



Bosken, Klyce Pennoyer, and Luetzow Appointed to FFIEC State Liaison Committee

Apr 1, 2025

The Federal Financial Institutions Examination Council (FFIEC) today announced the appointments of Katherine M.R. Bosken, Polly Klyce Pennoyer, and Aaron Luetzow to the State Liaison Committee (SLC). Their two-year terms on the SLC begin today and continue through March 31, 2027.

Katherine M.R. Bosken was designated by the American Council of State Savings Supervisors (ACSSS) to serve on the SLC. Bosken serves as North Carolina's Commissioner of Banks, a position she has held since 2021. She joined the agency in 2013 and previously served as Deputy Commissioner for Legal Affairs. She started her career in private practice, handling a wide range of litigation matters with a North Carolina law firm, and has litigated matters in federal and state courts in North Carolina and Maryland. Since 2010, she focused her practice on financial services issues, where she was responsible for advising and counseling staff on policy matters regarding depository and non-depository regulation. Bosken graduated from the Johns Hopkins University, Baltimore, Maryland with a BA in Computer Science and International Relations, and from Wake Forest University School of Law, with a JD. She has been licensed to practice law in North Carolina since 2006.

Polly Klyce Pennoyer was designated by the National Association of State Credit Union Supervisors (NASCUS) to serve on the SLC. Klyce Pennoyer serves as Senior Deputy Superintendent for Bank Supervision at the New York State Department of Financial Services. She oversees the operations and staff of the Banking Division's Bank Supervision business unit, comprising approximately 150 personnel and supervising more than 200 domestic and foreign banking organizations. She chairs the Bank/Virtual Currency Working Group and sits on the Research & Innovation Applications Committee. She is also currently Acting as the Executive Deputy Superintendent for Banks, adding supervision of the Mortgage and Licensed Financial Services business units to her portfolio.

Prior her current role, Klyce Pennoyer served as Special Counsel to the Superintendent for Bank Policy. Before joining the public sector, she worked as a Vice President and Assistant General Counsel at JPMorgan Chase & Co. Klyce Pennoyer began her legal career in private practice at Davis Polk & Wardwell LLP. She earned her JD from Columbia Law School and received her AB from Harvard College, with a concentration in Social Studies.

Aaron Luetzow was designated by the Conference of State Bank Supervisors (CSBS) to serve on the SLC. Luetzow serves as Senior Deputy Director of the Michigan Department of Insurance and Financial Services (DIFS) and is responsible for the supervision, regulation, and examination of banking, credit union, and consumer finance industries. Luetzow began his public service career as a bank examiner with DIFS in 2008 and has enjoyed several roles with the Department. Prior to his career in public service, Luetzow worked in commercial banking for several years. He is active in the CSBS and currently serves on various committees within the organization. Luetzow earned his bachelor's degree from Michigan State University and is a 2017 graduate of the Graduate School of Banking at Colorado.

The SLC is composed of five members and also includes:

- SLC Chair Charles G. Cooper, Commissioner, Texas Department of Banking, selected by the Council; and
- Greg Gonzales, Commissioner, Tennessee Department of Financial Institutions, selected by the Council.

The FFIEC was created by the Federal Financial Institutions Regulatory and Interest Rate Control Act of 1978 to “prescribe uniform principles, standards, and report forms for the federal examination of financial institutions” and “make recommendations to promote uniformity” in the supervision of financial institutions. It also conducts schools for examiners employed by the five federal member agencies represented on the FFIEC and makes those schools available to employees of state agencies that supervise financial institutions.

The FFIEC consists of the following six voting members: a member of the Board of Governors of the Federal Reserve System; the Chairman of the Federal Deposit Insurance Corporation; the Director of the Consumer Financial Protection Bureau; the Comptroller of the Currency; the Chairman of the National Credit Union Administration; and the Chairman of the SLC.

The SLC consists of five representatives of state banking and credit union agencies that supervise financial institutions. Members are designated by the CSBS, ACSSS, NASCUS, and the FFIEC. An SLC member may have his or her two-year term extended by the appointing organization for an additional, two-year term.

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