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Accelerated Decisionmaking via Action Learning
at the Federal Deposit Insurance Corporation (FDIC)

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Abstract

Training courses are insufficient to solve the “wicked problems” facing organizations. Lengthy task forces also fail to meet urgent challenges that demand a rapid response. Intrigued by the success of General Electric’s innovative Work-Outs, the Federal Deposit Insurance Corporation (FDIC) has adapted this tool into an Accelerated Decisionmaking process to enhance both managerial and organizational effectiveness.

Executives participate in a compressed version of the FDIC’s Accelerated Decisionmaking process during management training, developing solutions for real organizational challenges posed by a corporate officer. Once exposed to this nontraditional problem-solving method, the executives are encouraged to apply the method to problems in their own realms.

Emerging business demands compelled an evolution in the methodology including, the addition of tools for conscious reflection on the process, what the participants learn from the experience and how they can apply that wisdom to their management practices.

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WHY USE ACTION LEARNING AT THE FDIC?

In 1992, one of the authors met a former Peace Corps colleague at an American Society for Training and Development Conference who was working as an internal consultant for General Electric in the Aircraft Engines division. During a fruitful conversation about the GE “Work-Out” process and action learning, he recommended that she call Nancy Dixon at George Washington University for more information about action learning. Discussion with Professor Dixon proved thought-provoking and inspiring, and she provided us with some articles to read and leads to follow up on action learning.

At that time, the FDIC was developing its first comprehensive training curriculum for managers and seeking leading-edge approaches to management training. Decisions about what became the Management Excellence Program were being guided by a committee of corporate executives—the Management Education Policy Committee (MEPC). The Committee authorized developing a management competency model, based on data gathered from three sources:

- ▶ a Leadership Effectiveness Survey of 1,600 FDIC managers;
- ▶ interviews with 12 senior-level executives on strategic issues and challenges facing the FDIC; and
- ▶ critical-incident interviews held with 52 high performers from four management levels: executives, managers, supervisors and team leaders.

The data revealed that many organizational issues and problems were preventing even the best managers from being able to perform to their fullest potential. These were summarized for the MEPC as “organizational effectiveness” issues that had impact across the Corporation. The MEPC recognized that these types of problems could not be solved by training. Many were longstanding issues that our traditional bureaucratic organization had been unable to resolve. The MEPC felt that FDIC management had to break through its divisional stovepipes and begin focusing on the Corporation as a whole. Given the nature and impact of the organizational issues identified, the Committee decided on a key management training principle: use cross-divisional teams to address issues of corporate-wide significance. The MEPC determined that the executive

and manager levels of the Management Excellence Program curriculum should include experiences that enhanced management's ability to address organizational issues. Collaborative problem-solving across divisional boundaries would promote the development of a corporate perspective. As a result, the training team created "organizational effectiveness" components for the training with action learning principles in mind.

The Executive Core Program training emphasizes working together as part of a 12-15 person cross-divisional team. The team recommends solutions to a difficult organizational issue posed by an FDIC corporate officer serving as the program sponsor. To address the glacial progress of the bureaucratic decision-making process, the MEPC determined that the sponsor must make "on-the-spot" decisions regarding the recommendations. We looked to the General Electric "Work-Out" model (Tichy & Sherman, 1993; GE Aircraft Engines, 1991) in determining how to structure the organizational effectiveness component of the Executive Core training. To help design the action learning module, we obtained the assistance of a consultant with extensive experience in facilitating Work-Outs for General Electric and other organizations.

HOW ACTION LEARNING IS USED AT THE FDIC

The FDIC uses action learning techniques in two ways:

- ▶ As a principal component of core training for executives and managers through the Management Excellence Program and
- ▶ As an organizational problem-solving method, referred to as Accelerated Decisionmaking, which is facilitated by the FDIC's training and consulting organization.

