

Thank you, Mr. Chairman, Vice Chair, Ranking Member and Members of the Committee.

My name is Julie Murray and I'm grateful for the opportunity to appear before you in support of my appointment to the position of Administrator of the Kansas Department of Credit Unions.

I am a transplant to the State of Kansas. My father was a career soldier, and my parents chose Fort Riley as our final duty station as they wanted to make Kansas their home. We had been stationed here previously when I was very young, and they fell in love with the wide-open spaces and expansive landscapes that Kansas has to offer.

I have spent over two decades in the financial industry. The first half of my career, I focused on lending, primarily residential and commercial real estate. At the time, I was working at a mortgage broker and then a community bank in Fort Wayne, Indiana. I spent eight years there before I realized how much I missed Kansas and moved home.

After coming back to Kansas, I worked in branch banking for several years before transitioning to a local state-chartered credit union, where I spent over a decade. Most recently, I have worked for the Kansas Department of Credit Unions as an examiner. There I have worked with credit unions across the state, evaluating their level of compliance with state and federal regulations and

determining their ability to operate in a safe and sound manner.

I have been fortunate to work on the frontlines of local financial institutions to see the value they provide to our citizens of Kansas and the impact they have in our overall economic well-being. I understand the passion and commitment these institutions have for the members they serve.

I also understand the function of the Department of Credit Unions is to ensure those credit unions we oversee are operating in a safe and sound manner, which affords them the opportunity to continue the work to which they are committed.

I believe my roles in both the credit union and the regulatory environment will offer me a unique perspective. It is my intent to use that perspective to work with our credit unions to strengthen and support their operations, while providing the oversight needed to protect the members using their services.

I look forward to the opportunity to work with our credit unions on behalf of the people of Kansas.

Thank you. I would be happy to answer any questions.