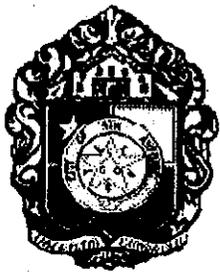


Part of S.A.



**City of San Antonio
Application for Appointment
to the
Empowerment Zone Governance Board**

Salmon-Hinojosa, Julie Diane - Empowerment Zone Governance Board

Last	First	Middle
Salmon-Hinojosa	Julie	Diane
Address		
143 BILLY MITCHELL BLVD. SUITE6		
SAN ANTONIO TX 78226		
Phone	Fax	Email
210-362-7824	210-362-7859	julie.hinojosa@portsanantonio.us
Employer: Port Authority of San Antonio		
Occupation: Real Estate Development		
Are you or can you be qualified to vote in a City of San Antonio Election? Yes		
Are you a City of San Antonio resident? Yes How Long? 35 years		
In which City Council District do you reside? District 2 How Long? 17 years		
Have you ever represented any other private person, group or entity for compensation before the City Council or any department, commission, board or committee of the City within the last three years? No		
Do you, your spouse, or your employer have any financial interest, direct or indirect, in any contract with the City (including serving as an Administrative Aide to a Council member)? No		
Do either you, your spouse, or your employer have any financial interest, directly or indirectly, in the sale to the City of any land, materials, supplies or service? No		
Do you have any litigation pending or completed within the last 12 months, either personally or professionally, that would affect your ability to fulfill the functions of the board or commission, if selected? No n/a		
Have you ever been convicted of violating any federal, state or municipal law, regulation or ordinance? No		
Background		
Education: B.B.A. in Management with concentration in Marketing <input type="checkbox"/> UNIVERSITY OF TEXAS AT SAN ANTONIO		
Professional: PORT AUTHORITY OF SAN ANTONIO, Leasing Project Manager and Senior Leasing Manager 2003-present		
TRAMMELL CROW COMPANY, Local Marketing Services Analyst 1998-2003		
DUTY FREE MEXICO, INC., Marketing Manager 1996-1998		
Volunteer Experience/Community Service: Member of Paschall Elementary Parent Teacher Organization; served as President, Vice President, and Treasurer in recent years		
Sunrise Neighborhood Association, President		
Areas of interest: Providing employment sources for San Antonio through attraction of new businesses to San Antonio; small business development, green movement (recycling etc.)		
Have you ever been hired for a position with the City? No		
Please specify membership on any other governmental board, commission, or committee: n/a		
List all boards, commissions, corporations, non-profit entities, agencies, or other entities of which you are a member and/or officer and/or employed by, and give the title and dates of any position which you have held in such organization: Paschall Elementary Parent Teacher Organization, Vice President / Treasurer 2002-2006; President 2006; Volunteer Grant Writer 2007		

Salmon-Hinojosa, Julie Diane - Empowerment Zone Governance Board

Sunrise Neighborhood Association, Vice President, 1999- 2003, President 2003-present

Please provide a brief narrative outlining your reasons for seeking appointment to a board or commission: Port San Antonio is located within one of the designated Federal Empowerment Zones. I would like the program to continue beyond 2009 and would like to further promote the use of and the advantages of the FEZ to businesses by being on the board. It is beneficial to the community at large to utilize the Empowerment Zone to its full potential by providing jobs and income to the citizens that live within the zone. I find that in my line of work it is helpful to have this program in place to provide additional incentive for businesses to located within the FEZ.

Appointment to City Boards and Commissions include allowance for proper representation to reflect the ethnic and gender makeup of the community. You have selected the following: Ethnic: H=Hispanic; Gender: F=Female

As an applicant to the Empowerment Zone Governance Board you have acknowledged that you will be required to abide by the City's Ethics Code and the requirement to file a financial disclosure report upon appointment, and annually thereafter, and that, failure to file a financial disclosure report will be considered an automatic resignation.

