



About the Presenter

John Kolhoff

Mr. Kolhoff helps coordinate NASCUS's regulatory analysis and advocacy efforts, as well as the organization's efforts to support state supervisory programs. Additionally, he leads the organization's broad Dual Charter Resource Initiative (DCRI), developing resources to enhance the state charter and maintain its competitiveness.

Before joining NASCUS, Kolhoff served as the Commissioner of the Texas Credit Union Department and was the Director of the Michigan Office of Credit Unions prior to Texas. John has served as

- Chair of the NASCUS Board of Directors,
- Chair of NASCUS's Legislative and Regulatory Affairs Committee, and
- Chair of NASCUS's Performance Standards Committee

In addition to his many roles at NASCUS, Kolhoff has served as the NASCUS senior principal representative to the Financial and Banking Information Infrastructure Committee (FBIIIC) and represented the organization on the Federal Financial Institutions Examination Council's (FFIEC) Information Sharing Task Force due to his expertise with cybersecurity. Additionally, Kolhoff is a member of the Joint NCUA-SSA Supervisory Group, through which the Texas Credit Union Department is participating in the Alternating Examination Pilot.

Mr. Kolhoff was appointed Texas Commissioner on December 3, 2018 with oversight of 175 Texas credit unions of approximately \$54 billion in total assets. Previously, Kolhoff served in various roles at the Michigan Department of Insurance and Financial Services over a 24-year career from 1994 – 2018. He started in the Banking Division and eventually moved to the Credit Union Division gaining extensive experience in depository institution analysis, information technology, and the risk-based examination process. As Director of the Office of Credit Unions, Kolhoff was responsible for the safety and soundness supervision of 138 state-chartered credit unions with approximately \$50 billion in aggregate assets.