

**Directors**  
**2024-2025**



**Jose Abrante  
Cosio**  
Abraco Group  
Chief Executive  
Officer



**Yvette A. Aleman,  
PE**  
F.R. Aleman &  
Associates, Inc.  
President



**Yerby T. Barker**  
Barker Insurance  
Agency  
President



**Ernie Diaz**  
BankUnited, N.A.  
Senior Executive  
Vice President,  
Head of Consumer  
and  
Commercial, Small  
Business and  
Commercial  
Banking



**George W. Foyo**  
L J International  
LLC.  
Chairman and Chief  
Executive Officer



**Michael F.  
Graham, M.D.**



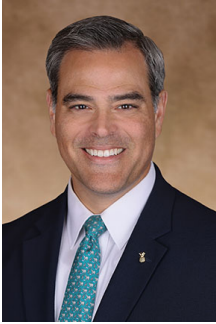
**James W. Harris**  
JW Harris &  
Company  
President



**Alysa R. Herman,  
M.D.**  
Skin and Cancer  
Associates



**James W.  
Loewenherz, M.D.**



**Carlos E. Lowell**  
Morgan Stanley  
Executive Director -  
Wealth  
Management



**Romeo A. Majano,  
M.D.**  
Cardiovascular  
Medicine Associate  
Medical Director,  
Cardiac Cath Lab at  
South Miami  
Hospital



**Rev. Dr. Marcos A.  
Ramos**  
Calvario Baptist  
Church  
Pastor Emeritus



**Rev. Dr. Ryan  
Reed**  
Christ Journey  
Church



**Ian M. Reiss, M.D.**  
Reiss, Kang, Burks,  
Jayanetti and  
Pereda, MD, PA  
(Retired)



**Edward B.  
Ruggiero**  
Financial  
Management  
(Retired)



**Valerie Schimel**  
Munchkin Fun  
Founder and Chief  
Executive Officer



**Robert J. Shafer,  
Jr.**  
Senior Consultant  
(Retired), Digital  
Benefits Advisors



**Sats Tripathy**  
Business Consultant  
(Retired)