As an applicant to the Empowerment Zone Governance Board you have consented that the City may conduct a search of criminal history records. You hereby state that all of the information in this application for appointment to the Empowerment Zone Governance Board is true and correct. You further request, as a part of this application, that all law enforcement officials and criminal justice agencies release any criminal history records concerning you to the Office of the City Clerk of the City of San Antonio in order that qualifications may be checked. You understand that if any member of the public makes a request for information included in this application for appointment, most of the information must be disclosed under the Public Information Act. You understand that the City of San Antonio will attempt to maintain the confidentiality of highly private matters by seeking an Attorney General's opinion in accordance with the Public Information Act. You understand that it may not be legally possible to maintain the confidentiality of such information, and hereby release the City of San Antonio, and its agents, employees and officers, from any and all liability whatsoever if the information must be released pursuant to the Public Information Act or any other law requiring its release.

Signature of Applicant:

Julie Diane Salmon-Hinojosa

Fredericks Rd.

City of San Antonio Application for Appointment



Board/Commission/Committee Empowerment

*Note: Information subject to review and considered public record upon receipt

Name: Mrs Schmittou Kimberly Carter
(Title) (Last) (First) (Middle)

Mailing Address: 3110 Blanco Pass 78259
(Street) (Zip Code) Kschmittou@saty.rr.com

Preferred Phone and Fax: (210) 478-2987
(Phone) (Fax)

Employer Self Occupation: Community Redeveloper, Mediator, Licensed Professional Counselor

Are you or can you be qualified to vote in a City of San Antonio Election? X Yes No

Are you a City of San Antonio resident? X Yes No How Long? 1986-2001, 2005-present Kept contacts during years in NC

In which City Council District do you reside? 10 Length of residence: 2 yrs

Have you ever represented any other private person, group or entity for compensation before the City Council or any department, commission, board or committee of the City within the last three years?
 Yes X No

Do either you, your spouse or your employer have any financial interest, direct or indirect in any contract with the City (this includes serving as an Administrative Aide to a Council member), or do either you, your spouse or your employer have any financial interest, directly or indirectly, in the sale to the City of any land, materials, supplies or service?
 X Yes No

As a contractee of Jefferson Woodlawn Lake Community Development Corporation until 12/01/2007, I am responsible for seeing that the remaining NCR monies owed to the Corporation by the City of San Antonio are paid to the corporation. The last payment is currently submitted for. The JWLCDC manages the building owned by the city known as the Deco Building and will oversee the Streetscape bond monies and the finish out of the building. However, I am quite willing to shift my tenure back to volunteer status and/or hire a replacement in order to be able to serve the City of SA more fully on this board.

Ordinance 100199 states - appointment to City Boards and Commissions include allowance for proper representation to reflect not only the ethnic makeup of the community, but also its gender makeup. As such, please complete the following optional information.

ETHNIC CODE: W GENDER CODE: F
W = Non-Minority M = Male
H = Hispanic* F = Female

* = Note that Hispanic includes all persons of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin regardless of race.

- B = African American
- P = Asian or Pacific Islander
- O = Other
- I = American Indian/Alaska Native Aleutian

Do you have any litigation pending, either personally or professionally? If yes, please describe:

NONE Known. Some issues concerning my deceased husband's estate are pending but this should not result in litigation involving myself or my minor children.

Have you ever been convicted of a felony or a misdemeanor crime involving moral turpitude?

_____ Yes X No

Name: SCHMITTOU, KIMBERLY C

Page 2

BACKGROUND

Education 2003-2004 PhD Public Policy (twenty two hours) University of North Carolina, Charlotte Completed Twenty- Two hours to include Urban Regional Development, Policy Process, Economic Analysis, Metro Governance, Research Design, Qualitative Analysis, and Transportation Policy. Research studies included National Freight Transport trends, Public School outcome measurement, effects of mass transit on property values and tax revenues, and annexation issues.

1986-1989 **Masters of Science Counseling Psychology**
Our Lady of the Lake University, San Antonio, Texas

1983-1985 **Bachelor of Arts Social Philosophy**
University of Tennessee, Knoxville

February 2006 **Texas Mediator Training**

October 2006 **Advanced Family Mediation**
Hill Country Alternative Dispute Resolution Center

June 1996 **Supervisor Certification**
University of North Texas, Denton (reactivating)

April 1991 **Texas Licensed Professional Counselor # 10539**

Professional 2003- 2004 Research/Program Assistant
Center for Transportation Policy Studies UNC- Charlotte.

