

# MICHAEL H. BLANDER

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14206 Dove Creek Way, Unit 104, Sparks Glencoe, MD 21152 ▪ 410-336-5333 ▪ michael@blander.org

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January 15, 2023

Dear Brothers and Friends,

“It is an Honor to be selected to Serve.” This is a motto we hear and embody since the day we are initiated. I have been lucky to serve Kappa Kappa Psi in different roles for over 25 years. After having the honor of serving as a member of the Alumni Association Board of Directors (AABOD) between 2019-2021, I realized the desire to serve is still as strong as ever! Therefore, I would be honored to represent you, my fellow Alumni, on the 2023-2025 AABOD.

I am a 1999 graduate of Towson University in Maryland, and I am currently employed as a Risk Management Examiner, for the Federal Deposit Insurance Corporation (FDIC), where I examine insured financial institutions for compliance with federal regulations. I was awarded membership in the Fraternity in 1995 and granted Life Membership in 1999. During my years of service, I have held various leadership positions in my chapter and the Northeast District Alumni Association (NEDAA) along with a term on the AABOD and a member of the current National Chapter Operations Committee.

I have been very proud watching the growth and direction of the KKΨAA with new programming, grants, professional development, and efforts to engage alumni. However, there is always more to do. The key to increasing activities is financial support. Several years ago, the KKΨAA began to reach financial stability. Now we need to continue to secure the future. First, I want to challenge all alumni to contribute to the Kappa Kappa Psi Giving Program. Just a \$10 per month contribution will help to create your legacy. With financial stability comes the need for detailed financial reporting, tracking, and transparency. I began this process when I served several years ago. The KKΨAA was promised that improvements and enhancements to the financial systems was coming. However, these changes have been progressing slowly. I will fight for the KKΨAA to get the transparency we need and deserve to ensure your contributions are supporting the Fraternity in the way you choose.

Additionally, we still need to continue to expand our Alumni engagement by expanding current programming. Many of our members are experts and leaders in their professions. Our members are also doing great things in their communities. I would like to us the Fire-Ψ-de Chats, to allow our members to share their story, knowledge, tips and tricks. This could help find the next generation of leaders and experts. In conjunction, I would work to expand our grant opportunities. Once we give you the knowledge to be great, we should also help each other to become great.

Another goal of mine is to help make becoming a Life Membership more valuable. At the last National Convention there were discussions on ways to increase the importance and

value of Life Membership. Unfortunately, they were only ideas. To start, I am planning on proposing a constitutional amendment to allow Life Members at National Convention to vote for the Board of Trustees. The Board of Trustees are responsible for securing the future of the Fraternity and Life Members have made that additional commitment to help secure this future so they should have a say in securing the future. Once presented, I will begin campaigning for this change. Additionally, I plan to have discussions with Life Members to learn and then fight for other ways to increase the value of Life Membership.

I believe that I have the necessary skills to serve on the AABOD. I understand what it takes to serve on the AABOD, and I look forward to implementing these goals and work to strengthen the Alumni Association. My love for this Fraternity is just as strong as the day I was initiated. There is nothing more I want than seeing this organization grow and prosper. It would be an honor to be selected to serve.

AEA,

A handwritten signature in blue ink, appearing to read "Michael Blander". The signature is fluid and cursive, with a long horizontal stroke at the end.