Executive Development

As part of the curriculum design for the Executive Core Program, the one and one-half day action learning module provides a practice field for participants to experience a model for improving organizational effectiveness, while enhancing their individual skills. Six weeks before the session, participating executives receive a challenge from the corporate officer sponsoring the session. To prepare for the action learning experience, they read background materials and gather necessary data. Then, in the relative safety of the classroom, participants generate solutions to the real-world issues.

Participants report that having the opportunity to try out the method on a real and significant FDIC issue builds both understanding of the process and conviction that it is an effective tool they can apply for resolving their own issues. Success in the classroom can be translated to success on the job. For example, an executive in one of the earlier classes took the problem solving method from the action learning module back to his regional office and instructed his staff in applying it to the issue of consolidating two functional offices, including his own, from different locations. Previous methods usually had resulted in poor morale and a drop in productivity. By involving the affected staff in identifying and working through all of the issues before making the changes, the effort was substantially more successful than earlier office consolidations.

One factor contributing to action learning's value in the executive training is the perceived importance of the issues given the executive participants by the corporate officer who serves as sponsor. Another factor, which has surprised participants and sponsors alike, is the ease with which the corporate officers can make decisions after comprehensive, reliable analysis has taken place, with the pros and cons of alternative actions carefully weighed and presented. Real changes emerge as the sponsor accepts, then implements, the participants' recommendations.

The first action learning session was sponsored by the FDIC's Chairman, who asked the participants to resolve an issue that the corporate officers could not agree upon. The group was asked to determine whether the FDIC should voluntarily comply with an executive order issued by President Clinton in 1992 on establishing labor-management partnerships in government agencies. Most senior managers expected the group to recommend reinforcing the FDIC's autonomy by ignoring the executive order. Instead, the group's recommendations led to the creation of the Senior Executive Council, a collaborative partnership between senior representatives of management and labor, which resolves issues that are not specifically addressed by a negotiated labor agreement.

Other examples of changes resulting from the action learning modules of Executive Core Program sessions include:

- ▶ Restructuring the FDIC's executive committees to streamline corporate decision making.
- ▶ Establishing the basis for the Corporation's downsizing necessitated by the improvements in the banking industry.
- ▶ Revising a new performance management system to ease managers' burden and increase employees' perception of the system's fairness.

Manager Level Variations

At the mid-manager level, participants engage in a variation of the action learning method used in the Executive Core Program. Instead of a corporate officer sponsoring the issue, participants come prepared to discuss organizational issues that they believe interfere with their performance as managers. The participants review all the issues, sort and evaluate them, then select three issues for which subgroups develop recommendations to senior management. Participant group representatives meet with the Chief Operating Officer after the training session to discuss the recommendations, then report back to their fellow participants. Some issues raised and addressed by these groups have included:

- ▶ Given the extent to which certain divisions and offices are being downsized, how can the FDIC provide for more cross-divisional training and employment opportunities?
- ▶ How can the FDIC preserve its diversity while undergoing significant downsizing?
- ▶ How can the FDIC increase the levels of decision-making authority delegated to the field while retaining accountability and credibility with the banking community, the Executive Branch and the Congress?

Organizational Problem-Solving

Applications of the Accelerated Decisionmaking method to organizational problems outside of the management training sessions have focused on two categories:

- ▶ Improving business processes to streamline or reduce costs and
- ▶ Confronting new challenges or initiatives that require fresh perspectives, an adaptation created to respond to new corporate requirements.

Streamlining business processes is a classic use of action learning.

Examples at the FDIC include:

- ▶ Improving the invoice processing and payment system, which resulted in savings of several thousands of dollars per month as well as the creation of an automated invoice tracking system with an executive information system feature.
- ▶ Revamping the time and attendance system, which yielded detailed plans for short-term automation of time sheets and long-term plans for a fully-automated paperless system.
- ▶ Streamlining the work-order process used by facilities management staff, which sped up responses to customer problems and created an automated tracking system enabling customers to determine the status of requests.