Compiled data and completed research studies. Assisted in the coordination of special events for studies of North Carolina Freight Transport, a two state report (NC and SC) on the conditions on transportation; the economic impact of the Charlotte, NC airport, North and South Carolina traffic safety statistics, and Disaster Management Forum. Interacted with city of Charlotte, NC and SC state government and federal transportation agencies.

2001- 2003 Director
Center for Leadership and Development Charlotte, NC

1998- 2001 Director
The Village Life Center in Jefferson Village San Antonio, TX

1991- 1998 Co-Director **Ashby Place Psychological Services** San Antonio, TX
Trial Psychology Institute

1992- 1994 Clinical Director Minter and Associates **Employee Assistance CARE Program**
1991-1992 and 1994-1996 Contract Specialist, Counselor, Consultant
San Antonio, TX

1989-1992 Unit Director **Laurel Ridge Hospital Residential Treatment Center**
San Antonio, TX

Volunteer Experience/Community Service: Writing financial articles for NSIDE business magazine, Children's Worship Leader ongoing, Consolidated Community Task Force (Jefferson/Woodlawn/Los Angeles Heights/Beacon Hill/Five Points/Monticello Park) School PTA's, team building exercises/support for City Year; pro bono mediation at Hill Country Alternative Dispute Resolution Center, currently Jefferson United Methodist Board of Trustees, 2007 President Jefferson Woman's Fellowship, Tejada Choir Parent, Board Member, Monticello Park Neighborhood Association, 1995-1998, Oktober Fiesta / Dia de Los Muertos Parade Coordinator Mid 1990's, Monticello Park Tour of Homes, (both home contributor and organizer)

PRESIDENT of the BOARD 2000-2001

JEFFERSON WOODLAWN COMMUNITY DEVELOPMENT CORPORATION

A WORKING BOARD of a 501c3 organization charged with ECONOMIC DEVELOPMENT and COMMERCIAL REVITALIZATION in a Historic Urban Corridor. Board oversight: budgetary and financial management, committees, networking with the City of San Antonio Economic Development and Planning Departments; Neighborhood Commercial Revitalization Program, staff development and supervision, facilitation between neighborhood, housing, financial and business interests. Assisted public schools religious organizations, and government at the state and local level. Facilitated Policy and procedure development and ethics policy maintenance. Secured CDGB grants and other funding. Secretary 1999-2000. Deco District Business Alliance founding member/ Program Chair.

Areas of interest: Art, painting, house remodeling (my own) sewing, façade design, travel, economics. Sleep.

Please specify membership on any other governmental Board/Commission/Committee.

N/A

Please provide a brief narrative outlining your reasons for seeking appointment to a board or commission. (Resume or additional information may be attached.)

I strongly believe in using all the tools available to facilitate business Development in San Antonio and surrounding areas. I have seen the benefits over the last twenty years of a strong neighborhood development plan and the influence that projects such as empowerment/ enterprise zones can have on the development and redevelopment of communities. I have a commitment to continuing the model of strong neighborhood interaction and utilizing every available support to encourage and maximize economic opportunities for all San Antonians and South Texans.

I have read and understand the guidelines set out in Attachment I of this application. The foregoing and any attached statements are true, accurate and complete; and I agree that any misrepresentation or omission of facts may result in my disqualification for appointment.

Kimberly Carter Schmittou

Signature

10/31/2997

Date

PLEASE RETURN COMPLETED FORM TO CITY COUNCIL OFFICE FOR PROCESSING:

Office of the City Clerk
P.O. Box 839966
San Antonio, Texas 78283-3966
Fax No. (210) 207-6938

(Original copy will be on file in the City Clerk's Office for 12 months.)

ATTACHMENT I

As a Board and Commission member, you will be asked to adhere to the guidelines established by City Council, which include, but are not limited to the following:

1. Section 160 of the City Charter:

“OFFICERS TO HOLD OVER UNTIL THEIR SUCCESSORS ARE APPOINTED AND QUALIFIED.”