Michael Blander  
Life Member

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## RELEVANT EXPERIENCE

### FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), COLUMBIA, MD

#### Risk Management Examiner

2013–2020

- Part of the examination team that performs safety & soundness examinations nationwide for banks ranging from \$30 million to over \$250 billion in assets.
- Evaluate the institutions using the CAMELS evaluation components (Capital Adequacy, Management, Earnings, Liquidity, and Sensitivity to Market Risk) along with an evaluation of the Bank Secrecy Act (BSA) and information technology (IT).
- Evaluate the Asset Quality by reviewing the institutions loan/credit files to verify grading and classification, along with compliance with internal and federal laws and guidelines.
- Work independently analyzing and reviewing, confidential financial statements, audits, reports and policies and then collaboration of findings are shared with other examiners.
- Prepare and submit comprehensive written analysis of management's methods for identifying, measuring, monitoring and controlling risk, the quality of bank assets, along with an evaluation of the level and trend of earnings, liquidity position, and sensitivity to market risk.
- Prepare the scope of an examination of an institution based on the size and risk profile of an institution by reviewing public financial disclosures, discussions with executive management and reviewing selected other documentation.
- Submit confidential comments of the evaluation component findings to be included in the reports of examination for the institution to be submitted for official record and delivery to the Board of Directors.
- Directed, coordinated, and reviewed the work of others, supervising large groups of examining personnel and organizing the work to produce numerous diverse products in a timely manner.
- Engage with the institution's personnel, along with management and the board of directors to discuss the findings of the examination, discuss any recommended corrective actions, and obtain commitments for correction of deficiencies.
- Interact and collaborate with other agencies, including the Federal Reserve Bank (FRB), Office of the Comptroller of the Currency (OCC), National Credit Union Administration (NCUA), and other state banking agencies.
- Drafted and delivered formal quarterly monitoring reports of regulated institutions by analyzing the Reports of Condition and Income (Call Report) and the Uniform Bank Performance Report (UBPR).

### STATE OF MARYLAND DEPARTMENT OF LABOR, OFFICE OF FINANCIAL REGULATIONS, BALTIMORE, MD

#### Financial Depository Examiner II, Examiner I and Examiner Trainee

2013–2020

- Initially came aboard as a Financial Depository Examiner Trainee in 2013 to then being rapidly promoted to Financial Depository Examiner I in 2014 and advancing to Financial Depository Examiner II in 2015.
- Part of the examination team that performs safety & soundness examinations for 50+ state chartered banks, credit unions, and non-depository trust companies.

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## INTEGRATED FINANCIAL PARTNERS, SEVERNA PARK, MD

**Financial Advisor, Practice Manager**

**2009-2012**

- Helped to establish the first Maryland branch office.
- Coordinated the transfer of client assets during our transition from Osman, Weslow & Associates a financial planning practice of Ameriprise Financial.
- Manager for a group of licensed advisors, with approximately 250 clients and over \$100 million of assets under management.
- Involved with client acquisition, interviewing prospective clients and implementing the practice's marketing strategy.
- Analyzed client data to develop a comprehensive analysis.
- Evaluated individual client's employee benefits and performed pension estimates to determine present and future financial implications.
- Met with the primary advisor to review results and formulate a course of action for the client.
- Organized and wrote the finalized report for presentation to the client, which included flow management, goal planning, insurance needs, estate management, tax planning, and investing.
- Instrumental in developing and implementing the practice's proprietary criteria for investment selection within Morningstar.
- Created a comprehensive marketing plan which included seminar organization and presentation.
- Evaluated, recommended, and installed financial products illustration software as required.

## OSMAN, WESLOW & ASSOCIATES, SEVERNA PARK, MD

**Financial Advisor, Practice Manager**

**2003-2009**

- Independent full service financial planning firm associated with Ameriprise Financial.
- Manager for a group of franchisee licensed advisors, with 400+ clients and over \$100 million of assets under management.
- Partnership split in 2009 and I joined one of the partners in a new practice with Integrated Financial Partners.

## AMERIPRISE FINANCIAL ADVISORS, OWINGS MILLS, MD

**Financial Advisor**

**2001-2003**

- Learned to build my own financial planning practice.
- Received training and education to earn securities and insurance licenses.
- Received extensive comprehensive training in financial planning and financial products education.

## BAY-VANGUARD FEDERAL SAVINGS BANK, BALTIMORE MD

**Consumer Loan Officer**

**1998-2001**

**Teller**

- Initial came aboard as a teller and then transitioned to the Consumer Loan Officer for a three-branch community bank

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- Responsible for all aspects of the Consumer Loan process, including obtaining and completing application information, credit analysis, auditing, review, titling, and servicing of all loans.
- Insured compliance with federal laws, statues, and regulations.
- Assisted with reviewing and updating of loan policies and procedures to insure they were in compliance with federal regulations.
- Reduced uncollectible debt to less than 5% of loan portfolio.
- Processed customer deposits and withdrawals.
- Reviewed customer accounts to insure compliance with and assisted with the collection of required customer information for the Bank Secrecy Act (BSA), Anti-Money Laundering Program (AML), Customer Information Program (CIP), and Office of Foreign Asset Control (OFAC).