In recent years, like most other organizations, the FDIC has been forced to undertake significant new challenges and initiatives. In response, we tailored our established Accelerated Decisionmaking methodology to address different types of issues.

Examples of new initiatives to which the FDIC has applied action learning techniques include:

- ▶ Developing a strategy for decentralizing functions of the Division of Administration to several regional locations.
- ▶ Developing a corporate-wide parking policy to replace a dozen inconsistent regional policies.
- ▶ Creating consolidated small-bank compliance examination procedures through an action learning event involving four regulatory agencies (the Office of the Comptroller of the Currency, the Office of Thrift Supervision, the Federal Reserve Board and the FDIC).

ACCELERATED DECISIONMAKING ROLES

The nature of the FDIC's Accelerated Decisionmaking process requires several specialized roles.

- ▶ The Sponsors—usually senior-level managers who are responsible for the business area—initiate the action learning project. Their job is to call the project into existence, select the topic and the solution parameters, choose the Champions, identify the Decisionmaking Team and visibly support the effort from start to finish.
- ▶ The Decisionmaking Team makes on-the-spot decisions immediately following the Working Group's presentation of recommendations. Often the Sponsors and the Decisionmakers are the same people. Decisionmakers are selected because they have the authority to say “yes” or “no” to recommendations presented by the Working Group.
- ▶ The Champions ensure that team membership is appropriate for the topic, information is gathered for the team, the team has what it needs during the working sessions and implementation gets accomplished. Champions should know the topic well, have access to the kind of information the team needs, be credible with the team members, and have enough clout to drive implementation of recommendations after the working session.
- ▶ The Working Group Members analyze the selected problem, develop the best solutions and implement the solutions. They should have the experience and expertise to address the issue and the ability to implement the recommendations. At least some of the group members must have direct, hands-on knowledge of the area being addressed.

ACCELERATED DECISIONMAKING STAGES

Initiation (6-8 weeks prior to Working Session)

- ▶ The executive Sponsor identifies the issue, which should be a problem for which recommended solutions could be implemented within 90 days.
- ▶ The issue is framed as a challenge statement for the Working Group.
- ▶ The boundaries and scope of the issue are defined by the Sponsor with the assistance of the lead facilitator.
- ▶ Decisionmakers for the issue are identified and consulted.
- ▶ Teams for the working session and team Champions are identified and invited to participate.

Preparation (4-6 weeks prior to Working Session)

- ▶ Champions gather data for the teams.
- ▶ Logistics are scheduled for the working session.
- ▶ Champions hold a pre-meeting with teams to distribute data packages, preview the working session, answer questions about the challenge and identify any additional data needed for the working session.

Working Session (2-4 days)

- ▶ Sponsor and Decisionmakers kick off the session, reviewing the challenge statement, its scope and parameters.
- ▶ Facilitators conduct any relevant team-building activities that are needed to bond the group or focus them on the essential elements of the task at hand.
- ▶ Facilitators review the process of the working session and break off with teams to separate working areas for analysis, generation of solution possibilities, selection of recommendations, development of action plans, and practice of presentations to Decisionmakers.
- ▶ Teams present their recommendations and action plans.
- ▶ Item by item, the Decisionmakers respond to the teams' recommendations by saying "yes" on the spot.

Table 1
Typical Working Session Schedule:

	AM	PM
DAY ONE	<ul style="list-style-type: none"> • Kickoff Session with Sponsor & Decisionmakers • Team building • Set Ground Rules • Analyze the Problem 	<ul style="list-style-type: none"> • Analyze the Problem (continued) • Generate issue ideas
DAY TWO	<ul style="list-style-type: none"> • Analyze the Problem (continued) • Prioritize issue ideas • Generate Solutions • Brainstorm 	<ul style="list-style-type: none"> • Generate Solutions (continued) • Prioritize solutions • Develop Action Plans
DAY THREE	<ul style="list-style-type: none"> • Prepare Presentations • Dry-run Presentations 	<ul style="list-style-type: none"> • Presentation to Decisionmakers • Decisions and Commitment • Reflection on the Process

Reflection (1 hour)

- ▶ Following the presentations to the Decisionmakers, the group reconvenes and debriefs the process.
- ▶ The facilitator leads the group reflection on what worked well, what could have been done better, recommendations for future action learning groups, and how to overcome any obstacles they might face during the implementation phase.

