

STATE OF COLORADO

OFFICE OF THE GOVERNOR

136 State Capitol
Denver, Colorado 80203
Phone (303) 866-2471
Fax (303) 866-2003



John W. Hickenlooper
Governor

A 2016 188

EXECUTIVE ORDER

MEMBERS

COUNCIL OF ADVISORS ON CONSUMER CREDIT

ORDERED:

That the following named persons be and they are hereby appointed and reappointed to the:

COUNCIL OF ADVISORS ON CONSUMER CREDIT

for a term expiring September 30, 2016:

Richard Wynkoop of Denver, Colorado, to serve as a member of the public, and occasioned by the resignation of Stephen B. Andrews of Florence, Colorado, appointed;

for a term expiring September 30, 2018:

Lora Michelle Rose of La Junta, Colorado, to serve as a representative of the consumer credit industry, and occasioned by the resignation of Tammy Sue Campbell of Denver, Colorado, appointed;

for a term expiring September 30, 2019:

Richard Wynkoop of Denver, Colorado, to serve as a member of the public, reappointed.



GIVEN under my hand and the
Executive Seal of the State of
Colorado, this second day of
August, 2016.

John W. Hickenlooper
Governor



STATE OF COLORADO

APPLICATION - 2015
BOARDS AND COMMISSIONS
OFFICE OF GOVERNOR JOHN W. HICKENLOOPER

FOR OFFICE USE ONLY
DB SS 7128115

SLOT _____

Please attach a resume and fill ALL fields.

Please be advised that applications will not be processed if unsigned or resume is not attached and a board or commission is not specified.

BOARD OR COMMISSION FOR WHICH YOU ARE APPLYING: (Only one per application, your application will not be processed if left blank.)

Name (Last, First Middle): Rose, Lora Michelle		County: Otero	Cong. District: 4 ✓	Senate District: 35 ✓	House District: 47 ✓
Home Address: 2001 Colorado Avenue		City: La Junta	State: Colorado	Zip Code 81050	
Mailing Address: 124 Colorado Avenue		City: La Junta	State: Colorado	Zip Code 81050	
[Redacted]	Gender Female	Registered Voter? Yes ✓		Ethnicity: Caucasian	
		Party Affiliation? Republican ✓			
Present Employer/Title The State Bank/ CFO		Business Phone # 719-384-5901		Home Phone # (719) 469-1325	
		Cell Phone # (719) 469-1325		E-mail lora@redibank.com	
Business Address 124 Colorado Avenue		City La Junta	State Colorado	Zip Code	

EDUCATION AND GENERAL QUALIFICATIONS

LEVEL	NAME OF SCHOOL	LOCATION	No. Years Attended	Did You Graduate?	Major Course of Study
High School	La Junta High School	La Junta, CO	4	1990	Chemistry
College	Harvard College	Cambridge, MA	4	1995	Economics
Graduate Studies -or- Trade/Business/Correspondence	University of California at Berkeley	Berkeley, CA	2	1999	Accounting / MBA
Memberships in Organizations And Offices Held (Indicate if Past or Present)	Present member of the Independent Bankers of Colorado Previous President of the East Otero Board of Education (2003-2007)				

REFERENCES (List three persons, not related to you, who you have known for at least one year.)

NAME	ADDRESS	PHONE #
Barbara Walker	Independent Bankers of Colorado 1800 Grant Street, Suite 1120	(303) 832-2000
Angie Leake	511 North 1st Street La Junta, CO 81050	(719) 468-1869
Dr. Pam Casson	5605 Coachwood Trail Colorado Springs, CO 80919	(719) 210-4421

Have you ever been a party to or the subject of or otherwise involved in any legal proceeding that might adversely affect your qualifications to serve on this board or commission? Is there anything in your background that might be an embarrassment to the Governor or you if it were to become public? (On Pg. 2 if applicable) Response: No

If appointed, you are expected to attend fully to the duties of the position. How much time are you capable of committing?: 5-10 hours per month

Please explain why you wish to serve on a board or commission. (On Next Page)

I certify that the facts contained in this application are true and correct to the best of my knowledge. I authorize investigation of all statements contained herein and the references listed above to obtain any and all pertinent information, personal and otherwise. I further authorize the Office of the Governor to conduct a criminal background check, including requesting a criminal history from the Colorado Bureau of Investigation. I release all parties for all liability for any damage that may result from furnishing such information. I understand that the Colorado Open Records Act may require that certain information contained in this application be available for inspection by the general public.

