

Mark A. Pinsky

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President, FiveFour Advisors

Present

Founder and principal providing strategic consulting services to small businesses, CDFIs, nonprofits, and corporations.

President & CEO, Opportunity Finance Network

February 1995 - June 2016

Led OFN's vision and strategy, as well as the organizations operations and programs. Led CDFI industry strategy. Represented OFN and the CDFI industry in public, media, and other settings.

- **Key Achievements:** Built OFN into the industry premier CDFI network; Made organizational performance the key factor for industry success and reputation; Recruited and supported talented staff; Increased OFN Membership six-fold, assets twenty-fold, and budget twenty-fold. Produced annual operating profits 21 years straight. Diversified OFN Membership to include all CDFI types. Focused the industry on its core purpose of aligning capital with social, economic, and political justice. Facilitated CDFI industry growth through thought leadership, policy advocacy, innovation, partnerships, pioneering research and data use, and serving as the industry's "voice."
- **Major Innovations:** Led CDFI industry strategy through "Grow, Change, or Die" (2003) and "Opportunity. For All." (2011). Created the Equity Equivalent Investment vehicle, NEXT Awards for Opportunity Finance, Create Jobs for USA (with Starbucks), AERIS, CDFI industry leadership programs, and other industry-transforming efforts. Introduced annual "State of the CDFI Industry" addresses at the OFN Conference.
- **Brand Visibility:** Led OFN and CDFI industry visibility and public reputation efforts through advocacy, particularly the CDFI Fund and follow-on programs; branding; marketing; media relations; public speaking and writing; creative programs (such as Create Jobs for USA and the NEXT Awards); and leadership on Boards and Committees.
- **Leadership:** Chair, Federal Reserve Board of Governors' Community Advisory Board, 2005, Vice Chair, 2004, and Member, 2003. Chair, OFN Finance Committee, 2007-2016. Chair, Net Impact Board of Directors, 2011-2015 & Member, 2008-2015. Chair, AERIS Board of Directors, 2012-2013. Board Chair, The CDFI Coalition, 1995-2002. Recent Member of Goldman Sachs 10,000 Small Businesses Advisory Board, Bank of America's Community Advisory Council & New Markets Tax Credits Advisory Board, Capital One's Community Advisory Council, BBVA Compass's Community Advisory Council, Wells Fargo's New Market Tax Credits Advisory Board. Founding Board Chair, Congregation Tzedek v'Shalom, Newtown, PA.

President, PageMark Communications

1989-1995

Founded and led a public policy and public relations firm. From 1992-1995, created and led the CDFI industry work that led to creation of The CDFI Fund in the U.S. Department of the Treasury.

Executive Director, The Democracy Project, New York, NY

1986-1989

Directed programs for a progressive policy think tank. Co-edited *America's Transition: Blueprint for the 1990's*, a comprehensive policy guide for federal leadership that played a key role in the Bill Clinton Administration. President Clinton was one of the authors.

Senior Editor, Microwave News, New York, NY

1983-1986

Legislative Director, Congressman Ted Weiss, Washington, DC

1980-1983

Associate Editor, Critical Mass Journal, Washington, DC

1979-1980

Board Service

Member, Bank of America National Community Advisory Council, March 2007-Present

Member, Board of Directors, Urban Empowerment Fund, National Urban League, 2014-Present

Chairman (2011-2015), Member, Board of Directors, Net Impact, San Francisco CA, January 2008-November 2015

Chairman, Consumer Advisory Council of the Federal Reserve Board of Governors, January 2005-January 2006; (Vice-Chairman, January 2004-January 2005); Member, Consumer Advisory Council, January 2003-January 2006

Member, BBVA Compass Community Advisory Board. August 2015-May 2016

Member, Capital One National Advisory Board. April 2013-May 2016

Member, Advisory Council of Goldman Sachs 10,000 Small Businesses. October 31, 2011-May 2016

Founding Member, Morgan Stanley Community Development Advisory Committee June 2011-May 2016

Member, Board of Directors, New Mexico Community Capital, Bernalillo, NM, January 2008-December 2010

Chairman, CDFI Data Project, Philadelphia, PA, July 2002-2006

Member, Advisory Board of the Wachovia Wells Fargo Community Development Entity, Charlotte, NC, July 2002-May 2016

Member, CDFI Fund Advisory Board, U.S. Department of the Treasury, July 2003-December 2006

Chairman, CDFI Coalition, Philadelphia, PA & Washington, DC, February 1995-September 2002

Treasurer, Social Investment Forum, Washington, DC, January 2000-January 2002

President, Congregation Tzedek v'Shalom, Newtown, PA, July 1997-June 2004

Major Publications

Opportunity. For All. (forthcoming), 2017.

