

**MINUTES OF THE MEETING OF THE STATE BANKING COUNCIL
AUGUST 19, 2025, AT 10 A.M.**

Members present: Melissa Spurgin
 Tim Breitbach
 Jeff Burkhardt (via Teams)
 Tammy Durnan (via Teams)
 Debora Quandt (via Teams)

Members absent: Greg Gannon

Staff present: James Johnson
 Brad Hart
 Zak Hingst
 David Huang (via Teams)
 Shauna Shields

I CALL TO ORDER

The meeting was called to order by Superintendent of Banking James Johnson.

II MINUTES

The minutes of the regular meeting held May 27, 2025, were reviewed. Mr. Breitbach moved that the minutes of the May meeting be approved. The motion was seconded by Ms. Spurgin. The motion carried by unanimous voice vote of the members present.

III FINANCIALS

A. OPERATING STATEMENTS

Operating Statements for the Division of Banking for the fiscal period ended June 30, 2025, were reviewed.

B. BUDGET MATTERS

No budget matters this month.

IV BANK BUREAU

A. GENERAL UPDATE

A brief update of recent activity at IDOB was provided to Council members.

B. IOWA BANK TRENDS

Bank Analyst Hart presented information to the Bank Council about current bank trends.

C. APPLICATIONS — *Johnson*

The Bank Council reviewed decisions made since the last regular meeting of the State Banking Council on applications filed with the Division of Banking for various approvals.

D. LEGAL — *Hingst*

a. Current Legal Matters

Division of Banking has begun its Red Tape Review pursuant to Governor's executive order.

E. COUNCIL MEMBER UPDATES

a. Market and Economic Conditions

b. Other Pertinent Matters in Your Market or Institution

The Banking Council discussed economic conditions around the state.

F. LEGISLATIVE UPDATE — *Hingst*

Division of Banking does not anticipate proposing any legislation for the upcoming session.

V PERSONNEL

(A) APPOINTMENTS

None

(B) PROMOTIONS

German, Alexander J.	Bank Exam to Regional Mgr	06/20/2025
Angus, Peter T.	Bank Analyst to Regional Mgr	07/04/2025
Coronado, Kayla J.	Bank Exam to Sr Bank Exam	08/01/2025
Pogemiller, Deborah K.	Bank Exam to Sr Bank Exam	08/01/2025

(C) SEPARATIONS

Lauver, Nicole E.	Senior Bank Examiner	06/02/2025
Lee, Elijah K.	Bank Examiner–Intern	08/22/2025
Parker, Ella C.	Bank Examiner–Intern	08/15/2025

(D) RETIREMENTS

Chamberlain, Gretchen L.	Senior Bank Examiner	07/31/2025
--------------------------	----------------------	------------

VI ADJOURNMENT

Secretary

Date

Chairman

