

I Mina Trental Kaitira Na Lihelateran Guahan
APPOINTMENTS

DOCUMENT NO.	APPOINTEE	POSITION	AGENCY	APPT. DATE	TERM LENGTH	CMTE REFERRED	DATE REFERRED	PUBLIC HEARING DATE	CMTE REPORT FILED	DATE CONFIRMED	NOTES
35GL-19-0885	John McKinnon	Member (Bank Industry)	Guam Banking & Insurance Board	8/8/19	Six (6) Years; May 6, 2016 to May 5, 2022 To fill the unexpired term of Elizabeth Fisher	Committee on Environment, Revenue and Taxation, and Procurement	8/12/19	9/11/19 10:30 a.m.	10/30/19 2:55 p.m.		



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN

35TH GUAM LEGISLATURE

28 OCT 2019

The Honorable Tina Muña Barnes

Speaker

I Mina'trentai Singko Na Liheslaturan Guåhan

163 Chalan Santo Papa

Hagåtña, Guam 96910

VIA: The Honorable Regine Biscoe Lee

Chairperson, Committee on Rules

PBL

RE: Committee Report on the Executive Appointment of Mr. John McKinnon to serve as a Member (Bank Industry) of the Guam Banking and Insurance Board.

Håfa adai Speaker Muña Barnes,

Transmitted herewith is the Committee Report on the **Executive Appointment of Mr. John McKinnon** to serve as *Member (Bank Industry)* of the *Guam Banking and Insurance Board* and which was referred to the Committee on Environment, Revenue and Taxation, and Procurement.

Committee votes are as follows:

- 2 TO DO CONFIRM
- 0 TO NOT CONFIRM
- 2 TO REPORT OUT ONLY
- 0 TO ABSTAIN
- 0 TO PLACE IN INACTIVE FILE

Si Yu'os ma'åse',

Sabina Flores Perez

Sabina Flores Perez

RECEIVED
OCT 28 2019
3:01 PM.
COMMITTEE ON RULES

[Handwritten signature]

2019 OCT 30 PM 2:55 JR



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN

35TH GUAM LEGISLATURE

COMMITTEE REPORT

**Nomination of
John McKinnon**

**To serve as a Member (Bank Industry) of
the Guam Banking and Insurance Board**

**For a Term of Six (6) Years
May 6, 2016 to May 5, 2022; to fill the
unexpired term of Elizabeth Fisher**



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement
I MINA'TRENTAI SINGKO NA LIHESLATURAN GUAHAN
35TH GUAM LEGISLATURE

October 29, 2019

MEMORANDUM

To: **All Members**
Committee on Environment, Revenue and Taxation, and Procurement

From: **Senator Sabina Flores Perez** *SFP*
Committee Chairperson

Subject: **Committee Report on Appointment of Mr. John McKinnon**

Håfa Adai,

Transmitted herewith for your consideration is the Committee Report on the appointment of **Mr. John McKinnon** to serve as a *Member (Bank Industry)* of the *Guam Banking and Insurance Board*.

This report includes the following:

- Copy of COR Referral of the Appointment
- Copy of the Appointment Letter to the Speaker
- Copy of the Appointment Packet and Supporting Documents
- Notices of Public Hearing
- Copy of Public Hearing Agenda
- Public Hearing Sign-in Sheet
- Submitted Testimonies and Supporting Documents
- Committee Report Digest
- Committee Vote Sheet

Please take the appropriate action on the attached vote sheet. Your attention to this matter is greatly appreciated. Should you have any questions or concerns, please do not hesitate to contact me.

Senator Régine Biscoe Lee
Chair

Senator Amanda L. Shelton
Vice Chair

Speaker Tina Rose Muña Barnes
Member

Vice Speaker Telen Cruz Nelson
Member

Senator Kelly Marsh (Taitano), PhD
Member

Senator Sabina Flores Perez
Member



COMMITTEE ON RULES
I MINA TRENTAI SINGKO NA LIHESLATURAN GUÁHAN
35TH GUAM LEGISLATURE

Senator Clynton E. Ridgell
Member

Senator Joe S. San Agustin
Member

Senator Jose "Pedro" Terlaje
Member

Senator Therese M. Terlaje
Member

Senator James C. Moylan
Member

Senator Mary Camacho Torres
Member and Chair, Subcommittee on Protocol

August 12, 2019

MEMO

To: Rennae Meno
Clerk of the Legislature

Attorney Julian Aguon
Legislative Legal Counsel

From: Senator Régine Biscoe Lee
Chair, Committee on Rules

Re: Referral of Appointment

Buenas yan Háfa adai.

As Chair of the Committee on Rules, I am forwarding the referral of the following appointment:

Appointee: John McKinnon

Position: Member (Bank Industry), Guam Banking & Insurance Board

Term Length: Six (6) Years; May 6, 2016 to May 5, 2022
To fill the unexpired term of Elizabeth Fisher

The appointee's nomination packet may be referenced in the Guam Legislature's website at <http://guamlegislature.com/index/messages-and-communications/>. Please refer to the following document:

"35GL-19-0885 - Office of the Governor of Guam - Appointment and Supporting Documents for John McKinnon, Member (Bank Industry), Guam Banking & Insurance Board."

Please ensure that the aforementioned appointment is referred to the **Committee on Environment, Revenue and Taxation, and Procurement, chaired by Senator Sabina Flores Perez.**

If you have any questions or concerns, please feel free to contact Mary Maravilla, Committee on Rules Director at 472-2461.

Thank you for your attention to this matter.

Respectfully,


Senator Régine Biscoe Lee
Chair, Committee on Rules



I Mina Trental Kudiro Na Libradarwan Gabran
APPOINTMENTS

COMMITTEE	MEMBER	POSITION	APPOINTED	TERM	TERMINATION	COMMITTEE	APPOINTED	TERMINATION	REMARKS	STATUS
35G1-19-0885	John McKinnon	Member (Bank Industry)	Guam Banking & Insurance Board	8/8/19	Six (6) Years: May 6, 2016 to May 5, 2022 To fill the unexpired term of Elizabeth Fisher	Committee on Environment, Revenue and Taxation, and Procurement	8/12/19			

UFISINAN I MAGA'HAGA
OFFICE OF THE GOVERNOR

LOURDES A. LEON GUERRERO
MAGA'HAGA • GOVERNOR



JOSHUA F. TENORIO
SIGUNDO MAGA'LAHI • LIEUTENANT GOVERNOR

August 8, 2019

35GL-19-0885
Speaker Tina Rose Muña Barnes

Honorable Tina Muna Barnes
Speaker
I Mina'trentai Singko Na Liheslaturan Guåhan
Guam Congress Building
163 Chalan Santo Papa
Hagatna, Guam 96932

AUG 09 2019
Time 2:13 ()AM (X)PM
Received By: Mart

2019 AUG -9 PM 2:31 KC

RE: Board Appointment

Dear Madame Speaker:

By virtue of the authority vested in me pursuant to the Organic Act of Guam and the local laws applicable to the following position, I am pleased to transmit the following appointment and supporting documents for:

APPOINTEE: John McKinnon
POSITION: Member (Bank Industry)
Guam Banking & Insurance Board
TERM LENGTH: **Six (6) Years; May 6, 2016 to May 5, 2022**
To fill the unexpired term of Elizabeth Fisher

The appointment is subject to the consent of *I Liheslaturan Guåhan*. Please schedule a hearing at your earliest convenience.

