bedson, San Antonio
Vice President	Lynda Huffaker, Lubbock
Treasurer	Brenda Beaty, Kerrville
Secretary	Deborah Parrish, San Benito
Director – Membership	Janet Dirba, Wallis
Director – Bylaws	Anna Beth Denny, Dallas
Director – Nominating	Cheryl Linder, El Campo
Recognitions & Scholarships Chair	Melody Klein, Fredericksburg
Technology Chair	Anita Werner, El Paso
Communications Chair	Laura Rodgers, Longview
Education & Training Chair	Teresa Coleman, San Antonio
Virtual Member Liaison	Anna Beth Denny, Dallas
Conference Chair	Tammy Gibbons, Longview
President – East Texas Group	Deb Ramsey, Naples
President – Gulf Coast Group	Bonnie Orsak, Wallis
President – Hill Country Group	Eileen Meyer, Fredericksburg
President – Llano Estacado Group	Lynda Huffaker, Lubbock
President – Paso del Norte Group	Anita Werner, El Paso

2010-2011 Board of Directors:

President	Lynda Huffaker, Lubbock
Vice President	Tammy Gibbons, Longview
Treasurer	Brenda Beaty, Kerrville
Secretary	Deborah Parrish, San Benito
Director – Membership	Cheryl Linder, El Campo
Director – Bylaws	Nancy Kinder, Webster
Director – Nominating	Julie Bedson, San Antonio
Recognitions & Scholarships Chair	Janet Dirba, Wallis
Technology Chair	Anita Werner, El Paso
Communications Chair	Laura Rodgers, Longview
Education & Training Chair	Eileen Meyer, Fredericksburg
Virtual Member Liaison	Teresa Coleman, San Antonio
President – East Texas Group	Tammy Gibbons, Longview
President – Gulf Coast Group	Michele Hitchings, Houston
President – Hill Country Group	Melody Klein, Fredericksburg
President – Llano Estacado Group	Dixie Barron, Lubbock
President – Paso del Norte Group	Jenny Turner, El Paso



2011-2012 Board of Directors:

President	Tammy Gibbons, Longview
Vice President	Anita Werner, El Paso
Treasurer	Cheryl Linder, El Campo
Secretary	Ellen Parsons, Kerrville
Director – Membership	Ceci Davila, El Paso
Director – Bylaws	Deborah Parrish, San Benito
Director – Nominating	Lynda Huffaker, Lubbock
Recognitions & Scholarships Chair	Janet Dirba, Wallis
Technology Chair	Anita Werner, El Paso
Communications Chair	Laura Rodgers, Longview
Education & Training Chair	Jessica Pringle, Lubbock
Virtual Member Liaison	Teresa Coleman, San Antonio
Conference Liaison	Julie Bedson, San Antonio
Historian	Nancy Kinder, Boerne
President – East Texas Group	Tammy Gibbons, Longview
President – Gulf Coast Group	Michele Carfello, Houston
President – Hill Country Group	Cindy Harper, Fredericksburg
President – Llano Estacado Group	Sharon Holder, Lubbock
President – Paso del Norte Group	JoAnne Terrazas, El Paso



2012-2013 Board of Directors:

President	Anita Werner, El Paso
Vice President	Janet Dirba, Wallis
Treasurer	Cheryl Linder, El Campo
Secretary	Ellen Parsons, Kerrville
Director – Membership	Lupe Edens, El Paso
Director – Bylaws	Nancy Kinder, Boerne
Director – Nominating	Tammy Gibbons, Longview
Recognitions & Scholarships Chair	JoAnne Terrazas, El Paso
Technology Chairs	Anita Werner, El Paso & Michele Carfello, Houston
Communications Chair	Laura Rodgers, Longview
Education & Training Chair	Cami Burgess, Lubbock
Virtual Member Liaison	Isabel Olivo, San Antonio
Conference Liaison	Lynda Huffaker, Lubbock
Historian	Teresa Coleman, San Antonio
President – East Texas Group	Laura Rodgers, Longview
President – Gulf Coast Group	Tory Warrick, Houston
President – Hill Country Group	Lorrie Hess, Fredericksburg
President – Llano Estacado Group	Sharon Holder, Lubbock
President – Paso del Norte Group	Barbara McMillen, El Paso
Conference Co-Chairs	Nancy Kinder, Boerne & Julie Bedson, San Antonio