Whenever under the provisions of this Charter any officer of the City, judge or member of any board or commission is appointed for a fixed term, such officer, judge or member shall continue to hold office until his successor is appointed and qualified.

2. Ordinance 88874: FINANCIAL DISCLOSURE REPORT

Members are required to abide to the City’s Ethics Code and the requirement for each Board and Commission member to file a Financial Disclosure Report upon appointment, and annually thereafter. **Failure to file a Financial Disclosure report will be considered an automatic resignation.**



**City of San Antonio
Application for Appointment
to the
Empowerment Zone Governance Board**

FINANCIAL

Moroney, Dennis Charles - Empowerment Zone Governance Board

Last	First	Middle
Moroney	Dennis	Charles
Address		
307 POST OAK WAY		
SAN ANTONIO TX 78230		
Phone	Fax	Email
210 408 1950		dmoroney1@satx.rr.com
Employer: TowerGroup - a subsidiary of MasterCard International		
Occupation: Research Analyst for the financial services industry		
Are you or can you be qualified to vote in a City of San Antonio Election? No		
Are you a City of San Antonio resident? No How Long? Shavano Park		
In which City Council District do you reside? District 1 How Long?		
Have you ever represented any other private person, group or entity for compensation before the City Council or any department, commission, board or committee of the City within the last three years? No		
Do you, your spouse, or your employer have any financial interest, direct or indirect, in any contract with the City (including serving as an Administrative Aide to a Council member)? No		
Do either you, your spouse, or your employer have any financial interest, directly or indirectly, in the sale to the City of any land, materials, supplies or service? No		
Do you have any litigation pending or completed within the last 12 months, either personally or professionally, that would affect your ability to fulfill the functions of the board or commission, if selected? No N/A		
Have you ever been convicted of violating any federal, state or municipal law, regulation or ordinance? No		
Background		
Education: MBA, Finance Hofstra University, Hempstead, NY		
BA, Political Science University of Alabama, Ala		
Professional: Dennis C. Moroney Senior executive with over twenty-five years financial services experience in Portfolio management including: Credit and Risk, Finance, Customer Service, Operations, Collections, Fraud, Third party outsourcing and Marketing,		
Professional Experience The TowerGroup, Needham Ma □□□□□□□□2005 to current Senior Research Analyst Bank Cards□□□□□□□□ Prepare business analysis to support domestic and international clients that include banks, technology companies and processors. Produce industry white papers for clients and industry events. TowerGroup is the leading advisory research firm focused on the global financial services industry. They provide the world's top financial institutions, technology companies, and professional services firms with continuous, timely and objective information and advice. The TowerGroup is owned by MasterCard International.		

Moroney, Dennis Charles - Empowerment Zone Governance Board

MLM LLC, San Antonio, TX 2004 - 2005

MLM is a sole practitioner consulting and new business development company. MLM specializes in consumer and small business collections, risk management, credit, customer service and marketing strategy. MLM clients include Financial Services companies, Internet service providers and Accounts receivable companies. Clients include NCI, OSI, Citigroup, NFCC, NetSpend, Freddie Mac and First Data.

USAA San Antonio, TX 2003 - 2004

Senior Vice President/General Manager - Credit Cards

USAA is a \$60 billion member-owned association and a top 15 national credit card issuer.

Management and P&L responsibility for the \$5 billion national Credit Card portfolio. Staff 500.

Responsible for acquisitions and portfolio management including customer service, collections, fraud, operations and data processing. Matrix management of marketing, risk and finance. Management of the Merchant business, which is within the top 5 at FDR. Annual volume \$800 mm. Total bank assets \$15.0 billion. The position was eliminated due to corporate restructuring.

THE DEBT REGISTRY, Austin, TX 2000 - 2003

President

The Debt Registry was a startup established in 2000. The Debt Registry is a web-based registration and tracking system designed to support the financial services industry. The system manages and tracks debt sale transactions. This market exceeds \$90 billion dollars per year. The venture became inactive when debt sale market conditions softened in 2002.