Senseramente,

LOURDES A. LEON GUERRERO
I Maga'hagan Guåhan
Governor of Guam

cc: Lt. Governor of Guam

0885

UFISINAN I MAGA'HÅGA
OFFICE OF THE GOVERNOR

LOURDES A. LEON GUERRERO
MAGA'HÅGA • GOVERNOR



JOSHUA F. TENORIO
SIGUNDO MAGA'LÅHI • LIEUTENANT GOVERNOR

August 8, 2019

John McKinnon
[REDACTED]

Dear Mr. McKinnon:

Pursuant to my authority under 11 GCA § 103103(b), I am appointing you to serve as a

MEMBER, GUAM BANKING & INSURANCE BOARD

Bank Industry Representative

To fill the unexpired term of Elizabeth Fisher; May 6, 2016 to May 5, 2022

Appointing you to this position comes with great responsibility because you will have a vital role to perform which will place many demands on your time and energy. Integrity and honesty are virtues that I prioritize for my Administration to exemplify, and I know that you will do the same while in service to the people of Guam. Your responsibilities shall be significant and consequential. I trust that you will fulfill your duties and set a standard for others to follow.

I appreciate your willingness to serve in this position, and I am confident that your time will be spent in a manner to improve the island of Guam.

This appointment is subject to the advice and consent of *I Liheslaturan Guåhan*. If you have any questions or concerns, please contact the Office of the Governor.

Senseramente,

A handwritten signature in black ink, appearing to read 'Lourdes A. Leon Guerrero'.

LOURDES A. LEON GUERRERO

I Maga'hågan Guåhan

Governor of Guam

cc: Lt. Governor of Guam
Chairperson, Banking & Insurance Board

LOURDES A. LEON GUERRERO
Governor



JOSHUA F. TENORIO
Lieutenant Governor

OFFICE OF THE GOVERNOR OF GUAM Nomination and Appointment Information Sheet

The following information is required for submission to the
Speaker of *I Liheslaturan Guåhan* in accordance with Title 4, Guam Code Annotated Section 2103

NOMINEE INFORMATION

Last Name MCKINNON	First Name JOHN	Middle Initial
Mailing Address [REDACTED]		Apartment/Unit #
City [REDACTED]	State [REDACTED]	Zip Code [REDACTED]
Phone [REDACTED]	E-mail Address [REDACTED]	
Position to which Appointment is Made Member, Guam Banking & Insurance Board		
Are you a citizen of the United States? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
If no, are you authorized to work in the United States? Yes <input type="checkbox"/> No <input type="checkbox"/>		

EDUCATION

SCHOOL (Name, City and State)	DATES OF ATTENDANCE	TYPE OF DEGREE	YEAR EARNED
High School Father Duenas Memorial High School, GU	1989-1992	High School Diploma	1992
College University of Guam, Mangilao, GU	1992 - 1995	N/A	
Graduate School			
Other Degree			

EMPLOYMENT HISTORY

Name of Present/Last Employer and Mailing Address BankPacific 151 Aspinall Ave. Hagatna, GU	Position Title VP - Compliance and Security Officer
	Dates Held 2012 - Preent

Previous Employer and Mailing Address BankPacific Hagatna, GU	Position Title AVP - Consumer & Indirect Financing Mgr.
	Dates Held 2007 - 2012

Previous Employer and Mailing Address Bank of Hawaii	Position Title Customer Representative
	Dates Held 2006 - 2007

Previous Employer and Mailing Address Washington Mutual Bank 18400 International Blvd. SeaTac, Washington 98188	Position Title Senior Financial Representative
	Dates Held 2000 - 2006

Previous Employer and Mailing Address	Position Title
	Dates Held

PRIOR GOVERNMENT OF GUAM SERVICE

Agency or Department Name		Position Title	
Address	Phone No.	Dates Held	

Agency or Department Name		Position Title	
Address	Phone No.	Dates Held	

PRIOR GOVERNMENT SERVICE (EXCLUDING GOVERNMENT OF GUAM)

<i>Agency or Department Name</i>		<i>Position Title</i>	
<i>Address</i>	<i>Phone No.</i>	<i>Dates Held</i>	

<i>Agency or Department Name</i>		<i>Position Title</i>	
<i>Address</i>	<i>Phone No.</i>	<i>Dates Held</i>	

TRAINING

<i>INSTITUTE/SEMINARS/ON-THE-JOB TRAINING</i>	<i>DATE</i>
Annual in-house regulatory training	2000 - present
ABA - Compliance & Regulatory School	2012
ABA - Compliance Conference	2017

AWARDS

<i>List all educational, professional, civic awards, and recognition for public service:</i>
Appreciation for Credit Presentation, GCC

PROFESSIONAL INVOLVEMENT

<i>List involvement on a local/national/international level. List organizations, activities participated in, and offices held:</i>

COMMUNITY / CIVIC INVOLVEMENT

List organizations, activities participated in, and offices held:

--

PUBLICATIONS AND PRESENTATIONS

List any published articles, papers delivered at professional meetings, etc.:

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MILITARY SERVICE (Please attach Form DD-214)

<i>BRANCH</i>	<i>DATES OF SERVICE</i>	<i>RANK AT DISCHARGE</i>	<i>TYPE OF DISCHARGE</i>

OTHER INFORMATION

(1) Have you ever been found guilty of a felony in any court, whether within or without the United States?

Yes No If so, please specify in detail: _____

Address of the Court: _____

Date(s) of Conviction: _____

Specific Infraction Committed: _____

(2) Have you ever been declared mentally incompetent by any court, whether within or without the United States?

Yes No If so, please specify in detail the reasons and facts related to such declaration:

(3) Have you ever been found not guilty or not punishable in any criminal proceedings by reason of insanity?

Yes No

(4) Have you ever been confined to a mental institution for any reason?

Yes No If so, please specify in why the appointing authority believes you that you are not suffering from any mental illness or affliction:

LOURDES A. LEON GUERRERO
Governor

JOSHUA F. TENORIO
Lieutenant Governor



OFFICE OF THE GOVERNOR OF GUAM

Statement of Financial Interests
(Required by 4 G.C.A. §13104.1)

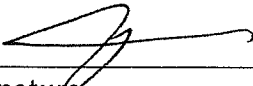
TO: The Honorable Lourdes A. Leon Guerrero
Governor of Guam
Ricardo J. Bordallo Governor's Complex
Adelup, Guam 96910

FROM: John McKinnon

I have no financial interest in any business

I do have interest(s) in the following business(es):

NAME AND ADDRESS OF BUSINESS INTEREST	TYPE AND AMOUNT OF INTEREST


Signature

8/7/19
Date

AFFIDAVIT / DECLARATION UNDER PENALTY OF PERJURY

I, the undersigned, do hereby depose and say that: (1) I have read and reviewed the information contained in the attached Appointment/Nomination letter from the Governor of Guam; (2) that the matters contained in the Appointment/Nomination letter, together with all attachments thereto, are true and correct and that I am competent to testify to said matters; and (3) that this Declaration is made for the purpose of complying with the requirements of 4 G.C.A. Section 2103.5.