2013-2014 Board of Directors:

President	Janet Dirba, Wallis
Vice President	Ellen Parsons, Kerrville
Treasurer	Cheryl Linder, El Campo
Secretary	Barbara McMillen, El Paso
Immediate Past President/Nominating Chair	Anita Werner, El Paso
Director of Membership	Michele Carfello, Houston
Director at Large	Katy Brown, Fredericksburg
Awards & Scholarships Chair	JoAnne Terrazas, El Paso
Communications Chair	Nancy Kinder, Boerne
Technology Chair	Suprina Geisman, Houston
Virtual Member Liaison	Deanna Maas, Plano
Historian	Teresa Coleman, San Antonio
Conference Liaison	Tammy Gibbons, Longview
Bylaws Chair	Anita Werner, El Paso
President – Austin Group	Sandra Duran, Austin
President – Conroe Group	Cindy Manthey, Conroe
President – East Texas Group	Laura Rodgers, Longview
President – Gulf Coast Group	Tory Warrick, Houston
President – Hill Country Group	Katy Brown, Fredericksburg
President – Houston Group	Cindy Pena-Sarrat, Houston
President – Llano Estacado Group	Diane Melcher, Lubbock
President – Paso del Norte Group	Yvonne Fernandez, El Paso
President – San Antonio Group	Isabel Olivo, San Antonio
Conference Co-chairs	Laura Acosta & Tory Warrick, Houston



2014-2015 Board of Directors:

President	Ellen Parsons, Kerrville
Vice President	Cheryl Linder, El Campo
Treasurer	Lori Victory, Houston
Secretary	Barbara McMillen, El Paso
Immediate Past President/Nominating Chair	Janet Dirba, Wallis
Director of Membership	Michele Carfello, Houston
Director of Marketing	Nancy Kinder, Boerne
Director at Large	Ronette Walshak, Fredericksburg
Awards & Scholarships Chair	Christina Jasper, Lubbock
Communications Chair	Diana Melcher, Lubbock
Technology Chair	Suprina Geisman, Houston
Virtual Member Liaison	Deanna Maas, Plano
Historian	Connie Crenwelge, Fredericksburg
Conference Liaison	Teresa Coleman, San Antonio
Bylaws Chair	Anita Werner, El Paso
President – Austin Group	Sandra Duran, Austin
President – Conroe Group	Julie Mayrant, Woodlands
President – Dallas Group	Donna Raedeke, Dallas
President – East Texas Group	Michelle Muckleroy, Longview
President – Gulf Coast Group	Katherine Scholl, Houston
President – Hill Country Group	Ronette Walshak, Fredericksburg
President – Houston Group	Cindy Pena-Sarrat, Houston
President – Llano Estacado Group	Judy Helm, Wolfforth
President – Paso del Norte Group	Cari Sayegh, El Paso
President – San Antonio	Isabel Olivo, San Antonio
Conference Co-Chairs	Carol Anne Boyle, Irma Bustamante, Susan Goodwin



2015-2016 Board of Directors:

President	Cheryl Linder, El Campo
Vice President	Barbara McMillen, El Paso
Treasurer	Lori Victory, Houston
Secretary	Judy Helm, Wolfforth
Immediate Past President / Nominating Chair	Ellen Parsons, Kerrville
Director of Membership	Michele Carfello, Houston
Director of Marketing	Nancy Kinder, Boerne
Director at Large	Michelle Muckleroy, Longview
Awards & Scholarships Chair	Teresa Coleman, San Antonio
Social Media Chair	Andrea Garcia, Lubbock
Virtual Member Liaison	Deanna Maas, Plano
Historian	Isabel Olivo, San Antonio
Bylaws Chair	Anita Werner, El Paso
President – Austin Group	Melissa Nance, Austin
President – Conroe Group	Cynthia Manthey, Woodlands
President – Dallas Group	Donna Raedeke, Dallas
President – East Texas Group	Stephanie Brown, Longview
President – Gulf Coast Group	Michele Carfello, Houston
President – Hill Country Group	Ronette Walshak, Fredericksburg
President – Houston Group	Rhonda Festervand, Houston
President – Llano Estacado Group	Christina Jasper, Lubbock
President – Paso del Norte Group	Rosie Christmann, El Paso
President – San Antonio Group	Rose Mary Slagle, San Antonio
Conference Co-Chairs	Cheryl Linder, El Campo & Nancy Kinder, Boerne



2016-2017 Board of Directors:

President	Barbara McMillen, El Paso
Vice President	Nancy Kinder, Boerne
Treasurer	Lori Victory, Houston
Secretary	Judy Helm, Wolfforth
Immediate Past President / Nominating Chair	Cheryl Linder, El Campo
Director of Education	Michele Carfello, Houston
Director of Membership	Melissa Nance, Austin
Director of Marketing	Rachel Mondragon, Dallas
Director at Large	Tammy Gibbons, Longview
Awards & Scholarships Chair	Teresa Coleman, San Antonio
Social Media Chair	Christina Baker, Lubbock
Virtual Member Liaison	Cheryl Linder, El Campo
Historian	Isabel Olivo, San Antonio
Bylaws Chair	Anita Werner, El Paso
President – Austin Group	Pam Barbeau, Austin
President – Big Country Group	Ellen Brawley, Abilene
President – Dallas Group	Danielle Reboli, Dallas
President – East Texas Group	Janet Sledge, Longview
President – Gulf Coast Group	Janet Dirba, Wallis
President – Hill Country Group	Irma Bustamante, Fredericksburg
President – Houston Group	Kristen Ueckert, Houston
President – Llano Estacado Group	Lynda Huffaker, Lubbock
President – Paso del Norte Group	Audrey Zamora, El Paso
President – San Antonio Group	Nancy Kinder, Boerne
Conference Chair	Melissa Nance, Austin



2017-2018 Board of Directors:

President	Nancy Kinder, Boerne
Vice President	Judy Helm, Wolfforth
Treasurer	Audrey Zamora, El Paso
Secretary	Ellen Brawley, Abilene
Immediate Past President / Nominating Chair	Barbara McMillen, El Paso
Director of Education	Teresa Coleman, San Antonio
Director of Membership	Melissa Nance, Austin
Director of Marketing	Rachel Mondragon, Dallas
Director at Large	Tammy Gibbons, Longview
Awards & Scholarships Chair	Lori Victory, Houston
Social Media Chair	Christina Baker, Lubbock
Virtual Member Liaison	Cheryl Linder, El Campo
Historian	Isabel Olivo, San Antonio
Bylaws Chair	Ellen Parsons, Kerrville
Technology Chair	Cheryl Linder, El Campo
President – Austin Group	Pam Barbeau, Austin
President – Big Country Group	Carissa Gast, Abilene
President – Dallas Group	Tanya Cason, Dallas
President – East Texas Group	Janet Sledge, Longview
President – Gulf Coast Group	Carol Morton, Houston
President – Hill Country Group	Belinda Esparza, Fredericksburg
President – Houston Group	Kristen Ueckert, Houston
President – Llano Estacado Group	Lynda Huffaker, Lubbock
President – Paso del Norte Group	Lisa Budtke, El Paso
President – San Antonio Group	Christie Gates, San Antonio
Conference Co-Chairs	Barbara McMillen & Nilda Miranda, El Paso



2018-2019 Board of Directors:

President	Judy Helm, Wolfforth
Vice President	Lori Victory, Houston
Treasurer	Audrey Zamora, El Paso
Secretary	Ellen Brawley, Abilene
Immediate Past President / Nominating Chair	Nancy Kinder, Boerne
Director of Education	Lori Victory, Houston
Director of Membership	Barbara McMillen, El Paso
Director of Marketing (Acting)	Nancy Kinder, Boerne
Director at Large	Tammy Gibbons, Longview
Awards & Scholarships Chair	Kristen Ueckert, Houston
Social Media Chair	Amanda Dondiego, Dallas
Virtual Member Liaison	Cheryl Linder, El Campo
Historian	Christina Baker, Lubbock
Bylaws Chair	Ellen Parsons, Kerrville
Technology Chair	Cheryl Linder, El Campo
President – Austin Group	Jacquelyn Graham, Austin
President – Big Country Group	Kacy Uechi, Abilene
President – Dallas Group	Tanya Cason, Dallas
President – East Texas Group	Janet Sledge, Longview
President – Gulf Coast Group	Susan Tomchesson, Houston
President – Hill Country Group	Melanie Pescarella, Kerrville
President – Houston Group	Donna Patterson, Houston
President – Llano Estacado Group	Lynda Huffaker, Lubbock
President – Paso del Norte Group	Lisa Budtke, El Paso
President – San Antonio Group	Hazel Davis, San Antonio
Conference Co-Chairs	Cheryl Linder, El Campo & Nancy Kinder, Boerne



2019-2020 Board of Directors:

President	Lori Victory, Houston
Vice President	Jacquelyn Graham, Austin
Treasurer	Audrey Zamora, El Paso
Secretary	Shari Straley, Lubbock
Immediate Past President / Nominating Chair	Judy Helm, Wolfforth
Director of Education	Brenda Dennis, Dallas
Director of Membership	Barbara McMillen, El Paso
Director of Marketing	Allison Benton, Longview
Director at Large	Donna Patterson, Houston
Awards & Scholarships Chair	Kristen Ueckert, Houston
Social Media Chair	Amanda Dondiego, Dallas
Virtual Member Liaison	Cheryl Linder, El Campo
Historian	[Open]
Bylaws Chair	Ellen Parsons, Kerrville
Technology Chair	Cheryl Linder, El Campo
President – Austin Group	Jacquelyn Graham, Austin
President – Big Country Group	Gayla Fullerton, Abilene
President – Dallas Group	Jennifer Easley, Dallas
President – East Texas Group	Tammy Gibbons, Longview
President – Gulf Coast Group	Melody Hess, Rosenberg
President – Hill Country Group	Stormy Boyd, Kerrville
President – Houston Group	Jennifer Friesz, Houston
President – Llano Estacado Group	Brooke Frizzell, Lubbock
President – Paso del Norte Group	Anita Werner, El Paso
President – San Antonio Group	Gretchen Herrera, San Antonio
Conference Co-Chairs	Lori Victory & B.J. Cary, Houston



2020-2021 Board of Directors:

President	Lori Victory, Houston
Vice President	Hazel Davis, San Antonio
Treasurer	Jennifer Friesz, Houston
Secretary	Patrice Reese, Lubbock
Immediate Past President / Nominating Chair	Judy Helm, Wolfforth
Director of Education	Brenda Dennis, Dallas
Director of Membership	Courtney Yeatman, El Paso
Director of Marketing	Judy Helm, Wolfforth
Director at Large	Kristen Ueckert, Houston
Awards & Scholarships Chair	D'Lynn Lane, Abilene
Social Media Chair	Amanda Dondiego, Dallas & Shirley Coe, Longview
Virtual Member Liaison	Lynda Huffaker, Lubbock
Historian	B.J. Cary, Houston & Nancy Kinder, San Antonio
Bylaws Chair	Ellen Parsons, Kerrville
Technology Chair	Katelyn Hollier, Houston
President – Austin Group	T.D. Winters, Austin
President – Big Country Group	Lindsey Dickerson, Abilene
President – Dallas Group	Brenda Dennis, Dallas
President – East Texas Group	Tammy Gibbons, Longview
President – Gulf Coast Group	Sharon Meiers, New Ulm
President – Hill Country Group	Stormy Boyd, Kerrville
President – Houston Group	Kendra Targac, Houston
President – Llano Estacado Group	Brooke Frizzell, Lubbock
President – Paso del Norte Group	Nancy Cadena McElroy, El Paso
President – San Antonio Group	Nancy Kinder, San Antonio
Conference Co-Chairs	Lori Victory & B.J. Cary, Houston