Implementation (90 days)

- ▶ Team Champions check in with Sponsor/Decisionmakers at three 30-day intervals to report on progress and identify any barriers to implementation.
- ▶ At the 90-day checkpoint, all group members are invited to the gathering to celebrate completion.

LESSONS LEARNED

Since 1993, the FDIC has addressed more than 35 issues using one of the four variations of Accelerated Decisionmaking described earlier (Executive and Manager Core Programs, improving business processes or establishing new initiatives). From these experiences, we have identified factors that are critical to the success of an Accelerated Decisionmaking project.

Critical Success Factors

1. Screen the initial request thoroughly. As the process's reputation grew in the Corporation, managers began asking the Training and Consulting Services Branch for "workouts" with Accelerated Decisionmaking. We quickly discovered that although the requestor wanted quick decisions, the situation or problem they described did not automatically lend itself to the Accelerated Decisionmaking format. As a result, we determined that a project must meet the following criteria to be appropriate for Accelerated Decisionmaking:
 - ▶ The topic must be workable; it should be both challenging and achievable.
 - ▶ The topic should be sufficiently broad so that several small working teams can each address a distinct aspect of the issue.
 - ▶ The Sponsor must be committed to the process—willing to allocate resources to the effort and determined to follow through during the implementation phase.
 - ▶ The appropriate Decisionmakers must be identified and willing to make on-the-spot decisions.
 - ▶ The implementation of short-term recommendations must be achievable within a 90-day time frame.
 - ▶ Determine whether the request is a process improvement effort or a new initiative. The makeup of the Working Groups, the design of the working session and the desired outcomes can all be affected by the difference.
2. Frame the issue carefully. Framing the issue appropriately is critical to achieving successful outcomes. At the FDIC issues are presented in the form of challenge statements (see Figure 1).

EXAMPLES OF CHALLENGE STATEMENTS

- A. How can the Corporation improve the implementation of its Performance Management System to achieve the following outcomes?
 - ▶ Managers and non-supervisory employees believe the program is easier to understand and use.
 - ▶ Managers and non-supervisory employees believe it is fair, effective and accurate in evaluating and improving people's performance.
- B. Recommend a process for identifying, discussing and formulating both internal and external policy before presentation to the Board, or to the Chairman in his capacity as CEO, for decision.
- C. Develop recommendations on how the Corporation can achieve the following objectives for its managers and executives: broaden individuals' knowledge of corporate business processes, provide for horizontal growth opportunities since vertical opportunities will be extremely limited, and promote a corporate-wide perspective.
- D. How can we streamline the facilities management work-order system to provide greater customer satisfaction and track and report on the status of work orders?
- E. Recommend revisions to Community Reinvestment Act (CRA) Small Bank Examination processes and procedures.

FIGURE 1

Parameters must be determined for what the group will and will not consider. The Sponsor must specifically identify the conditions for a recommendation to be unacceptable to management. The Champions and Working Group must be informed up front of any such parameters. For example:

- ▶ Any established goals or requirements that must be met, i.e., “These recommendations must achieve a projected savings of at least 25 percent over current practices”; or
- ▶ Restrictions on the areas or types of recommendations that can be considered, i.e., “Outsourcing is not an option,” or “There can be no increase in budget or staffing to accomplish the recommendations.”