I declare under penalty of perjury under the laws of Guam (4 G.C.A. Section 4308) that the foregoing is true and correct.

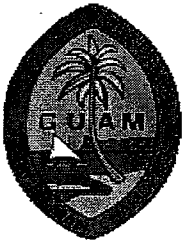
John McKinnon



Print Name and Signature

8/7/19

Date



Government of Guam
GUAM POLICE DEPARTMENT
RECORDS & IDENTIFICATION SECTION
P.O. Box 23909
Guam Main Facility, Guam 96921



August 6, 2019

SUBJECT: CRIMINAL HISTORY RECORD

NAME:	John Patrick MCKINNON		
DATE OF BIRTH:	[REDACTED]	FINGERPRINT#:	[REDACTED]
■	The individual has no record of criminal conviction(s) in the Guam Police Department files that are subject to Guam law.		

*****NOTHING FOLLOWS*****

THIS INFORMATION MAY BE LIMITED TO A LOCAL CRIMINAL OFFENSE ONLY AND IS NOT INTENDED FOR USE FOR ANY LOCAL, STATE, OR FEDERAL LAW ENFORCEMENT AGENCY.

By Direction: katm

STEPHEN C. IGNACIO
Chief of Police

The absence of an original GUAM POLICE seal invalidates this police clearance.
REVISED 04/26/19



SUPERIOR COURT OF GUAM

Guam Judicial Center • 120 West O'Brien Drive • Hagatña, Guam 96910

Telephone (671) 475-3370/475-3449

Fax (671) 472-2856

DANIELLE T. ROSETE

Clerk of Court

Name: **JOHN P. MCKINNON**

SS#:

ID#



Date of Birth:



CERTIFICATE OF SEARCH

The undersigned Clerk hereby certifies the following results of a diligent search of the records of this Court:

Criminal Cases:

- A. No Case Found
- B. 1. Criminal Case No.
- 2. Criminal Case No.
- 3. Criminal Case No.
- 4. Criminal Case No.
- 5. Criminal Case No.

Criminal Record: Page 1 of 1

Civil Cases:

- A. No Case Found
- B. 1. Civil Case No.
- 2. Civil Case No.
- 3. Civil Case No.
- 4. Civil Case No.
- 5. Civil Case No.

Civil Record: Page 1 of 1

Request for further information may be addressed at the Records Division of the Superior Court of Guam, Guam Judicial Center, 120 West O'Brien Drive, Hagatña, Guam. Hours of operation are Monday – Friday, 8:00 a.m. to 5:00 p.m. Closed Saturday, Sunday and local/federal holidays. Court Clearances are Non-Refundable.

Dated: **08/07/2019**

DANIELLE T. ROSETE
Clerk of Court



BY: **JOHN J. DIEGO**
Deputy Clerk

Prepared By: **JJD**

The absence of an original Court Seal invalidates this document

JOHN P. MCKINNON

QUALIFICATIONS

I have nineteen years of banking experience, which includes ten years of consumer lending, six years of deposit operations, four years of residential lending, two years of small business lending and 6 years of banking compliance and security. I am familiar with and understand the importance of security and compliance within the banking industry. I am also detail oriented, self-motivated with extensive experience in customer service. I work well independently and with others. I am proficient with a personal computer and Microsoft Office including Word and Excel. In addition, I am professional, friendly, dependable and efficient.

EMPLOYMENT

VP – CONSUMER AND SECURITY OFFICER

2012 - PRESENT

BankPacific Ltd.

151 Aspinall Avenue Hagatna, Guam 96910

Responsible for developing, implementing, coordinating and administering BankPacific's overall Compliance Management and Security Programs. This position performs various quality control reviews/audits, monitors, plans, organizes, and controls the Bank's day to day regulatory and security compliance activities; collaborates with the Bank Division/Unit Managers in the overall administration of regulatory compliance and security activities and processes for the Bank. Participates in various committees, audits and examinations. Conducts staff training pertaining to banking regulations and regulatory compliance, bank security, security threats, customer service, mainframe and software security. Advises the Board of Directors, Executive Management and bank personnel of emerging compliance issues and consults and guides the Bank in the risk assessments and the establishment of controls to mitigate risks. Ensures Division and Unit compliance activities and processes run smoothly and efficiently by providing leadership, training and supervision.

AVP – CONSUMER AND INDIRECT FINANCING MANAGER

2007 - 2012

BankPacific Ltd

151 Aspinall Avenue Hagatna, Guam 96910

Responsible for all consumer lending activities in the department. Markets, prepares, underwrites, and processes loan applications. Oversight responsibility of assigned and/or solicited new loan applications and closed loan accounts with respect to loan account reconciliation, customer service, expansion of banking relationship and collection efforts. Provides various reports and other related activities to senior management. Responsible for consumer loan documentation and maintenance and control of consumer loan and collateral files. Expands banks market share via soliciting new lending and deposit relationships.

CUSTOMER REPRESENTATIVE

2006 - 2007

Bank of Hawaii

Harmon Guam

Primary responsibility to aggressively generating consumer loan and deposit account volumes and sales. Expands bank's market share via direct marketing Oversees all phases of the loan application process and coordinates loan closings. Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

SENIOR FINANCIAL REPRESENTATIVE

2000 - 2006

Washington Mutual

18400 International Blvd SeaTac, WA 98188

Primary responsibility of aggressively generating residential mortgage, consumer and small business loan and deposit volumes and sales. Expand the bank's market share via direct marketing efforts with real estate agents, developers, contractors and the community. Oversees all phases of the mortgage and consumer loan application process and coordinates loan closings. Analyzes potential loan markets to develop prospect for loans. Assures compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations.

EDUCATION

FATHER DUENAS MEMORIAL SCHOOL
High School Diploma

1989 - 1992
Mangilao, Guam

UNIVERSITY OF GUAM
General Studies

1992 - 1995
Mangilao, Guam

ADDITIONAL TRAINING

Annual inhouse regulatory compliance training
American Bankers Association Compliance and regulatory School
American Bankers Association Compliance Conference

Ongoing
2013
2017



1st Notice of Public Hearing: Wednesday, September 11, 2019 at 10:30 a.m.