RETURN COMPLETED FORM TO:
Romaine Pacheco, Director
Governor's Office of Boards and Commissions
138 State Capitol Bldg.
Denver, CO 80203
Fax: 303.866.6368
boards@state.co.us

SIGNATURE: Lora Michelle Rose DATE: 07/27/2015

I come from a small family owned bank that has been in my family since 1975. I believe strongly in the dual banking system and in the ability of small banks to be a vital part of the economic development of their communities. I believe that I have both the education and the experience to be a valuable asset to the board.

Lora M. Rose
2001 Colorado
La Junta, CO 81050
(719) 469-1325

EDUCATION

University of California at Berkeley, Berkeley, CA
Walter A. Haas School of Business
Master of Business Administration
Finance and Accounting Emphasis
May 1999

Harvard University, Cambridge, MA
B. A., Economics, June 1995

La Junta High School, La Junta, CO
Co-Valedictorian
1986-1990

BANKING EDUCATION

Financial Managers School, Madison, WI
September 2004

Graduate School of Bank Investments and Financial Management,
Columbia, SC
May, 2002 - 2003

University of Colorado School of Banking, Boulder, CO
July, 2000, 2001, 2002

COMMUNITY SERVICE

Board of Education, East Otero School District
President
2003-2007

La Junta Chamber of Commerce, La Junta, CO
2003, 2004

The State Bank Youth Focus Group
2002, 2003, 2004

EXPERIENCE
1992 - Present

Ark Valley Bankshares, La Junta, CO.
V. P. and Director

2004 – Present

The State Bank, La Junta, CO
Director

June 30, 2006 – Present ** Banks combined as The State Bank with locations currently in
La Junta, Rocky Ford and Falcon, Colorado
V. P. , Cashier, Chief Financial Officer

- Develop and Manage Budget, Control Interest Rate Risk, Monitor Liquidity Risk, Purchase Securities for Bank's Portfolio and Underwrite Credit Risk in Municipal Bonds

Aug 1999 – June 30, 2006

The State Bank - La Junta, La Junta, CO.**
The State Bank, Rocky Ford, CO.**

V. P. , Cashier, Chief Financial Officer (January 30, 2006)

- Supervised Operations, Managed Accounting and Compliance Programs



STATE OF COLORADO

APPLICATION - 2015
BOARDS AND COMMISSIONS
OFFICE OF GOVERNOR JOHN W HICKENLOOPER

FOR OFFICE USE ONLY
DB SS 9/30/15
SLOT

Please attach a resume and fill ALL fields.

Please be advised that applications will not be processed if unsigned or resume is not attached and a board or commission is not specified.

BOARD OR COMMISSION FOR WHICH YOU ARE APPLYING: (Only one per application, your application will not be processed if left blank)

Consumer Credit, Council of Advisors on

Name (Last, First Middle): Wynkoop, Richard
County: Denver
Cong/District: 1
Senate District: 34
House District: 4
Home Address: 4431 YATES STREET
City: DENVER
State: Colorado
Zip Code: 80212
Mailing Address:
City:
State:
Zip Code:

Gender: Male
Registered Voter? Yes
Party Affiliation? Democrat
Ethnicity: Caucasian

Present Employer/Title: Wynkoop Law Office, PLLC/ Attorney
Business Phone #: 720-855-0451
Home Phone #: (303) 455-1946
Cell Phone #: (720) 938-5615
E-mail: rickwynkoop@yahoo.com
Business Address: 3705 Kipling St. #201
City: Wheat Ridge
State: Colorado
Zip Code:

EDUCATION AND GENERAL QUALIFICATIONS

Table with 6 columns: LEVEL, NAME OF SCHOOL, LOCATION, No. Years Attended, Did You Graduate?, Major Course of Study. Rows include High School, College, Graduate Studies, and Memberships in Organizations.

REFERENCES (List three persons, not related to you, who you have known for at least one year)

Table with 3 columns: NAME, ADDRESS, PHONE #. Entries for Y.E. Scott, Bruce Zulauf, and Michael Kleinman.