"The New Normal: The Extraordinary Future of Opportunity Markets," Community Development Investment Center, Working Paper, "The Economic Crisis and Community Development Finance: An Industry Assessment," A publication of the Federal Reserve Bank of San Francisco, June 2009.

"CRA 2.0: Communities," "Revisiting the CRA: Perspectives on the Future of the Community Reinvestment Act, A joint publication of the Federal Reserve Bank of Boston and San Francisco, February 2009.

"Growing Opportunities in Bank-CDFI Partnerships," "Community Developments" (Newsletter), The Office of the Comptroller of the Currency, Washington, DC, Fall 2002.

"Don't Overhaul the CRA—It Just Needs a Few Tune Ups," The American Banker, February 23, 2002.

"Taking Stock: CDFIs Look Ahead After 25 years of Community Development Finance," A Capital XChange Journal Article, December 2001; The Brookings Institution Center on Urban and Metropolitan Policy and Harvard University's Joint Center for Housing Studies.

"From the Margins: Lessons from the U.S. Community Development Finance System." The London School of Economics' Dilemmas in Competitiveness, Community, and Citizenship Series, November 2000.

"Development Groups Could Play Key Role in Wider CRA," *The American Banker*, July 28, 2000.

"Financial Modernization and the Poor: The Law of Intended Consequences," *The Neighborworks' Journal*, Winter 2000.

"Working from the Margin," *1999 CDFI Policy Review*. The CDFI Coalition, Philadelphia, PA.

"Overcoming Performance Anxiety" in *Ideas in Development: Growing Assets, Expanding Opportunity*. Corporation for Enterprise Development, 1999. Washington, DC.

"CDFIs: Bridges to Opportunity," *The Neighborhood Works*, July/August 1998.

"Coalition Organizes to Shape Law," *Shelterforce*, January/February 1995.

The EMF Book: What You Should Know About Electromagnetic Fields, Electromagnetic Radiation, and Your Health, Warner Books, 1995. New York, NY.

The Carpal Tunnel Syndrome Book: Preventing and Treating CTS, Tendinitis, and Related Cumulative Trauma Disorders, Warner Books, 1993. New York, NY.

America's Transition: Blueprint for the 1990's (co-editor), University Press of America, 1989. Lanham, MD.

Ideas that Work: 60 Solutions for America's 3rd Century (co-editor), The Democracy Project, 1988. New York, NY.

Selected Speeches & Lectures

"10X," State of the CDFI Industry Address, 31st Annual Opportunity Finance Network Conference, Detroit, MI, Wednesday, November

Keynote Speaker, "Aligning Capital with Justice," Fresno Economic Opportunities Commission, The Grand 1401, 10th floor, 1401 Fulton Street, Fresno, CA, February 17, 2015

Opening Keynote, "The Opportunity Finance Landscape," South Carolina Community Capital Conference, Greenville, NC, November 18, 2014

"Because Equity," State of the CDFI Industry Address, 30th Annual Opportunity Finance Network Conference, Denver, CO, Wednesday, October 15, 2014

Panel Participant, "Innovations in Funding and Financing," Federal Reserve Bank of Philadelphia Reinventing Older Communities Conference, Philadelphia, PA, May 13, 2014

Keynote Address, 2014 National Community Land Trust Conference, Cleveland, OH, April 28, 2014

Closing Plenary Panel, "The Future of the Community Development Industry," 2014 National Interagency Community Reinvestment Conference, Chicago, IL, April 2, 2014

Address to the Membership, National Community Reinvestment Coalition (NCRC) Conference Workshop, "Answering the CDFI Challenge; Becoming More Powerful Lenders and Investors," Washington D.C., March 12, 2014

Keynote Address, 2014 Access to Capital (A2C) Metro East Access to Capital Summit, Southern Illinois University Edwardsville (SIUE), August 26, 2014

"E Pluribus Unum: Many CDFIs, One Purpose" State of the CDFI Industry Address, Opportunity Finance Network, Philadelphia, PA, Wednesday, October 16, 2013

Keynote Address, "What is the future of Faith-based Community Investing?" A Faith-based Community Investors Summit, Fontbonne University, St. Louis, MO, June 7, 2013

Panelist, "The Power of Partnerships," 2013 AEO National Conference, "TILT Forward: The Power of Microbusiness, St. Louis, MO, May 8, 2013

Closing Plenary Facilitator, "Collaborating for the Future Roundtable," Federal Reserve System Community Affairs Research Conference, Washington D.C., April 12, 2013

Spotlight Session Presenter, "Opportunity Finance Network," National Association of Workforce Investment Board (NAWB), Washington D.C., March 11, 2013

Panelist, "Game Changers: Small Business Growth," National Association of Workforce Investment Board (NAWB), Washington D.C., March 11, 2013

"Opportunity For All," State of the CDFI Industry Address, Opportunity Finance Network, San Antonio, TX, Tuesday, October 16, 2012