Office of Senator Sabina Perez <office@senatorperez.org>

Wed, Sep 4, 2019 at 4:57 PM

To: johnm@bankpacific.com, michael@guamparadisefitness.com, lpalomo@guampuc.com, mel.mendiola@investguam.com, a.hernandez@investguam.com, larry.toves@investguam.com, "Dafne M. Shimizu" <Dafne.Shimizu@revtax.guam.gov>, "Michele B. Santos" <Michele.Santos@revtax.guam.gov>, frank.lujan@otech.guam.gov, bjacruz@guamopa.com, "Claudia S. Acfalle" <claudia.acfalle@gsa.guam.gov>, Robert Kono <robert.kono@gsa.guam.gov>, Chelsa Muna-Brecht <chelsa.munabrecht@agriculture.guam.gov>, "Walter S. Leon Guerrero" <walter.leonguerrero@epa.guam.gov>, "John Thos. Brown" <jngoz@ozemail.com.au>, dlmdir@land.guam.gov, joseph.borja@land.guam.gov, rstopasna@ghura.org, efnapoli@ghura.org, linda.denorcey@dphss.guam.gov, laurent.duenas@dphss.guam.gov, Sarah Thomas-Nededog <sarah.thomasnededog@westcare.com>, Samantha Eliptico <samantha.eliptico@westcare.com>, Angelina Marie Cruz <amscruz@gdoe.net>, Amor Say <amsay@ghura.org>, info@guamchamber.com.gu, "Leevin T. Camacho" <law@guamag.org>, Lester Carlson <lester.carlson@bbmr.guam.gov>, vince.arriola@dpw.guam.gov, edward.birn@doa.guam.gov, Tyrone Taitano <tyrone.taitano@bsp.guam.gov>, theresa.arriola@gbhwc.guam.gov, Mary Okada <mary.okada@guamcc.edu>, tkrise@triton.uog.edu, jonfernandez@gdoe.net, mdr@gdoe.net, Richard Ybanez <richard.ybanez@dpr.guam.gov>, sjbrennan@doc.guam.gov, rjrespicio@portguam.com, tom.ada@guamairport.net, Ignacio.peredo@cqa.guam.gov, director@cqa.guam.gov, gpls@gpls.guam.gov, david.dellisola@dol.guam.gov, Jayne Therese Flores <jayne.flores@guam.gov>, "Stephanie G. Flores" <stephanie.flores@guam.gov>, jack.hattig@cltc.guam.gov, melvin.borja@guam.gov, jermaine.alerta@gddc.guam.gov, fred.bordallo@gvao.guam.gov, lasia.casil@hrra.guam.gov, daniel.leonguerrero@csc.guam.gov, annmarie.arceo@dca.guam.gov, joseph.angoco@galc.guam.gov, melanie.brennan@dya.guam.gov, pmbblas@ite.net, vote@gec.guam.gov, rebecca.respicio@energy.guam.gov, daniel.stone@gfd.guam.gov, alice.taijeron@ghc.guam.gov, lillian.perez-posadas@gmha.org, stephen.ignacio@gpd.guam.gov, jbenavente@gpagwa.com, celestin.babauta@grta.guam.gov, pilar.laguana@visitguam.org, Miguel Bordallo <mcbordallo@guamwaterworks.org>, mcogadmin@teleguam.net, John Lizama <jqlizama@guamcourts.org>, rcruz@guamcourts.org, djtydingco@gta.net
Cc: Sabrina Salas Matanane <sabrina@kuam.com>, nestor@kuam.com, Chris Barnett <malafunkshun@kuam.com>, joan@kuam.com, news@sorensenmediagroup.com, reporters@postguam.com, news@guampdn.com, news@k57.com, phill@k57.com, rlimtiaco@guampdn.com, heugenio@guampdn.com, John O'Connor <johntaoconnor@gmail.com>, kstokish@gmail.com, editor@pacificislandtimes.com, Maureen Maratita <publisher@glimpsesofiguam.com>, businesseditor@glimpsesofiguam.com, assist_editor@glimpsesofiguam.com, reporter2@glimpsesofiguam.com, Guam Progress <guamprogress@yahoo.com>, colinperez@gmail.com, Gabejereza@gmail.com, aebenavente@gdoe.net, phnotice@guamlegislature.org

September 4, 2019

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson*

Subject: **1st Notice of Public Hearing: Wednesday, September 11, 2019 at 10:30 a.m.**

The Committee on Environment, Revenue and Taxation, and Procurement will be conducting a public hearing on **Wednesday, September 11, 2019 at 10:30 a.m.** This public hearing will take place in *Liheslaturan Guahan*, Public Hearing Room. The agenda is as follows:

10:30 a.m.

Executive Appointment of Mr. Michael A. Sgro to serve as a Member of the Guam Banking & Insurance Board.

Executive Appointment of Mr. John McKinnon to serve as a Member (Bank Industry) of the Guam Banking & Insurance Board.

Bill No. 56-35 (COR), As Substituted - Telo T. Taitague/ William M. Castro -An act to add a new Article 4 to Chapter 12, Division 1, Title 12, Guam Code Annotated, relative to creating a task force to review information, conduct a feasibility study, and develop policy concerning submarine cables.

Bill No. 90-35 (COR), As Substituted - Sabina Flores Perez/Kelly Marsh (Taitano), PhD/Amanda L. Shelton - An act to amend § 5215 of Subarticle b, Article 3, Chapter 5, Title 5, Guam Code Annotated, relative to providing for emergency procurement for threats to the environment, increasing transparency and otherwise improving emergency procurement.

Testimonies should be addressed to Senator Sabina Flores Perez, Chairperson, and will be accepted via hand delivery to our office, our mailbox at the Guam Congress Building at 163 *Chalan Santo Papa, Hagåtña*, Guam 96910, via email to office@senatorperez.org, no later than 4pm, September 16, 2019.

In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Sabina Flores Perez at 989-2968.

 **9.11 1st Notice.pdf**
65K



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA TRENTAI SINGKO NA LIHESLATURAN GUAHAN

35TH GUAM LEGISLATURE

September 4, 2019

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Fr: Senator Sabina Flores Perez, *Chairperson* *SFP*

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Testimonies should be addressed to Senator Sabina Flores Perez, Chairperson, and will be accepted via hand delivery to our office, our mailbox at the Guam Congress Building at 163 *Chalan Santo Papa, Hagåtña*, Guam 96910, via email to office@senatorperez.org, no later than 4pm, September 16, 2019.

In compliance with the Americans with Disabilities Act, individuals requiring special accommodations or services should contact the Office of Senator Sabina Flores Perez at 989-2968.



2nd Notice of Public Hearing: Wednesday, September 11, 2019 at 10:30 a.m.

Office of Senator Sabina Perez <office@senatorperez.org>

Mon, Sep 9, 2019 at 9:19 AM

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September 9, 2019

MEMORANDUM

To: All Senators, Stakeholders and Media

Fr: Senator Sabina Flores Perez, *Chairperson*

Subject: **2nd Notice of Public Hearing: Wednesday, September 11, 2019 at 10:30 a.m.**

The Committee on Environment, Revenue and Taxation, and Procurement will be conducting a public hearing on **Wednesday, September 11, 2019 at 10:30 a.m.** This public hearing will take place in *Liheslaturan Guahan*, Public Hearing Room. The agenda is as follows:

10:30 a.m.

Executive Appointment of Mr. Michael A. Sgro to serve as a Member of the Guam Banking & Insurance Board.

Executive Appointment of Mr. John McKinnon to serve as a Member (Bank Industry) of the Guam Banking & Insurance Board.