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## PROFESSIONAL DESIGNATIONS

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- **Chartered Retirement Planning Counselor (CRPC)**  
College for Financial Planning - January 2004

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## EDUCATION

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- **Master of Science in Forensic Studies, Accounting Concentration**  
Stevenson University, Stevenson, Maryland - May 2011
- **Bachelor of Science in Business Administration, Finance Concentration**  
Towson University, Towson, Maryland - May 1999

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## OTHER ACTIVITIES

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- **Kappa Kappa Psi - National Honorary Band Service Fraternity  
Iota Delta Chapter, Towson University**
  - Member - April 1995 - Present
  - Life Member – 1999
  - National Chapter Operations Committee Member – 2021 - Present
  - Finance Director, Kappa Kappa Psi National Alumni Association – 2019 - 2021
  - Treasurer, Northeast District Alumni Association - 2007 - 2010
  - President, Northeast District Alumni Association - 2003 - 2007
  - Vice President of Programs, Northeast District Alumni Association – 2001 - 2002
  - Scholarship Chairman - 1999
  - Chapter Treasurer - 1996 – 1997
- **Quail Creek Condominium Association**
  - Board Member – December 2016 - Present
  - President – December 2017 -Present
- **Baltimore Colts Marching Band/Baltimore's Marching Ravens**
  - Band Member - May 1995 - 2016

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- Pep Band Manager - 2005 - 2016
- **Boy Scouts of America**
  - Eagle Scout - 1999
  - Unit Commissioner, Baltimore Area Council - 2000 - 2001
  - Assistant Scoutmaster, Baltimore Area Council - 2000 - 2001

January 12, 2023

Daniel R Miller  
Partner  
daniel.r.miller@klgates.com

Brothers of the Kappa Kappa Psi Alumni Association  
c/o Adam Cantley, Kappa Kappa Psi Board of Trustees  
PO Box 849  
Stillwater, OK 74076

T +1 412 355 8688  
F +1 412 355 6501

Brothers,

Our Kappa Kappa Psi Alumni Association (“KKΨAA”) is a truly special organization that offers every alumni, life, and honorary brother amazing opportunities to continue serving the fraternity we love and the college band programs it supports. As a member of KKΨAA, you are a part of something worthy of our shared time and energies, and I want to thank you for your continued commitment to the values and mission of Kappa Kappa Psi.

In the coming months, we will vote to elect the 2023-2025 Kappa Kappa Psi Alumni Association Board of Directors (“AABOD”). Having served on the AABOD for four years, I have a deep appreciation for this board’s efforts on our behalf. The members of the AABOD are constantly working to improve communication to KKΨAA members, to recognize outstanding alumni, life, and honorary brothers, to build stronger connections among our brotherhood, to develop new programs and opportunities for our members, and to promote band service and musicianship in accordance with our fraternity’s purposes.

It is with great pleasure that I write to you on behalf of **Michael H. Blander** as he seeks to serve on the AABOD. I first met Michael when we were both active brothers in the Northeast District. The Omicron Chapter at West Virginia University shared many close ties with the Iota Delta Chapter at Towson University, and I was fortunate enough to meet Michael and many of his brothers from the Iota Delta Chapter while an undergraduate student. As I started serving as an alumni brother and Life Member of Kappa Kappa Psi, Michael was one of the alumni brothers with whom I interacted repeatedly at fraternity conventions and Northeast District Alumni Association (“NEDAA”) events. Watching how he engaged with other brothers of Kappa Kappa Psi was one of the ways I learned how to be an involved alumni brother.