2021-2022 Board of Directors:

President	Hazel Davis, San Antonio
Vice President	Melody Hess, Rosenberg
Treasurer	Jennifer Friesz, Houston
Secretary	Roxanne Crawford, Houston
Immediate Past President / Nominating Chair	Lori Victory, Houston
Director of Education	Zelda Morales, San Antonio
Director of Membership	Courtney Yeatman, El Paso
Director of Marketing	Judy Helm, Wolfforth
Director at Large	Kristen Ueckert, Houston
Awards & Scholarships Chair	D'Lynn Lane, Abilene
Social Media Chair	Amanda Dondiego, Dallas & Shirley Coe, Longview
Virtual Member Liaison	Lynda Huffaker, Lubbock
Historian	B.J. Cary, Cookeville
Bylaws Chair	Ellen Parsons, Kerrville
Technology Chair	Katelyn Miller, Houston
President – Austin Group	Koren Bowie, Austin
President – Big Country Group	D'Lynn Lane, Abilene
President – Dallas Group	Brenda Dennis, Dallas
President – East Texas Group	Laura Rodgers, Longview
President – Gulf Coast Group	Cheryl Linder, El Campo
President – Hill Country Group	Laura Kaderli-Stocks, Fredericksburg
President – Houston Group	Carmen Bates, Kingwood
President – Llano Estacado Group	Shari Straley, Lubbock
President – Paso del Norte Group	Bernadette Ramos, El Paso
President – San Antonio Group	Nancy Kinder, San Antonio
Conference Co-Chairs	Hazel Davis & Nancy Kinder, San Antonio



2022-2023 Board of Directors:

President	Melody Hess, Rosenberg
Vice President	Courtney Yeatman, El Paso
Treasurer	Jennifer Friesz, Houston
Secretary	Jessica Lovell, Houston
Immediate Past President / Nominating Chair	Hazel Davis, San Antonio
Director of Education	Janine Kasper, Austin
Director of Membership	Carmen Bates, Kingwood
Director of Marketing	Zelda Morales, San Antonio
Director at Large	Kristin Graham, Longview
Awards & Scholarships Chair	Brandy Patterson, Wharton/Lora Torres, San Antonio
Social Media Chair	Lindsey Dickerson, Abilene
Virtual Member Liaison	D'Lynn Lane, Abilene
Historian	Lori Victory, Houston
Bylaws Chair	B.J. Cary, Cookeville
Technology Chair	Ellie Trace, Austin
President – Austin Group	Koren Bowie, Austin
President – Big Country Group	D'Lynn Lane, Abilene
President – Dallas Group	Judy Helm, Dallas
President – East Texas Group	Laura Rodgers, Longview
President – Gulf Coast Group	Janet Dirba, Wallis
President – Hill Country Group	Vacant
President – Houston Group	Lori Victory, Houston
President – Llano Estacado Group	Vacant
President – Paso del Norte Group	Courtney Yeatman, El Paso
President – San Antonio Group	Novie Allen, San Antonio
Conference Co-Chairs	Laura Rodgers & Tammy Gibbons, Longview