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 **2nd Notice.pdf**
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OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement
I MINA TRENTAI SINGKO NA LIHESLATURAN GUAHAN
35TH GUAM LEGISLATURE

September 9, 2019

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GUAM DAILY POST • MONDAY, SEPTEMBER 9, 2019

Dorian heads north after swiping NC

KITTY HAWK, N.C. (Reuters) - Hurricane Dorian briefly made landfall on the Outer Banks of North Carolina on Friday, hitting the beach-fringed barrier islands with powerful winds and battering waves days after reducing parts of the Bahamas to rubble.

The storm made landfall at Cape Hatteras about 9 a.m. with maximum sustained winds of 90 mph, according to the National Hurricane Center. That was far weaker than its slow, deadly tour through the Bahamas earlier in the week that caused at least 43 deaths, according to news media accounts late Friday, and likely many more.

By late afternoon, Dorian was moving away from the mid-Atlantic states and headed toward Canada where it was expected to bring hurricane-force winds to parts of Nova Scotia by Saturday evening, the National Hurricane Center said.

The storm surge inundated the Outer Banks' Ocracoke Island, cutting off power and submerging many homes and buildings, North Carolina Gov. Roy Cooper told reporters.

Floodwaters came halfway up to kitchen countertops and battered fences and boardwalks, according to images on social media. One island resident uploaded a video on social media showing people driving a speedboat down a flooded street.

"We estimate about 800 people remained on the island during the storm and have heard reports from residents who say the flooding there was catastrophic," Cooper said. "We're thankful not to have reports of serious injury or death since the storm arrived."

One resident in need of immediate medical attention was airlifted off



CLEANUP - A girl removes belongings from her home after a tornado spawned by Hurricane Dorian ripped off her roof in Carolina Shores, N.C., Sept. 6. Jonathan Drake/Reuters

More inside

Hurricane leaves devastation in Bahamas, Page 16.

Ocracoke, and helicopters will fly in food and water, the governor added.

The Outer Banks are a picturesque series of narrow islands known for their beaches, lighthouses and natural beauty.

The Kitty Hawk area, on the northern end of the Outer Banks, emerged from the storm with little damage. Many houses near the ocean lost power on Friday, but houses on higher ground continued to have power and cable television.

Storm surge

Stacy and Ryan Marshall said their home, which is not oceanfront, came through unscathed. They drove to the beach on Friday afternoon to view the storm surge. "We got lucky, just lost a couple of boards on the fence," Stacy Marshall said.

South Carolina Gov. Henry McMaster held a news conference with smiling officials, saying that the storm had not been as bad as had been feared and floodwaters had ebbed in coastal areas.

Ryan, Booker temper attacks on Biden

MANCHESTER, N.H. (Tribune News Service) - Two Democratic presidential hopefuls walked back their attacks on front-runner Joe Biden as they faced questions Saturday about their previous statements on the former vice president.

Rep. Tim Ryan of Ohio, who this week said he's lost faith in the front-runner's ability to beat Donald Trump, and New Jersey Sen. Cory Booker, who spent weeks criticizing Biden's record on race, both said their goal is to win back the White House.

"I have some concerns with a lot of the candidates," Ryan said at the New Hampshire state Democratic Convention in Manchester. "It was a comment that I made and I'm not backtracking from it; it is a concern you're hearing from a lot of people."

But Ryan, who has languished in the low single digits in polls and failed to qualify for the third debate next week, said to reporters at the event that he isn't concerned about Biden's age, after telling Bloomberg on Thursday that he doesn't have faith that a "declining" Biden can defeat Trump.

When pressed to explain, Ryan cited "a lack of clarity" when Biden articulates his positions. Asked about whether such attacks threaten Democratic unity, Ryan said the party has a common goal.

"There is a very unifying force in this world for Democrats and he is the current occupant of the White House," Ryan said.

In his call for unity in Manchester, Booker offered up a veiled swipe against rival Bernie Sanders of Vermont.

"We Democrats have to be careful," Booker said in prepared remarks. "I don't care who our nominee is, but we cannot tolerate Democrats who



DEMOCRATIC UNITY - Democratic presidential candidate Sen. Cory Booker of New Jersey speaks in front of supporters outside the New Hampshire Democratic Party Convention on Sept. 7 in Manchester, N.H. Scott Elson/Getty Images/Tribune News Service

turn against other Democrats and try to tear us down."

Booker's remarks were seen as directed at Sanders, who refused to wholeheartedly back Hillary Clinton after she won the nomination in 2016.

Booker, who trails the top-tier candidates at 2.5% in a recent average of polls by RealClearPolitics, was asked later by reporters to explain his call for unity after repeatedly faulting Biden on race issues, including calling him "an architect of mass incarceration" for working on the 1994 tough-on-crime legislation.

"I think pointing out differences is OK," Booker said. "I'm talking about what we've seen in the past election where you had Democrats literally, even after the primary was over, trying to tear down the nominee of our party."

Sanders was widely criticized by Democrats in 2016 for not being sufficiently supportive of Clinton after she won the nomination. While Sanders eventually backed her, aides and allies complained his tone was begrudging and didn't help bring his supporters on board.

Senator Sabina Flores Perez
Committee on Environment, Revenue and Taxation, and Procurement

Public Hearing Notice
Wednesday, September 11, 2019
I Liheslaturan Guahan, Public Hearing Room

AGENDA

10:30am

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OFFICE OF PUBLIC ACCOUNTABILITY
GUAM

REQUEST FOR PROPOSAL
OPA-RFP-19-001

HUMAN RESOURCES CONSULTING SERVICES
FOR FISCAL YEARS 2020, 2021, and 2022

The Office of Public Accountability (OPA) is soliciting written proposals for Human Resources (HR) Consulting Services on an as-needed basis. The OPA requires the services of qualified individuals with general knowledge, skill, and experience in providing consultation on HR-related matters and training. Such individuals shall have a minimum of 10 years of HR consulting experience.

RFPs may be downloaded from www.opa.guam.gov or picked-up from the address below. Proposals should be prepared simply and economically, providing a straightforward, concise description of the offeror's ability to fulfill the requirements of the proposal. In order to ensure a uniform review process and to obtain the maximum degree of comparability, it is required that proposals be organized and submitted in the manner and format specified in the RFP, and each offeror agrees to be bound by all specified terms and conditions.

Issued by: Office of Public Accountability
Suite 401, DNA Building
238 Archbishop Flores Street
Hagåtña, Guam 96910

Date Issued: Monday, September 9, 2019

RFP Deadline: Friday, October 4, 2019 at 12:00 p.m. (Guam Time)

To be considered, all proposals must be written and submitted with one (1) original and three (3) copies by 12:00 p.m. (Guam Time), Friday, October 4, 2019 to OPA. Proposals must be mailed or hand-delivered to the address above and proposals submitted after the deadline will not be accepted.