Panelist/Speaker, "CDFIs: Impact Multiplied," SOCAP12, San Francisco, CA, October 2, 2012

Keynote Presentation, "Lending for the Greater Good," Genesis Community Loan Fund 20th Anniversary Celebration, Brunswick, ME, June 20, 2012

Economic Development: Exploring Foundation Investment Approaches Workshop, Investing for Impact Conference, Seattle, WA, May 9, 2012

Speaker at the "Current State of the Market," "The 2012 National Interagency Community Reinvestment Conference, Federal Reserve Bank of San Francisco, Seattle, WA, March 26, 2012

Presentation to the Trustees and Staff of the Jesse Ball Dupont Fund, Amelia Island, FL, January 11, 2012

Speaker at FHFA Federal Housing Finance Agency Challenges and Opportunities in Low and Moderate-Income Housing and Community Development." Washington DC, December 6, 2011

Speaker at Healthy Communities: Exploring the Intersection of Community Development and Health/Federal Reserve Bank, New York City, June 13, 2011

Speaker at the Annual CED/JOLI Grantee Conference, Financing in Today's Economy, Bethesda, MD, April 1, 2011

Impact Investing Conference/Advancing Social Impact Investments through Measurement: New Capital for Community Development" Summit / NEXT STEPS Panelist, Washington DC, March 21, 2011

Keynote Address, TACDC 18TH Annual Texas Community Development Conference, Going Green Affordably, Austin TX, March 6-8 2011

Congressional Black Caucus Foundation, Panel: Investors Within Community of Color, Washington DC, February 28, 2011

Annie Casey Foundation, Social Investment Committee Meeting, Baltimore, MD, February 16, 2011

"Impact. It's What We Do," State of the CDFI Industry Address, Opportunity Finance Network, Minneapolis, Minnesota, Tuesday, November 15, 2011

"If Not Now, When?" State of the CDFI Industry Address, Opportunity Finance Network San Francisco, CA, Wednesday, November 3, 2010

Panelist: "Geographic Considerations," Joint Public Hearing on the Community Reinvestment Act Regulations, Chicago IL, August 12, 2010

Keynote Address, NeighborWorks Northeast District Forum, "Sustainability in the Community Development: Making Adaptive Change," Newark NJ, June 23, 2010

Keynote Address, "CDFIs – A National Perspective," Mile High Community Loan Fund 10th Anniversary Event Celebrating People, Partners and Performance, Denver CO, June 10, 2010

Panelist: "Current State of the Market and Recent Trend," 2010 National Interagency Community Reinvestment Conference, Federal Reserve Bank of San Francisco, New Orleans LA, Thursday March 18, 2010

Speaker at the "CDFIs: A National Perspective Opportunities for Investing and Lending in Low and Moderate Income Communities, NCALL and Federal Reserve Bank of Philadelphia, New Castle DE, February 4, 2010

"Connecting the Dots Locally and Globally," 2009 Community Investing Conference, FORWARD Community Investments, Madison Wisconsin, November 19, 2009

Keynote Address, "The New Normal," FAHE, Federation of Appalachian Housing Enterprises 2009 Annual Meeting, Kingsport, Tennessee, November 4, 2009

"The New Normal," 2009 Opportunity Finance Network Conference, Charlotte, NC, October 28, 2009

"Speaker and Panelist, Northeastern Economic Developers Association's 53rd Annual Conference (NEDA) and Pennsylvania Economic Development Association's Fall Conference, Philadelphia PA, September 22, 2009

Plenary, "State Assets Policy Coalitions: Innovating Asset Building in a Changing Economic Environment, Kansas City, MO, June 24, 2009

Keynote Address, "Lessons from Overseas," Money for Change 2009, CDFAs, Newcastle, England, Kansas City, MO, June 11, 2009

Plenary, "Green Economy Capital Markets," "SJF Summit on the New Green Economy: How to Make it Work," Durham, NC, June 3, 2009

"The New Normal," Community Development Finance Summit, Strategies to Respond to the Economic Crisis, Washington DC, MO, May 28, 2009

Plenary, "Bringing Financial Resources to Communities," NCRC 2009 National Conference, "Roadmap to a Financially Inclusive Society," Washington DC, March 13, 2009

"Grow, Change or Die - V2.0," A Forum: Prevailing through the Economic Crisis Sustainable Practices for our Changing Economy, Silicon Valley bank, Santa Clara, CA, January 28, 2009

"NOW! The State of Opportunity Finance," The 24th Annual Opportunity Finance Network Conference, Albuquerque, NM, December 10, 2008

"What Happened to the Economy: The Orient Express Theory," Ursinus College Nineteenth Annual Undergraduate Research Conference, Who is Responsible for Irresponsible Lending? Ursinus College, Collegeville, PA April 18, 2008

