

Kathy Moe Lonowski, Regulatory/Banking Executive

Ms. Lonowski possesses over 39 years of banking regulatory experience, holding several executive positions during her career. She recently retired from the Federal Deposit Insurance Corporation (FDIC), where she served as Regional Director for the San Francisco Region, from 2016 to 2023. In 2023, she joined the Boards of Discover Financial Services, and its subsidiary, Discover Bank, and serves on the Risk Oversight Committee and Governance Controls Committee. Kathy also serves on the Board of Pacific Coast Bancshares, and its subsidiary Pacific Coast Bankers Bank, Walnut Creek, California, where she is a member of the Asset-Liability Management Committee.

Kathy is skilled in digital banking and payment services. Her expertise includes risk management and consumer protection for financial institutions across the nation, the intersection of regulatory guidelines and technological product expansion, strategic execution, and managing government interagency relationships.

Prior to her role as Regional Director, Lonowski served as Deputy Regional Director Risk Management Supervision, and Field Supervisor, Risk Management Supervision. She served as acting Deputy Director for the Division of Insurance and Research and was an instructor at FDIC Headquarters.

Ms. Lonowski has led in a regulated environment subject to economic fluctuations, while navigating complex Federal and State interagency relations, providing a unique skill-set. Kathy is recognized for pioneering an Emerging Technology Committee to address the pace of innovation and technological changes facing regulators and the financial industry. She led several transformational projects including the FDIC Chairman initiative on Supervision Modernization involving enhanced data utilization and technology to improve off-sight risk monitoring. Kathy is an advocate for building partnerships and served as Executive Sponsor for the Partnership of Working Women, an Employee Resource Group.

Ms. Lonowski has served as Advisor and Board Member of the Pacific Bankers Management Institute/Pacific Banking School at the University of Washington since 2016. She is a graduate of the Graduate School of Banking at the University of Colorado. She holds a Commissioned Examiner Certification from the FDIC, a Bachelor of Science in Finance from the University of Nebraska, and a certificate in Leadership and Management from the University of California at Berkeley. She is a member of the National Association of Corporate Directors and Extraordinary Women on Boards.