Have you ever been a party to or the subject of or otherwise involved in any legal proceeding that might adversely affect your qualifications to serve on this board or commission? Is there anything in your background that might be an embarrassment to the Governor or you if it were to become public? Response: No

If appointed, you are expected to attend fully to the duties of the position. How much time are you capable of committing? 20 hours per month

Please explain why you wish to serve on a board or commission (On Next Page)

I certify that the facts contained in this application are true and correct to the best of my knowledge. I authorize investigation of all statements contained herein and the references listed above to obtain any and all pertinent information, personal and otherwise. I further authorize the Office of the Governor to conduct a criminal background check, including requesting a criminal history from the Colorado Bureau of Investigation. I release all parties for all liability for any damage that may result from furnishing such information. I understand that the Colorado Open Records Act may require that certain information contained in this application be available for inspection by the general public.

RETURN COMPLETED FORM TO
Romaine Pacheco, Director
Governor's Office of Boards and Commissions
136 State Capitol Bldg
Denver, CO 80203
Fax: 303.866.6388
boards@state.co.us

SIGNATURE: Richard Wynkoop DATE: 09/30/2015

I recently served as a stakeholder with the Auto Industry Division on some proposed rule changes and came away with the impression that consumer interest are under-represented and that citizen participation in rulemaking is vital. I have litigated many cases under the Consumer Credit Code and am fairly knowledgeable of the relevant laws.

RICHARD B. WYNKOOP

4431 Yates Street • Denver, CO 80212

Phone: 720-855-0451 • E-Mail: rickwynkoop@yahoo.com

SUMMARY

Attorney with trial experience and a specialization in consumer protection law. Member in good standing of the Colorado Bar since October 2000.

PROFESSIONAL EXPERIENCE

Wynkoop & Thomas, P.C. Attorney 2003-present

Founded and currently managing a two-lawyer office devoted to consumer law with an emphasis on auto fraud and warranty law. Have successfully prosecuted cases under the Colorado Lemon Law, Magnuson Moss Warranty Act, Colorado Consumer Protection Act, Fair Credit Reporting Act, Truth in Lending Act, Equal Credit Opportunity Act.

Berken, Kleinman and Wynkoop, L.L.C., Attorney 2002-2003

Three lawyer firm with an emphasis on consumer law. Responsible for all aspects of litigation.

Brian DeBauche and Associates, L.L.C., Attorney 2001-2002

Responsible for court appearances, motions and trials in a high volume criminal defense firm. Tried approximately thirty bench and jury trials.

Mike Shaw Automotive, Salesman 1999-2000

Sold new and used cars. Negotiated price and terms for installment sales and leases.

Prudential Securities, Compliance Analyst 1998-1999

Using my legal background and NASD Series 7 and 63 licenses, reviewed client portfolios for suitability and sales violations. Assessed several hundred deceptive sales practices cases to establish appropriate remedies pursuant to court ordered guidelines. Compiled damage calculations and prepared settlement offers.

EDUCATION

B.S. University of Florida

J.D. Nova Southeastern University

MEMBERSHIPS

Licensed to practice in the State of Colorado and Colorado District Court

Admitted to the U.S. District Court for the District of Colorado

Member of the National Association of Consumer Advocates

Member of the Faculty of Federal Advocates



STATE OF COLORADO

APPLICATION - 2015
BOARDS AND COMMISSIONS
OFFICE OF GOVERNOR JOHN W. HICKENLOOPER

FOR OFFICE USE ONLY

DB SS 7128115

SLOT _____

Please attach a resume and fill ALL fields.

Please be advised that applications will not be processed if unsigned or resume is not attached and a board or commission is not specified.

BOARD OR COMMISSION FOR WHICH YOU ARE APPLYING: (Only one per application, your application will not be processed if left blank.)

BANKING BOARD, COLORADO

Name (Last, First Middle): Rose, Lora Michelle		County: Otero	Cong. District: 4	Senate District: 35	House District: 47
Home Address: 2001 Colorado Avenue		City: La Junta	State: Colorado		Zip Code: 81050
Mailing Address: 124 Colorado Avenue		City: La Junta	State: Colorado		Zip Code: 81050
[Redacted]	Gender: Female	Registered Voter? Yes		Ethnicity: Caucasian	
		Party Affiliation? Republican			
Present Employer/Title: The State Bank/ CFO		Business Phone #: 719-384-5901		Home Phone #: (719) 469-1325	
		Cell Phone #: (719) 469-1325		E-mail: lora@redibank.com	
Business Address: 124 Colorado Avenue		City: La Junta		State: Colorado	Zip Code:

EDUCATION AND GENERAL QUALIFICATIONS

LEVEL	NAME OF SCHOOL	LOCATION	No. Years Attended	Did You Graduate?	Major Course of Study
High School	La Junta High School	La Junta, CO	4	1990	Chemistry
College	Harvard College	Cambridge, MA	4	1995	Economics
Graduate Studies -or- Trade/Business/Correspondence	University of California at Berkeley	Berkeley, CA	2	1999	Accounting / MBA
Memberships in Organizations And Offices Held (Indicate if Past or Present)	Present member of the Independent Bankers of Colorado Previous President of the East Otero Board of Education (2003-2007)				

REFERENCES (List three persons, not related to you, who you have known for at least one year.)

NAME	ADDRESS	PHONE #
Barbara Walker	Independent Bankers of Colorado 1900 Grant Street, Suite 1120	(303) 832-2000
Angie Leake	511 North 1st Street La Junta, CO 81050	(719) 468-1869
Dr. Pam Casson	5605 Coachwood Trail Colorado Springs, CO 80919	(719) 210-4421

Have you ever been a party to or the subject of or otherwise involved in any legal proceeding that might adversely affect your qualifications to serve on this board or commission? Is there anything in your background that might be an embarrassment to the Governor or you if it were to become public? (On Pg. 2 if applicable) Response: No

If appointed, you are expected to attend fully to the duties of the position. How much time are you capable of committing?: 5-10 hours per month

Please explain why you wish to serve on a board or commission. (On Next Page)

I certify that the facts contained in this application are true and correct to the best of my knowledge. I authorize investigation of all statements contained herein and the references listed above to obtain any and all pertinent information, personal and otherwise. I further authorize the Office of the Governor to conduct a criminal background check, including requesting a criminal history from the Colorado Bureau of Investigation. I release all parties for all liability for any damage that may result from furnishing such information. I understand that the Colorado Open Records Act may require that certain information contained in this application be available for inspection by the general public.

RETURN COMPLETED FORM TO:
Romaine Pacheco, Director
Governor's Office of Boards and Commissions
138 State Capitol Bldg.
Denver, CO 80203
Fax: 303 866 6368
boards@state.co.us

SIGNATURE: Lora Michelle Rose DATE: 07/27/2015

I come from a small family owned bank that has been in my family since 1975. I believe strongly in the dual banking system and in the ability of small banks to be a vital part of the economic development of their communities. I believe that I have both the education and the experience to be a valuable asset to the board.

Lora M. Rose
2001 Colorado
La Junta, CO 81050
(719) 469-1325

EDUCATION

University of California at Berkeley, Berkeley, CA
Walter A. Haas School of Business
Master of Business Administration
Finance and Accounting Emphasis
May 1999

Harvard University, Cambridge, MA
B. A., Economics, June 1995

La Junta High School, La Junta, CO
Co-Valedictorian
1986-1990

BANKING EDUCATION

Financial Managers School, Madison, WI
September 2004

**Graduate School of Bank Investments and Financial Management,
Columbia, SC**
May, 2002 - 2003

University of Colorado School of Banking, Boulder, CO
July, 2000, 2001, 2002

COMMUNITY SERVICE

Board of Education, East Otero School District
President
2003-2007

La Junta Chamber of Commerce, La Junta, CO
2003, 2004

The State Bank Youth Focus Group
2002, 2003, 2004

EXPERIENCE
1992 - Present

Ark Valley Bankshares, La Junta, CO.
V. P. and Director

2004 – Present

The State Bank, La Junta, CO
Director

June 30, 2006 – Present ** Banks combined as The State Bank with locations currently in
La Junta, Rocky Ford and Falcon, Colorado
V. P. , Cashier, Chief Financial Officer

- Develop and Manage Budget, Control Interest Rate Risk, Monitor Liquidity Risk, Purchase Securities for Bank's Portfolio and Underwrite Credit Risk in Municipal Bonds

Aug 1999 – June 30, 2006

The State Bank - La Junta, La Junta, CO.**
The State Bank, Rocky Ford, CO.**

V. P. , Cashier, Chief Financial Officer (January 30, 2006)

- Supervised Operations, Managed Accounting and Compliance Programs