//s/
Benjamin J.F. Cruz
Public Auditor

I Mina'trentai Singko Na Liheslaturan Guåhan

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team5andahalfstar@gmail.com	xiosormd@gmail.com
telo.taitague@visitguam.org	xiosormd@yahoo.com
therese.hart.writer@gmail.com	ylee2@guam.gannett.com
tinamunabarnes@gmail.com	yourvoice.guam@gmail.com
tjtaitano@cs.com	youthcongressguam@gmail.com
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Updated as of 8/6/19



OFFICE OF SENATOR SABINA FLORES PEREZ
Chairperson
Committee on Environment, Revenue and Taxation, and Procurement
I MINA'TRENTAI SINGKO NA LIHESLATURAN GUAHAN
35TH GUAM LEGISLATURE

AGENDA
PUBLIC HEARING
Wednesday, September 11, 2019
I Liheslaturan Guahan, Public Hearing Room

The agenda is as follows:

10:30 am

Executive Appointment of **Mr. Michael A. Sgro** to serve as a **Member** of the **Guam Banking & Insurance Board**.

Executive Appointment of **Mr. John McKinnon** to serve as a **Member (Bank Industry)** of the **Guam Banking & Insurance Board**.

Bill No. 56-35 (COR), As Substituted - Telo T. Taitague/ William M. Castro -
An act to add a new Article 4 to Chapter 12, Division 1, Title 12, Guam Code Annotated, relative to creating a task force to review information, conduct a feasibility study, and develop policy concerning submarine cables.

Bill No. 90-35 (COR), As Substituted - Sabina Flores Perez/Kelly Marsh (Taitano), PhD/Amanda L. Shelton - An act to repeal and reenact § 5215 of Subarticle b, Article 3, Chapter 5, Title 5, Guam Code Annotated, relative to providing for emergency procurement for threats to the environment, increasing transparency and otherwise improving emergency procurement.



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN

35TH GUAM LEGISLATURE

Public Hearing

Wednesday, September 11, 2019, 10:30am

I Liheslaturan Guahan, Public Hearing Room

Executive Appointment of **Mr. John McKinnon** to serve as a **Member (Bank Industry)** of the **Guam Banking & Insurance Board**.

NAME (please print)	AGENCY/ ORGANIZATION	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR	CONTACT INFORMATION
ROB SAN AGUSTIN		✓		✓		ROB.SANAGUSTIN@GMAIL.COM
Philip Treco	Bank Pacific	✓	✓	✓		6876877



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUAHAN

35TH GUAM LEGISLATURE

Public Hearing

Wednesday, September 11, 2019, 10:30am

I Liheslaturan Guahan, Public Hearing Room

Executive Appointment of **Mr. John McKinnon** to serve as a **Member (Bank Industry)** of the **Guam Banking & Insurance Board**.

NAME (please print)	AGENCY/ ORGANIZATION	ORAL TESTIMONY	WRITTEN TESTIMONY	IN FAVOR	NOT IN FAVOR	CONTACT INFORMATION
KARL FANUPECIA		✓		✓		9772526

September 11, 2019

To: I Liheslaturan Guahan

Good morning and thank you for hearing me today. I would also like to thank the Governor for appointing me to serve as a member of the Guam Banking and Insurance Board. My name is John McKinnon and was born and raised on Guam. I grew up in Inarajan and spent ten years in Washington State in my late 20's early 30's. While out there I got into the Banking industry and worked for a large financial institution. Although I was doing well, I Missed Guam and wanted to return to live the island life that I grew up with and loved. Upon my return I was seeking to work for a small community bank and was fortunate to gain employment with Guam's locally owned community bank BankPacific.

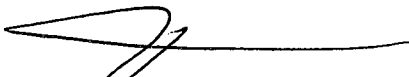
I have over 20 years of banking experience and have sat in many chairs throughout my career. I started in the deposit side of banking, moved into consumer lending and home mortgage loans and am now the VP Compliance and Security Officer at BankPacific and am responsible for overseeing that division. This duty requires me to understand both federal and Guam Banking Laws. I would like to use my experience to contribute to our island through this committee.

This would be my first endeavor to participate in civic committee and I look forward to the experience and responsibilities that will come with it. I understand that our duty would be to oversee and supervise the banking and insurance activities on Guam and looking out for the welfare of all who call Guam Home in regards to the mentioned industry.

I ask you for your approval of my membership to the Guam Banking and Insurance Board and in return I will provide all that I can through my experience and time needed to serve our island.

Thank You very much.

Sincerely ,

A handwritten signature in black ink, appearing to read 'John P McKinnon', with a long horizontal line extending to the right.

John P McKinnon

Testimony of Philip J. Flores to
The Committee on Environment, Revenue and Taxation, and Procurement
in Favor of the Nomination of
Mr. John P. McKinnon
to the Guam Banking & Insurance Board
September 11, 2019

Honorable Senator Sabrina Flores Perez and other members of the 35th Guam Legislature's Committee on Environment, Revenue and Taxation, and Procurement, I am Philip Flores and I come here today to testify in favor of the nomination of John McKinnon to the Guam Banking & Insurance Commission.

In my role as an officer and board member of Guam's first locally owned financial institution, BankPacific, I have worked with John McKinnon for 12 years.

During that time, he has served in various roles in the bank including in credit and operations however he now holds one of the most important positions at BankPacific as the Vice President, Compliance and Security Officer.

The Security Officer designation is pretty straightforward and challenging. (I mean, what happened to the good old days when they used guns instead of computers?)

The Compliance Officer is much more involved in meaning since the days of 9-11, whose heroes we honor today, to the Stateside housing disaster in the 2008 era. Since then compliance with the ever-evolving rules and regulations has risen to the forefront of every bank in America.

John defends that forefront for us and does so in an exemplary manner.

By chance, just this morning John and I had a conference call with two FDIC Compliance Examiners. No need for worry; it was all good. My point is the FDIC recognizes the value John brings to BankPacific.

He would make a great addition to the Banking & Insurance Board.

Thank you and I am available for questions if you wish.





OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÅHAN

35TH GUAM LEGISLATURE

COMMITTEE REPORT DIGEST

I. OVERVIEW

The Committee on Environment, Revenue and Taxation, and Procurement convened a public hearing on September 11, 2019 at 10:30 a.m. in *I Liheslaturan Guahan* Public Hearing Room. Among the items on the agenda was the consideration of the appointment of Mr. John McKinnon to serve as Member (Bank Industry) of the Guam Banking and Insurance Board, whose appointment history is as follows:

- Appointed by Governor Lourdes A. Leon Guerrero on August 8, 2019, to serve for six (6) years: May 6, 2016 to May 5, 2022; to fill the unexpired term of Elizabeth Fisher.
- Appointment packet forwarded to *I Liheslaturan Guahan* on August 9, 2019.
- Appointment packet forwarded to this committee for public consideration on August 12, 2019

Public Notice Requirements

Public Hearing notices were disseminated via email to all Senators and all main media broadcasting outlets on September 4, 2019 and again on September 9, 2019. Publication was conducted in the **Guam Daily Post**, *a newspaper of general circulation*, fulfilling the 5-Day Notice and 48 Hour Notice of the Open Government Law requirements respectively.

Senators Present

Senator Sabina Flores Perez	<i>Committee Chairperson</i>
Senator Kelly Marsh (Taitano), Ph.D	<i>Committee Member</i>
Senator Telo T. Taitague	<i>Committee Member</i>
Senator James C. Moylan	Legislative Member
Senator William M. Castro	Legislative Member

The confirmation hearing for **Mr. John McKinnon** commenced at 10:30 a.m.