To illustrate the importance of careful framing, consider the potential for completely different outcomes that might result from the following two attempts to frame the same challenge:

- ▶ “Determine how the FDIC can reduce its staff by 50 percent over the next three years while maintaining a positive reputation in the banking community.” The emphasis here is on a numerical target for reduction and the impact on external perceptions.
 - ▶ “What approach should the FDIC take to “downsize” the organization in the least disruptive manner, while maintaining current levels of efficiency?” The emphasis here is on how downsizing goals can be reached with a minimum of internal disruption.
3. As the process unfolds, check again that the sponsor is fully committed:
 - ▶ to the process,
 - ▶ to his or her role,
 - ▶ to the expectation that he or she make “on-the-spot” decisions if participating as a decisionmaker, and
 - ▶ to fully supporting the implementation.
 4. Ensure that all key stakeholders are involved in the Accelerated Decisionmaking process. Include anyone who is in a position to reject or sabotage the group’s ability to implement its recommendations. What role stakeholders play depends on how they can affect the project.
 - ▶ Are there stakeholders who are key customers or suppliers whose wants, needs, inputs, outputs or processes might be affected by the outcomes of the group’s work? If so, have them participate on one of the working session teams or serve as joint Decisionmakers, depending upon their level of influence in the organization.
 - ▶ Are employees included who will be responsible for implementing the recommendation or working according to the new processes? If

not, place one or more influential representatives on the working session teams. Their participation can pave the way for greater acceptance of the outcomes by the larger organization.

- ▶ Does the Working Group's composition represent a balance of stakeholder interests?

Preparation

1. Identify appropriate Champions for each team. This can be an effective role for a stakeholder who needs to be involved, but may not have the in-depth expertise to serve on one of the teams.
2. Engage an experienced lead facilitator to prepare the Decisionmakers and coordinate the individual team facilitators during the working session. The lead facilitator must be free to check in with the teams and maintain a comprehensive view of the working session.
3. Ensure that the Champions thoroughly brief the working team members.
4. Confirm that relevant and useful data can be gathered with time for the teams to review it before the working session. This is critically important. Without the data the group needs to address the problem, its solutions may be flawed.
5. Ensure that the facilities and logistical needs are being managed. In a complicated situation, it may be helpful to designate a coordinator who arranges for materials, supplies, laptops, diskettes, flipchart pads, markers, refreshments and other needs.
6. Ensure that appropriate communications have been employed to ensure team members' availability and secure approvals. Attention to organizational protocol and chains of communication can be vital to engaging the right people.

Working Session

1. Have all required resources available during the working session.
 - ▶ Appropriate technology — We have found the use of laptop computers and printers invaluable in capturing the teams' work and creating recommendation documents that can be shared with the other teams and the Decisionmakers. Also helpful is the ability to create overheads, printed flip-chart-sized posters or computer-based screen shows for the presentations.
 - ▶ Low tech materials — During the working process, most groups need typical training supplies such as flip charts, markers, index cards, post-it notes, pens, pencils and paper.

- ▶ Human resources — The working session teams may need to get additional information rapidly. The lead facilitator and champions should identify persons whose expertise may be needed briefly and have them available to the group on an “on-call” basis.
2. Establish aggressive, well-coordinated facilitation that balances attention to the process with accomplishment of the tasks.
 - ▶ The lead facilitator needs substantial experience in leading this type of intervention and must be able to provide guidance to the other facilitators, the Decisionmakers, or the Champions.
 - ▶ During the session, the lead facilitator should serve as a “floater” without responsibility for facilitating one of the teams. The lead facilitator then can step in to assist any team having difficulties and ensure that the different teams’ recommendations will form a coherent whole when presented to the Decisionmakers.
 - ▶ Experience has taught us that groups will take all the time available to arrive at workable recommendations. Therefore, the working session’s time must be carefully limited. Three days is sufficient time to reach implementable solutions for all but the most complex problems or issues. Effective facilitators continually remind the group of the limited time and the importance of being fully prepared for the presentation to the Decisionmakers.
 - ▶ The facilitators need to be highly task focused and aggressively push the groups to move on whenever side discussions or unrelated issues begin to bog them down. Part of the facilitators’ job early on is to establish with the teams how the facilitators will operate—their focus will be on supporting the teams to produce quality products and stay in synch with the agenda.
 - ▶ Facilitators should pay specific attention to these responsibilities:
 - ▶ Check that the teams have good ground rules to support their work.
 - ▶ Monitor the team’s progress and assist the team in understanding process issues which need to be resolved before further progress can be made.
 - ▶ Verify that the teams have a clear understanding of their tasks.
 - ▶ Make sure that the parameters are clear.
 3. Thoroughly brief the Decisionmakers on the nature of the recommendations and how they can best support the group’s work. The Decisionmakers can then approach the presentations with a trustful frame of mind.