Selected Accomplishments:

- Developed the web-based platform to track and manage distressed portfolio sales.
- Gained support of Regulators, Banks, Rating Agencies through presentations and due diligence meetings.
- Recruited and hired staff to support company expansion.

FIRST CREDIT SERVICES LLC, Wilmington, DE 1998 - 1999

President

FCCS was formed in 1998 as a joint venture between First Data Corporation (NYSE), the largest US payment processing and information company and Mitchell Madison Group, a management-consulting firm. FCCS provided Bank One/FUSA/First Chicago outsourcing services including exclusive management of acquisition Marketing and Credit operations. The business was sold to FUSA/Bank One in 1999.

Selected Accomplishments:

- Management of over 200 staff members in Columbus, OH and Wilmington, DE.

CHEVY CHASE BANK, Chevy Chase, MD 1989 - 1998

Senior Vice President/General Manager - Credit Cards

Management and P&L responsibility for the \$5 billion national Credit Card portfolio. Staff 1500.

Responsible for acquisitions and portfolio management including customer service, collections, fraud, operations and data processing. Matrix management of marketing, risk and finance. Top 15 national credit card issuer. Total bank assets \$12.5 billion. The business was sold to FUSA/Bank One in 1998.

Selected Accomplishments:

- Increased portfolio from \$800 million to \$5.2 billion
- Increased sales from \$1.0 billion to over \$5.0 billion.
- Increased operating income from \$125 million to \$290 million.
- Developed and implemented credit card programs including: First entertainment card - Rolling Stones, First grocery store credit card - Giant Stores, First Agent Bank program - Cape Cod Bank

Dennis C. Moroney Page Two

Moroney, Dennis Charles - Empowerment Zone Governance Board

CITICORP, NY, NY 10000 1981 - 1989

Vice President Service Quality and Product Development 1987 - 1989

Created a new department to develop credit card business strategies to reduce attrition and increase usage, customer satisfaction and market penetration. Staff of four senior officers.

- Participated in the launch of the American Airlines credit card program.
- Developed 24-hour card replacement worldwide with Federal Express.
- Instrumental in development of card member Sweepstakes.

Vice President National Expansion 1984 - 1987

Created a new department to develop five-year national expansion plan for credit card centers to support growth in the credit card portfolio.

- Devised new nationwide voice and data communication strategies to reduce unit costs.
- Opened new credit centers in Missouri and New Jersey. Expanded centers in CA, GA, NY and NM.

Vice President Collections 1982 - 1984

• Management of three credit centers located in NY and GA. Responsible for collection of delinquent and charge-off Visa/MasterCard credit card accounts. Staff 350.

Assistant Vice President 1981 - 1982

• Management of entire Citicorp credit card charged-off accounts receivable maintained by third party collection agents.

R.H. MACY & CO, NY, NY 10000 1979 - 1981

• Manager - Credit Operations - General management of pre and post chargeoff collections. Staff 150.

Volunteer Experience/Community Service: Masters Leadership - United Way - Class III 2006 - 2007

Board member and Vice Chair, Consumer Credit Counseling Service, Washington, DC

Guest Lecturer, Georgetown University

Board member, National Foundation CCCS (NFCC)

Board member, Fairfax County Education Foundation

Areas of interest: Business development, Education development (primary, secondary and college levels)

Consumer education, conservation of natural resources, preservation of historic sites

Have you ever been hired for a position with the City? No

Please specify membership on any other governmental board, commission, or committee: N/A

List all boards, commissions, corporations, non-profit entities, agencies, or other entities of which you are a member and/or officer and/or employed by, and give the title and dates of any position which you have held in such organization: Masters Leadership - United Way - Class III 2006 - 2007

Board member and Vice Chair, Consumer Credit Counseling Service, Washington, DC 1990 - 2004

Board member and Executive Committee Member, U\$AVE Corporation 1995 - 1997

Guest Lecturer, Georgetown University 1993

Who's Who in the Southeast and East N/A

Board member, National Foundation CCCS 1990 - 2002

Board member, Fairfax County Education Foundation 1995-1997

Visa Marketing and Operations Committees 1995 - 1998

MasterCard Business Committee 2003

MasterCard Marketing Committee 1995 1997

Please provide a brief narrative outlining your reasons for seeking appointment to a board or commission: Our children are grown and I value the opportunity to support my community and to meet and assist/support community leaders. The first step in the process was my participation in Class III of Masters Leadership (San Antonio) 2006 - 2007.