"The Challenge of Next," The 23rd Annual Opportunity Finance Network Conference, Miami, FL, December 12, 2007

"Rowing Together," Community First Fund, Lancaster, PA, October 4, 2007

"The Power of Opportunity," The 22nd Annual Opportunity Finance Network Conference, Washington DC, October 31, 2006

"Grow, Change or Die," Community Development Society, St. Louis, MO, June 26, 2006

"Building Sustainable Homeownership: Responsible Lending & Informed Customer Choice," The Federal Reserve Bank of Philadelphia, Philadelphia, PA, June 9, 2006

Keynote Address, "Grow, Change, or Die," Improving Access to Community Development Capital, The Federal Reserve Bank of St. Louis, St. Louis, MO, November 17, 2005

Keynote Address, "Telling and Selling the CDFI Story," CDFAs Money for Change, London, July 6, 2005

"Opportunity" On the Road to Scale, The 21st Annual NCCA Conference, Los Angeles, CA October 20, 2005

"A Window Opens: The End of Community Development?" Consumer Bankers Association, 2005 Community Reinvestment Act Conference, Arlington, VA, May 2, 2005
May 2, 2005

Panelist, John F. Kennedy Jr. Forum, Banking for All: Improving Access to Financial Services for Low Income and immigrant Communities, Harvard University, Institute of Politics, April, 29 2005

"Growth Through Change: Moving to Industry Scale," Illinois Facilities Fund, Chicago, January 27, 2005

Keynote Address, "Growth through Change, Community Development Finance at the Crossroads," Federal Reserve Bank of St. Louis, Little Rock, Arkansas, December 7, 2004

"Good News," The NCCA Conference, Chicago, November 4, 2004

"Aligning Capital with Social, Economic and Political Justice," NCCED's 34th Annual Conference, Boston, October 8, 2004

"The Federal Reserve and Community Development Finance," Federal Reserve CAO Meeting, October 5, 2004

Keynote Address, "New Directions for Community Development Finance," New Markets Tax Credit Workshop, Minneapolis Federal Reserve, Minneapolis, August 10, 2004

"Innovative and Sustainable Financial Markets: CDFIs," Reality Check IV, New School University, New York City, June 4, 2004

"The Future of the Community Development Finance Industry," The 2004 Community Reinvestment Conference, San Francisco, CA, March 31, 2004

"The New Role of CDFIs," New England Community Development Advisory Council, The Federal Reserve Bank of Boston, March 1, 2004

"Trends in Community Development Finance," New Markets Tax Credit and Loan Opportunities, Federal Reserve Bank of Philadelphia Community Affairs Department, Philadelphia, PA, June 13, 2003.

"The Challenges Facing CDFIs," New Jersey Community Loan Fund's 2003 Annual Gathering, Trenton, NJ, May 21, 2003.

"Making Private Investment a Reality for our Nation's Communities," Reznick, Fedder & Silverman Conference on the New Markets Tax Credit Program, Arlington, VA, March 5, 2003.

"Tribute," National Community Capital Associations' 18th Annual Training Conference, Oakland, CA, October 31, 2002

"CDFIs," Southern Rural Access Program Autumn Grantee Conference, Charleston, WV, September 26, 2002.

"About NCCA," Fannie Mae Foundation, Philadelphia, PA, September 23, 2002

"The US CDFI Industry," Improving Housing Finance Systems in Emerging and Advanced Economics, Wharton International Housing Finance Program, Philadelphia, PA, June 13, 2002

Keynote Address, 3rd Annual Community Development Finance Conference (UK), Glasgow Scotland, June 2002.

"Lessons from the U.S. CDFI Industry," *Common Cents Conference*, Dublin, Ireland, March 26, 2002.

Opening Plenary, 5th National CDFI Institute, The CDFI Coalition, Washington, DC

"Who Do They Think You Are?" Plenary Address, 17th Annual Training Conference of the National Community Capital Association, Memphis, TN, October 25, 2001.

Keynote Address, 2nd Annual Community Development Finance Conference (UK), Birmingham, England, July 11, 2001.

"An Inclusive Prosperity," 16th Annual Training Conference of the National Community Capital Association, Philadelphia, PA, November 2, 2000

"Just Outside the Margins," 13th Annual Training Conference of the National Community Capital Association, Burlington, VT, November 1997

"Financial Modernization and the Poor," *Financial Modernization and the Poor Conference*, Washington, DC, October 24, 1997.

"Playing a Transformational Role," Keynote Address, 3rd National CDFI Institute, Washington, DC, January 1996

Guest lectures at Princeton University, Harvard University, the University of Pennsylvania, and elsewhere.

Regular panelists at events hosted by the Consumer Bankers of America, the American Bankers Association Community Development Group, the Federal Reserve, the Office of the Comptroller of the Currency, and various national community development organizations.