II. SUMMARY OF TESTIMONY AND DISCUSSION

Chairperson Perez: I would like to call up Mr. John McKinnon and those that have come to testify regarding his appointment.

John McKinnon, Appointee: Good morning and thank you for hearing me today. I would also like to thank the Governor for appointing me to serve as a member of the Guam Banking and Insurance Board. My name is John McKinnon and I was born and raised in Guam. I grew up in an *Inarajan* and spent ten years in Washington State in my late 20s and 30s. While out there I got into the banking industry and worked at a large financial institution. Although I was doing well, I missed Guam and wanted to return and live the life that I grew up and loved. Upon my return I was seeking to work for a small community bank and was fortunate to gain employment with

Guam's locally owned community bank, BankPacific. I have over 20 years of banking experience, have sat in many chairs throughout my career. I started in the deposit side of banking moved into consumer lending and mortgage loans and I'm now the VP Compliance and Security Officer overseeing that department. This duty requires me to understand both local and federal laws and I look to use my experience and contribute to the island through this committee. It would also be my first endeavor to participate in the civic committee and I look forward to the experience and responsibilities that will come with it. I understand our duty would be to oversee and supervise the banking and insurance activities in Guam and looking out for the welfare of all who call Guam in regard to the mentioned industry their home. I ask you for your approval of my membership to the Guam Banking and Insurance Board and in return I will provide all that I have through my experience and my time to serve our island. Thank you.

Philip Flores, President, CEO, BankPacific: Honorable Senator Perez, Marsh Taitano, my fellow Republicans. I come here today to testify in full favor of the nomination of John McKinnon to the Guam Bank Insurance Commission. In my role as an officer and board member of Guam's first locally owned financial institution, BankPacific, I worked with John McKinnon for 12 years. During that time, he has served in various roles in the bank including in credit, in operations. However he now holds one of the most important positions at BankPacific as the Vice President, Compliance and Security Officer. Security Officer is a pretty straightforward definition and it's challenging. I mean what happened to the good old days when they'd robbed us with guns instead of computers. The Compliance Officer however is a much more involved and meaningful since the days of 9/11 whose heroes we honor today, to the stateside housing disaster in the 2008 era. Since then compliance, the ever-evolving rules and regulations has risen to the forefront of every bank in America. John defends that forefront for us and does so in an exemplary manner. By chance just this morning John and I were on a conference call with two FDIC examiner's, there's no need to worry everything's good. I just bring it up to my point that FDIC values what John does for us at BankPacific. In my mind he would make a great addition to the banking insurance commission. Senator, Madam Chair, you asked one of the other members what they would do if they saw something going wrong, that's John's job. When he first started took over as compliance, we used to call him the Archbishop, but it was a much more popular term then. Now we just call him John and he's the Security Officer. It is his job to go around saying that's not right you got to fix that. He'll do that in the banking commission. I had a couple of jokes I thought I was gonna get a smile, that's it.

Rob San Agustin: Good morning, Senators and I thank you for the opportunity to allow me to speak in support of Mr. McKinnon for his appointment. I've known John since 1990 when I first came to the island and went to FD. He's one of my closest friends for almost the last 30 years. As far as his character, he's a soft-spoken funny guy, even keeled and he's always stayed out of trouble. He's always been the guy that I can talk to about my life for my problems and he's always made time to listen to me. He's a great father to his four children, he's helped to raise another Friar and he has three younger children and he's doing a great job with it. I inspire to be a father like him if I get the chance. As far as his work, he's always loves cars so that speaks to his problem-solving ability. He's a hard worker. When we were younger, we'd be hanging out and John always had to go to work, whether it's going to his father's house to help rebuild a car on the weekend or work to afford his next project car. He's been in the banking industry for a couple decades now so and he's worked hard to get where he is today. I think he would be good for the board because he

has experience, knowledge and perspective. He's a capable and responsible guy and I'm happy he's being given the opportunity to help the island. I'm proud of him that he's stepped up and accepted the challenge. I fully support him being part of the board. Thank you.

Karl Pangelinan: *Håfa adai*, good morning, thank you Madam Chairman and the rest of the Senators that are joining us on the panel this morning. I am also here in favor of the nomination for Mr. John McKinnon for the Banking and Insurance Commission. I guess to start my personal feeling, we need another board like we need another WhatsApp chat group but, in this sense, I truly stand by the importance and the functions of our Banking and Insurance Commission. They play a vital role in our economy and with that you need proper leadership. You need the proper vision; you need the steady professional and you get that actually with John. Like Rob, John and I and another young handsome man up there, all four of us are class of '92 Father Duenas grads and so I'm here to support our brother for nomination and your consideration on this board. Just to close it out and I don't want to take too much time because it's freezing in here, but I heard the testimony earlier and some of the reaction to Mr. Sgro's nomination and had a lot of wonderful things to say. I, if I could, would like to also ask for your support for his confirmation but you need, I think a nice balance of that out-of-the-box new thinking with some seasoned, coupled with some seasoned professionalism. With the two candidates that you have here today I think that's a very nice duo. If you can just package them together and do the bundled confirmation, I think that would be a great win for the island. *Si Yu'os ma'åse'*.

Chairperson Perez: *Si Yu'os ma'åse'*. Now we're on to the questions, Mr. McKinnon, I'm going to ask the same question, have you been in a situation where you had to make a determination, where you had to enforce certain rules that may go against an employee or a subordinate and in this case if by serving on the board you would have to make the determination on a person that is questioned for their conduct, regards to compliance of law.

Mr. McKinnon: Yes, I have. As Philip stated that's actually part of my duties right now. Security at the bank and also with the regulations. My role is really to make sure that we're doing what the law says and if I see any new factors there, I have to go to that person to find out what's going on. My role is to understand why they made the decisions and if it's valid or not and of course, unfortunately, if it's not a good reason then I have to enforce that we take action against that. That's no problem with me.

Chairperson Perez: Are you able to determine when a conflict of interest exists?

Mr. McKinnon: Definitely, I can't say that have any specific experience that I could share with you but I do understand the way it is today when people are being accused or charged with something or reviewed for their actions and stuff like that, that if there's any kind of idea that they might think the person's biased against them, it's best to step away from it. I have no problem. If there's any kind of situation where they might feel that, to walk away or to remove myself from that discussion.

Chairperson Perez: Thank you. Do you have any conflicts of interest? I mean maybe that's a question that can be answered already but are there any conflicts of interest that you have?

Mr. McKinnon: I do not have any conflicts of interest, unless BankPacific would be involved, if I understand the question correctly. Of course, at that situation I would excuse myself.

Chairperson Perez opened the floor to her colleagues.

Senator Taitague: Thank you Madam Chair. Thank you so much John for stepping up to the plate to do this especially with four children. It's kind of difficult.

Mr. McKinnon: One moved out so it's three now. It's a little easier.