Appointment to City Boards and Commissions include allowance for proper representation to reflect the ethnic and gender makeup of the community. You have selected the following: Ethnic: W=Non-Minority; Gender: M=Male

As an applicant to the Empowerment Zone Governance Board you have acknowledged that you will be required to abide by the City's Ethics Code and the requirement to file a financial disclosure report upon

Moroney, Dennis Charles - Empowerment Zone Governance Board

appointment, and annually thereafter, and that, failure to file a financial disclosure report will be considered an automatic resignation.

As an applicant to the Empowerment Zone Governance Board you have consented that the City may conduct a search of criminal history records. You hereby state that all of the information in this application for appointment to the Empowerment Zone Governance Board is true and correct. You further request, as a part of this application, that all law enforcement officials and criminal justice agencies release any criminal history records concerning you to the Office of the City Clerk of the City of San Antonio in order that qualifications may be checked. You understand that if any member of the public makes a request for information included in this application for appointment, most of the information must be disclosed under the Public Information Act. You understand that the City of San Antonio will attempt to maintain the confidentiality of highly private matters by seeking an Attorney General's opinion in accordance with the Public Information Act. You understand that it may not be legally possible to maintain the confidentiality of such information, and hereby release the City of San Antonio, and its agents, employees and officers, from any and all liability whatsoever if the information must be released pursuant to the Public Information Act or any other law requiring its release.

Signature of Applicant:

Dennis Charles Moroney

Summary

Senior executive with over twenty-five years financial services experience in Portfolio management including: Credit and Risk, Finance, Customer Service, Operations, Collections, Fraud, Third party outsourcing and Marketing,

Professional Experience

- The TowerGroup, Needham Ma** **2005 to current**
Senior Research Analyst Bank Cards
Prepare business analysis to support domestic and international clients that include banks, technology companies and processors. Produce industry white papers for clients and industry events. TowerGroup is the leading advisory research firm focused on the global financial services industry. They provide the world's top financial institutions, technology companies, and professional services firms with continuous, timely and objective information and advice. The TowerGroup is owned by MasterCard International.
- MLM LLC, San Antonio, TX** **2004 – 2005**
MLM is a sole practitioner consulting and new business development company. MLM specializes in consumer and small business collections, risk management, credit, customer service and marketing strategy. MLM clients include Financial Services companies, Internet service providers and Accounts receivable companies. Clients include NCI, OSI, Citigroup, NFCC, NetSpend, Freddie Mac and First Data.
- USAA San Antonio, TX** **2003 - 2004**
Senior Vice President/General Manager – Credit Cards
USAA is a \$60 billion member-owned association and a top 15 national credit card issuer. Management and P&L responsibility for the \$5 billion national Credit Card portfolio. Staff 500. Responsible for acquisitions and portfolio management including customer service, collections, fraud, operations and data processing. Matrix management of marketing, risk and finance. Management of the Merchant business, which is within the top 5 at FDR. Annual volume \$800 mm. Total bank assets \$15.0 billion. The position was eliminated due to corporate restructuring.
- THE DEBT REGISTRY, Austin, TX** **2000 - 2003**
President
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Selected Accomplishments:
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 - Gained support of Regulators, Banks, Rating Agencies through presentations and due diligence meetings.
 - Recruited and hired staff to support company expansion.
- FIRST CREDIT SERVICES LLC, Wilmington, DE** **1998 - 1999**
President
FCCS was formed in 1998 as a joint venture between First Data Corporation (NYSE), the largest US payment processing and information company and Mitchell Madison Group, a management-consulting firm. FCCS provided Bank One/FUSA/First Chicago outsourcing services including exclusive management of acquisition Marketing and Credit operations. The business was sold to FUSA/Bank One in 1999.
Selected Accomplishments:
- Management of over 200 staff members in Columbus, OH and Wilmington, DE.
- CHEVY CHASE BANK, Chevy Chase, MD** **1989 – 1998**
Senior Vice President/General Manager – Credit Cards
Management and P&L responsibility for the \$5 billion national Credit Card portfolio. Staff 1500. Responsible for acquisitions and portfolio management including customer service, collections, fraud, operations and data processing. Matrix management of marketing, risk and finance. Top 15 national credit card issuer. Total bank assets \$12.5 billion. The business was sold to FUSA/Bank One in 1998.
Selected Accomplishments:
- Increased portfolio from \$800 million to \$5.2 billion
 - Increased sales from \$1.0 billion to over \$5.0 billion.
 - Increased operating income from \$125 million to \$290 million.
 - Developed and implemented credit card programs including: First entertainment card – Rolling Stones, First grocery store credit card – Giant Stores, First Agent Bank program – Cape Cod Bank