While serving as a member of the AABOD, I was delighted to work with Michael and other alumni, life, and honorary brothers to find new ways to expand all of our opportunities for continued service. At the 2017 Northeast District Convention, Michael was among the alumni brothers and Life Members who ignited a conversation about how to increase alumni support of the National Intercollegiate Band (“NIB”). Over time, that conversation led to discussions at district conventions across the country, further consultation with the Kappa Kappa Psi Board of Trustees



and the Tau Beta Sigma Board of Trustees, and, ultimately, the development of a new Kappa Kappa Psi Alumni Association program: the Max Mitchell Grant Program for NIB Musicians. Since its inception, this program raised thousands of dollars and allocated grants to dozens of NIB musicians. I am confident that this program will continue to grow and help even more NIB musicians in years to come, and Michael was among the group of Northeast District alumni brothers who sparked the idea for this significant program.

During the 2019-2021 biennium, Michael served as the Finance Director for the AABOD. In that role, Michael served the alumni, life, and honorary members of our fraternity by seeking ways to increase and diversity KKΨAA's revenues and to secure our organization's financial sustainability for years to come. I also know that, if given the opportunity to serve on the AABOD again, Michael will work to provide even broader opportunities for alumni, life, and honorary brothers to engage with the fraternity they love and to support the college band movement in new ways.

Our KKΨAA needs, and will always need, leaders who are focused on helping each alumni, life, and honorary brother maintain their connections with Kappa Kappa Psi and their brothers. Michael's past work with NEDAA and the AABOD underscore his dedication to our fraternity and his enthusiasm in helping other brothers sustain their ties to our brotherhood, and I believe that these qualities would allow him to succeed as a member of the AABOD in the 2023-2025 biennium.

AEA,



Daniel R Miller  
Kappa Kappa Psi Life Member #3966  
Former Member (2015-2017) and Chair (2017-2019),  
Kappa Kappa Psi Alumni Association Board of Directors  
Partner, K&L Gates LLP

Brothers of the Kappa Kappa Psi Alumni Association,

It is my pleasure and honor to speak to you on behalf of Brother Michael Blander as he seeks another term on the Kappa Kappa Psi Alumni Association Board of Directors. I witnessed his commitment, dedication, and effectiveness as we served together on the 2019-2021 AABOD. Having served on every Alumni Association Board of Directors or its previous equivalent from 2008-2021 provides me with a unique perspective of the Kappa Kappa Psi Alumni Association from practically the very beginning.

Two of the many objectives discussed back then are still topics of conversation today and will be in the future: financial stability and membership recruitment/retention. They are also intertwined as they cannot exist apart from each other. I know that both of those areas are particularly important to Brother Blander from past and recent conversations. His desire is to work toward a strong financial position that is transparent to all members, as well as membership outreach designed to reach out to alumni, both those who recently graduated to those much older and further removed from their fraternal experience.

Those of you who might not know Brother Blander should be able to find confidence in his abilities as he has served the Northeast District Alumni Association, which is older than the Kappa Kappa Psi Alumni Association by quite a few years, as Treasurer, Vice-President, and President. Those brothers who know him best have trusted him in the past to serve for many years as he worked on their behalf as an alumnus of the fraternity.

In his professional life, he currently serves as an examiner with a focus on oversight in the banking industry for the Federal Deposit Insurance Corporation (FDIC). Previously, he worked in the insurance, investment, and banking industry. It is certainly clear to see that he has a strong financial background.

While serving on the AABOD with Brother Blander I developed an appreciation for his ability to not only track the current financial status of the AA, but to also look both backward and forward to draw conclusions and make predictions regarding financial probabilities. In addition, he was able to explain it in such a way that others were able to understand.

In closing, I have complete trust that if elected, Brother Michael Blander will not only do his best to fulfill every fraternal oath that he has taken, but that his best will bring honor to our motto: Strive For The Highest. Best wishes as you make your decisions.

Brent Cannon, Life Member #2998

SWD Governor, 1995-2005

AABOD or Past Equivalent, 2008-2021

A. Frank Martin Award Recipient, 2005

DSMM Award Recipient, 2021