APPENDIX C: FWIT HISTORICAL TIMELINE

April 20, 2009	First planning meeting held in Austin, Texas
August 6, 2009	Organizational paperwork approved by Secretary of the State of Texas
August 15, 2009	Certificate of formation filed by Secretary of the State of Texas
August 15, 2009	First official meeting of Financial Women in Texas held in Austin, Texas Five groups formed at founding of organization: East Texas, Gulf Coast, Hill Country, Llano Estacado and Paso del Norte
April 16 – 18, 2010	1 st Annual Conference with the theme “Building a Pathway to a Brighter Tomorrow” was held in Austin, Texas
April 17, 2010	1 st Annual Meeting held in Austin, Texas
April 15 – 17, 2011	2 nd Annual Conference with the theme “Embracing the Winds of Change” was held in Lubbock, Texas
April 15, 2011	2 nd Annual Meeting held in Lubbock, Texas
August 6, 2011	Planning meeting for 2011 – 2012 held in Austin, Texas
August 4, 2012	Planning meeting for 2012 – 2013 held in Austin, Texas
September 21-23, 2012	3 rd Annual Conference with the theme “Empowering Women for Tomorrow” was held in El Paso, Texas
September 21, 2012	3 rd Annual Meeting held in El Paso, Texas
May 30, 2013	Formation of Conroe group bringing total to 6 groups
June 26, 2013	Formation of Houston group bringing total to 7 groups
August 3, 2013	Planning meeting for 2013 – 2014 held in San Antonio, Texas
September 27-29, 2013	4 th Annual Conference with the theme “Leadership in Action” was held in San Antonio, Texas
October 17, 2013	Formation of San Antonio group bringing total to 8 groups
April 16, 2014	Formation of 9th group in Austin
August 2, 2014	Planning meeting for 2014 – 2015 held in Austin, Texas
August 2, 2014	Formation of 10 th group in Dallas, Texas
September 26-28, 2014	5 th Annual Conference with the theme “Mission Possible: Becoming the Best You!” was held in South Shore Harbour, League City, Texas

APPENDIX C: FWIT HISTORICAL TIMELINE (continued)	
June 2015	Dissolution of Conroe FWIT Group
August 8, 2015	Planning meeting for 2015-2016 held in Austin, Texas
October 2-4, 2015	6 th Annual Conference with the theme “Achieving Your Goals Through the Seasons of Your Life” was held at the Y.O. Ranch Hotel & Conference Center, Kerrville, Texas
October 23, 2015	Formation of tenth FWIT Group: Big Country Group in Abilene
February 13, 2016	Leadership Forum I held in Dallas, Texas
July 23, 2016	Leadership Forum II and planning meeting for 2016-2017 held in Austin, Texas
September 16-18, 2016	7 th Annual Conference with the theme “Finding Balance” held in Dallas, Texas
October 2016	New FWIT logo and branding unveiled
February 25, 2017	Leadership Forum III held in Houston, Texas
April 2017	1 st Amendment to FWIT Association Bylaws adopted
July 22, 2017	Leadership Forum IV and planning meeting for 2017-2018 held in San Antonio, TX
September 15-17, 2017	8 th Annual Conference with the theme “It’s About Time” held at the Horseshoe Bay Resort in the Austin, Texas area
June 9, 2018	Leadership Forum V and planning meeting for 2018-2019 held in Dallas, Texas
July 20, 2018	2 nd Amendment to FWIT Association Bylaws adopted
September 20-21, 2018	9 th Annual Conference with the theme “Keep It Simple” held in El Paso, Texas
June 22, 2019	Leadership Forum VI and planning meeting for 2019-2020 held in Houston, Texas
September 12-13, 2019	10 th Annual Conference with the theme “Expect to Win” held at Marriott Courtyard in Pflugerville in the Austin, Texas area
July 23, 2020	2020-2021 Association transition and planning meeting held via Zoom!
September 10-11, 2020	11 th Annual Conference – a “Mini-Conference” with the theme “Crossing the Finish Line” held in Houston, Texas
June 12, 2021	Leadership Forum VII and 2021-2022 Association Transition meeting held at Hilton DFW Lakes Executive Conference Center
September 9-10, 2021	12 th Annual Conference with the theme “Crossing the Finish Line” held at the Marriott Marquis, Houston, Texas
June 11, 2022	Leadership Forum VIII and 2022-2023 Association Transition meeting held at The Historic Menger Hotel, San Antonio