CITICORP, NY, NY

1981 – 1989

Vice President Service Quality and Product Development 1987 – 1989

Created a new department to develop credit card business strategies to reduce attrition and increase usage, customer satisfaction and market penetration. Staff of four senior officers.

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Vice President Collections 1982 – 1984

- Management of three credit centers located in NY and GA. Responsible for collection of delinquent and charge-off Visa/MasterCard credit card accounts. Staff 350.

Assistant Vice President 1981 – 1982

- Management of entire Citicorp credit card charged-off accounts receivable maintained by third party collection agents.

R.H. MACY & CO, NY, NY

1979 – 1981

- Manager – Credit Operations – General management of pre and post chargeoff collections. Staff 150.

EDUCATION

MBA, Finance
Hofstra University, Hempstead, NY

BA, Political Science
University of Alabama, Ala

BOOKS PUBLISHED

You Can Use a Budget to Manage Better

Effective Credit and Collections Letters

AFFILIATIONS / AWARDS

Masters Leadership – United Way - Class III 2006 - 2007
Board member and Vice Chair, Consumer Credit Counseling Service, Washington, DC
Board member and Executive Committee Member, U\$AVE Corporation
Guest Lecturer, Georgetown University
Who's Who in the Southeast and East
Board member, National Foundation CCCS
Board member, Fairfax County Education Foundation
Visa Marketing and Operations Committees
MasterCard Business Committee
MasterCard Marketing Committee

Key Stakeholder



City of San Antonio
Application for Appointment
to the
Empowerment Zone Governance Board

COLVIN, COSIMA T - Empowerment Zone Governance Board

Form with fields for Last, First, Middle (COLVIN, COSIMA, T), Address (817 W. MAGNOLIA AVE., SAN ANTONIO TX 78212), Phone (381-5716), Fax (568-4164), Email (cosima@verizon.net), Occupation (Real Estate), and various background and experience questions.

COLVIN, COSIMA T - Empowerment Zone Governance Board

ethnic and gender makeup of the community. You have selected the following: Ethnic: W=Non-Minority; Gender: F=Female

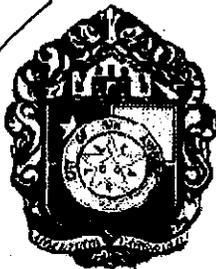
As an applicant to the Empowerment Zone Governance Board you have acknowledged that you will be required to abide by the City's Ethics Code and the requirement to file a financial disclosure report upon appointment, and annually thereafter, and that, failure to file a financial disclosure report will be considered an automatic resignation.

As an applicant to the Empowerment Zone Governance Board you have consented that the City may conduct a search of criminal history records. You hereby state that all of the information in this application for appointment to the Empowerment Zone Governance Board is true and correct. You further request, as a part of this application, that all law enforcement officials and criminal justice agencies release any criminal history records concerning you to the Office of the City Clerk of the City of San Antonio in order that qualifications may be checked. You understand that if any member of the public makes a request for information included in this application for appointment, most of the information must be disclosed under the Public Information Act. You understand that the City of San Antonio will attempt to maintain the confidentiality of highly private matters by seeking an Attorney General's opinion in accordance with the Public Information Act. You understand that it may not be legally possible to maintain the confidentiality of such information, and hereby release the City of San Antonio, and its agents, employees and officers, from any and all liability whatsoever if the information must be released pursuant to the Public Information Act or any other law requiring its release.