Senator Taitague: I really greatly appreciated it. Though I don't know you personally, I really appreciate the testimony of others, especially people I know, Mr. Flores, San Agustin and Karl. I know these gentlemen and what they have to say about you, all the good they have to say, says a great deal about you because I do respect these gentlemen here today. With their support I'm sure, you have my support as well. The only thing I have a question is have you had an opportunity to be a part of the program or you'll probably have to go through it, it's an ethics for government that I think board members are required to go through. Have you been through any type of ethics programs?

Mr. McKinnon: I have not but I'm willing to do that.

Senator Taitague: That's one thing that's important that you need to attend on that one. Have you been to any of the meetings they've had, or have you had the opportunity to read the minutes?

Mr. McKinnon: I haven't attended any of them, but I did go through several of the minutes for the last couple years and just review to see what its about.

Senator Taitague: Great. Being in the industry, I'm sure you have a wealth of knowledge to contribute to this. I again greatly appreciate you stepping up to the plate and spending some of your time to help our community. Thank you so much, John.

Senator Moylan: Thank you, Madam Chairman. Mr. McKinnon congratulations on your nomination. I appreciate you taking, you're busy at the bank especially with the FDIC so that's a good thing but you're still going to make the time, so I appreciate that. Your fellow brothers from FD had some excellent statements to say about you, Mr. San Agustin and Mr. Pangelinan. Obviously, they want to continue their long-term friendship with you and have a lot of good things to say. That's another plus for you. My fellow Republican, his notes were really clear of all the experience that you have done at the bank and being in your position as Compliance and Security Officer, it's a lot of weight on your shoulders but you're managing it quite well. Just like the FDIC recognizes all your accomplishments and what a good job you're doing, I'm looking forward to seeing your name on the next session so we can get you nomination approved. Congratulations sir.

Senator Castro: Madam Chair, despite the rain it's a great day. We had the privilege earlier to recognize the fallen and the heroes of 9/11, but it's an awesome day because even the Chairman emeritus of the Republican Party can acknowledge that you too Madam Chair would make a great Republican. Thank you so much for that Phil. In all seriousness I wanted to ask my colleague here

and in full disclosure, I'm his classmate we're both FD graduates. I have two questions and we also have a very distorted sense of humor. Why you and why now? I don't want Mr. McKinnon to answer that question instead Madam Chair I'll put myself forward. Why him? John has always been a very humble member of the class; he's always been a positive light all throughout the duration of our high school career. If I had to trust the people's assets to serve as a trustee on behalf of the great territory, I trust John with our money and our policies. You're very educated gentlemen. You're well suited for the position and I want the listening audience and all my colleagues to know on the question of conflicts of interest, Madam Chair, I couldn't get John McKinnon to cheat on an FD exam even if we filled in all the questions for him. His credibility and integrity is intact. I trust and I respect you, John, and I wish you well. Also, in all seriousness to my colleagues you've heard from someone who's a registered Democrat and who served a respected person, elected official the former delegate to Congress the Honorable Madeleine Z. Bordallo. You also heard from a very independent thinker, someone we all respect as a competitive world-class athlete, a decorated golfer and so you have people from both sides of the spectrum speaking to your credibility Mr. McKinnon. I thank you very much for accepting the nomination, for accepting more work and for accepting the charge to serve as a guardian for the people over a major industry that is perhaps the single greatest driver this economy thus the region. Thank you so much.

Senator Marsh (Taitano): *Håfa adai* and good to see you continuing to be here. This hearing is an important event that allows us to be able to hear what you have shared. What you have shared is extremely helpful in providing us that confidence in the nomination of Mr. McKinnon. Each of you have known him for quite a length of time, so you have that to really provide weight to your assessment and to your endorsing him. That means a lot of course. Looking at his track record, Mr. McKinnon's experienced the positions that he's had for 19, 20 years, that really says something, and he has risen through the ranks. That says something about his ability and people's belief in what he is providing. Those are very good as well. Certainly, having that experience in compliance and review some of the other work that he does, and it was a very important point I think that Mr. Flores brought up. This is an ever-evolving set of rules and regulations and it takes a lot to be able to stay on top of all of those continuing changes. He really has a lot of just belief in and has seen that you have done that very well. Again, that means a lot to us. I really liked also what Mr. Pangelinan mentioned is that he is seasoned and at this time when we're thinking about the board it is very good to have a balance of about those who are perhaps from other sectors of the community and bringing aboard new ideas perhaps or new perspectives but also needing to balance that with somebody who has that wealth of experience. With all of that and even hearing from fellow colleagues who were classmates about your level of integrity and their trust and belief in you. All of that really adds to my, along with the others, being able to provide my support to your nomination. *Si Yu'os ma'åse'* to all of you for coming out today.

Chairperson Perez: Thank you so much Mr. McKinnon for accepting the executive nomination and taking on public service at such a young age and applying what you have experienced and your expertise in the private sector. We look forward to seeing your work and protection of the laws that oversee banking and insurance. *Si Yu'os ma'åse'* for everyone who has come here today to testify and taking time out of your busy schedule. Thank you very much.

Chairperson Perez then adjourned the confirmation hearing for **Mr. John McKinnon**

Written Testimonies:

- John McKinnon, *Nominee, Member (Bank Industry), Guam Banking and Insurance Board*
- Philip Flores, *President, CEO, BankPacific*

III. FINDINGS AND RECOMMENDATION

The Committee on Environment, Revenue and Taxation, and Procurement finds the following on the appointment of **Mr. John McKinnon**:

- John McKinnon received overwhelming support for his nomination as a Member (Bank Industry) of the Guam Banking and Insurance Board.

The Committee on Environment, Revenue and Taxation, and Procurement hereby reports out the appointment of **Mr. John McKinnon** to serve as a **Member (Bank Industry)** of the **Guam Banking and Insurance Board** with the recommendation to report out only.



OFFICE OF SENATOR SABINA FLORES PEREZ

Chairperson

Committee on Environment, Revenue and Taxation, and Procurement

I MINA'TRENTAI SINGKO NA LIHESLATURAN GUÁHAN

35TH GUAM LEGISLATURE

COMMITTEE VOTE SHEET

Nomination of
John McKinnon

To serve as a Member (Bank Industry), the Guam Banking and Insurance Board.
For a term of Six (6) years (May 6, 2019 to May 5, 2022), to fill the unexpired term of
Elizabeth Fisher

COMMITTEE MEMBERS	SIGNATURE AND DATE	TO DO CONFIRM	TO NOT CONFIRM	TO REPORT OUT ONLY	TO ABSTAIN	TO PLACE IN INACTIVE FILE
SENATOR SABINA FLORES PEREZ Chairperson	<i>Sabina Flores Perez</i>	✓ 10/28/19				
VICE SPEAKER TELENA CRUZ NELSON Vice Chairperson						
SENATOR THERESE M. TERLAJE Member						
SPEAKER TINA MUÑA BARNES Member						
SENATOR KELLY G. MARSH (TAITANO), Ph.D. Member	<i>Kelly Marsh</i>			✓ 10/28/19		
SENATOR TELO T. TAITAGUE Member	<i>Telo Taitague</i>			✓ 10/28/19		
SENATOR MARY CAMACHO TORRES Member	<i>Mary Camacho Torres</i>	✓ 10/28/19				