September 8-9, 2022	14 th Annual Conference with the theme “Choose Your Next - From Surviving to Thriving” held at The Historic Menger Hotel, San Antonio
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APPENDIX D: ANNUAL CONFERENCES

1st	2010 April 16 – 18	Austin Marriott South Austin	“Building a Pathway to a Brighter Tomorrow”
2nd	2011 April 15 – 17	Holiday Inn Hotel Towers Lubbock	“Embracing the Winds of Change”
3rd	2012 September 21 - 23	Radisson Hotel El Paso	“Empowering Women for Tomorrow”
4th	2013 September 27 - 29	Menger Hotel San Antonio	“Leadership in Action”
5th	2014 September 26 - 28	South Shore Harbour League City	“Mission Possible: Becoming the Best You!”
6th	2015 October 2 – 4	Y.O. Ranch Hotel & Conference Center Kerrville	“Achieving Your Goals Through the Seasons of Your Life”
7th	2016 September 16 - 18	Marriott Dallas	“Finding Balance”
8th	2017 September 15 - 17	Horseshoe Bay Resort Austin area	“It’s About Time”
9th	2018 September 20 – 21	Doubletree Hotel El Paso	“Keep It Simple”
10th	2019 September 12 - 13	Marriott Courtyard Austin Pflugerville	“Expect to Win”
11th	2020 September 10 - 11	Marriott Marquis Houston	Mini Conference: <i>Training for</i> “Crossing the Finish Line”
12th	2021 September 9 - 10	Marriott Marquis Houston	“Crossing the Finish Line”
13th	2022 September 8 - 9	Menger Hotel San Antonio	“Choose Your Next – From Surviving to Thriving”
14th	2023 September 6 - 8	Holiday Inn Infinity Event Center Longview	“Go The Distance – Map Your Field of Dreams”

APPENDIX E: AWARDS

April 2010 – Austin	<i>Partner in Success Award:</i> Independent Bankers Assn of Texas accepted by Darlene Revers and Mae Beth Palone
April 2011 – Lubbock	<i>President's Award:</i> Nancy Kinder
Sept 2012 – El Paso	<i>Partner in Success Award:</i> Stanton Street Technology Group <i>President's Award:</i> Nancy Kinder
Sept 2013 – San Antonio	<i>Partner in Success Award:</i> Texas Bankers Association accepted by Jocelyn Carby <i>President's Award:</i> Michele Carfello
Sept 2014 – League City	<i>Partner in Success Award:</i> Independent Bankers Association of Texas and Chris Williston, President & CEO; accepted by Darlene Revers <i>President's Award:</i> Nancy Kinder
Oct 2015 - Kerrville	<i>President's Award:</i> Lori Victory
Sept 2016 – Dallas	<i>Partner in Success Award:</i> Matt Davies, Payments Outreach Officer Federal Reserve Bank of Dallas
Sept 2017 – Austin area	<i>Partner in Success Award:</i> J. Keith Hughey
Sept 2018 – El Paso	<i>Partner in Success Award:</i> Chris Williston, President & CEO (retired), Independent Bankers Association of Texas <i>President's Award:</i> Cheryl Linder
Sept 2019 – Pflugerville / Austin	<i>Partner in Success Award:</i> GECU of El Paso, Texas
Sept 2021 – Houston	<i>Partner in Success Award:</i> Elizabeth McCormick, Owner, Soar 2 Success <i>President's Award:</i> Judy Helm
Sept 2022 - San Antonio	<i>Partner in Success Awards:</i> TBA - Accepted by Jocelyn Carby and IBAT - Accepted by Darlene Revers <i>President's Award:</i> Nancy Kinder & BJ Cary