Signature of Applicant:

COSIMA T COLVIN

Anan



City of San Antonio
Application for Appointment
to the
Empowerment Zone Governance Board

Koshnick, Mark Lawrence - Empowerment Zone Governance Board

Last	First	Middle
Koshnick	Mark	Lawrence
Address		
1777 NORTHEAST LOOP 410, SUITE 600 103 W Quincy St. 78212		
SAN ANTONIO TX 78217		
Phone	Fax	Email
210-820-8602	210-841-5765	mark.koshnick@capitalonebank.com
Employer: Capital One		
Occupation: Commercial Banking Regional Manager/ City President		
Are you or can you be qualified to vote in a City of San Antonio Election? No		
Are you a City of San Antonio resident? No How Long?		
In which City Council District do you reside? District 1 How Long?		
Have you ever represented any other private person, group or entity for compensation before the City Council or any department, commission, board or committee of the City within the last three years? No		
Do you, your spouse, or your employer have any financial interest, direct or indirect, in any contract with the City (including serving as an Administrative Aide to a Council member)? No		
Do either you, your spouse, or your employer have any financial interest, directly or indirectly, in the sale to the City of any land, materials, supplies or service? No		
Do you have any litigation pending or completed within the last 12 months, either personally or professionally, that would affect your ability to fulfill the functions of the board or commission, if selected? No N/A		
Have you ever been convicted of violating any federal, state or municipal law, regulation or ordinance? No		
Background		
Education: Purdue University (1995) - B.S. Communications		
Bank of America (1997) - Graduate School of Banking		
Darden Graduate School of Business (2006) - Executive Leadership		
Professional: San Antonio Manufacturers Association		
Greater Chamber of Commerce		
Volunteer Experience/Community Service: Great Wall China Adoption Agency		
For the Love of Kids & Harleys		
Areas of interest: Enhancing the lives of children.		
Have you ever been hired for a position with the City? No		
Please specify membership on any other governmental board, commission, or committee: None		
List all boards, commissions, corporations, non-profit entities, agencies, or other entities of which you are a member and/or officer and/or employed by, and give the title and dates of any position which you have held in such organization: Great Wall China Adoption Agency, Vice Chairman (Current)		
For the Love of Kids & Harleys, Executive Board Member (Current)		
Please provide a brief narrative outlining your reasons for seeking appointment to a board or commission: I want to leverage my experience in commercial banking and assist our City in the revitalization of it's Empowerment Zones. These area's offer tremendous advantages to companies and unfortunately too often go unnoticed.		
Appointment to City Boards and Commissions include allowance for proper representation to reflect the		

Koshnick, Mark Lawrence - Empowerment Zone Governance Board

ethnic and gender makeup of the community. You have selected the following: Ethnic: W=Non-Minority; Gender: M=Male

As an applicant to the Empowerment Zone Governance Board you have acknowledged that you will be required to abide by the City's Ethics Code and the requirement to file a financial disclosure report upon appointment, and annually thereafter, and that, failure to file a financial disclosure report will be considered an automatic resignation.

As an applicant to the Empowerment Zone Governance Board you have consented that the City may conduct a search of criminal history records. You hereby state that all of the information in this application for appointment to the Empowerment Zone Governance Board is true and correct. You further request, as a part of this application, that all law enforcement officials and criminal justice agencies release any criminal history records concerning you to the Office of the City Clerk of the City of San Antonio in order that qualifications may be checked. You understand that if any member of the public makes a request for information included in this application for appointment, most of the information must be disclosed under the Public Information Act. You understand that the City of San Antonio will attempt to maintain the confidentiality of highly private matters by seeking an Attorney General's opinion in accordance with the Public Information Act. You understand that it may not be legally possible to maintain the confidentiality of such information, and hereby release the City of San Antonio, and its agents, employees and officers, from any and all liability whatsoever if the information must be released pursuant to the Public Information Act or any other law requiring its release.

Signature of Applicant:

Mark Lawrence Koshnick