Implementation

This is the make-or-break stage of the process. The most brilliant solutions developed by the most capable groups can fail to achieve their potential if the implementation lacks drive. The following factors are vital to successful implementation:

- ▶ The Champions must carefully monitor the progress of the implementation team.
- ▶ The checkpoint meetings must occur on schedule.
- ▶ Obstacles to implementation must be identified, addressed and resolved.

ADAPTATIONS

As our experience in using action learning through the Accelerated Decisionmaking programs at the FDIC increased, we found that we needed to adapt our original “Work-Out”- based model to fit the ever-changing challenges and circumstances we encountered. Some of the adaptations we have developed include the following:

1. Depending on the nature of the issue and the urgency of its resolution, we now allow the requirement for “on-the-spot” decisions to be modified to suit the situation. We have recognized that acceleration can take place at several different points in the process. The model provides for the acceleration of the data-gathering, analysis and solution generation aspects of a project regardless of whether the Decisionmakers are willing or able to make “on-the-spot” decisions. The process does require a commitment by the Decisionmakers to respond within a fixed period of time, usually from one week to one month.
2. Many of our initial “organizational effectiveness” issues could be addressed by knowledgeable people without significant data-gathering and up-front analysis. However, given the nature of the challenges facing us now, we recognize the increasing importance of up-front data-gathering and analysis. As a result, we are placing heightened emphasis on doing most of this work before the actual working session.
3. For the “learning” part of the Accelerated Decisionmaking process to occur, we must make the process “conscious” for all participants. This means conducting a post-working session debrief in which the elements of the process are reviewed and the participants critique its effectiveness and their roles in it. As part of the debrief, the group reviews the following:
 - ▶ What worked well before and during the working session?
 - ▶ What could be improved?
 - ▶ What were the reasons for the successes and areas that needed improvement?
 - ▶ What lessons can the group apply to a new project?
4. In the Executive Core Program, each participant has now been given an action-reflection journal outlining a process for reflecting on their experiences and drawing conclusions for improving their skills and contributions as corporate executives. As the program progresses, facilitators use time-outs to lead group reflection discussions on the processes they are experiencing, what they are learning and how they can apply it to future situations.

5. When we are working on organizational problem-solving with a client group, we find that to ensure that action learning takes place during an Accelerated Decisionmaking project, we have to establish a Plan-Do-Check-Act cycle for determining and evaluating project outcomes. This works best if carried out in partnership with the client so that the client are involved in every phase of the project and is providing constant input into its development, implementation and evaluation. However, we find the process so valuable in improving our service and project results that, even when the client is too busy to be closely involved, we follow the process on our own.

CONCLUSIONS

1. In our earliest action learning experiences, we carefully followed the procedures and structured guidelines established for planning and running the four stages. Over time, we discovered where we could make adjustments without loss of quality. As new requests came in that did not quite fit the guidelines, we found that we could make judicious revisions to the procedures that gave us flexibility in applying the Accelerated Decisionmaking format to unanticipated challenges.
2. It works. We had some trepidation that the structured format might not work as effectively as it was billed. However, over and over we have seen groups rise to the challenge, performing under pressure to produce excellent results in a compressed time frame. And we have seen Decisionmakers surprised and pleased at the ease with which they could make on-the-spot decisions because of the quality, depth and breadth of the group's analysis, solutions and rationales.
3. Cross-organizational groups have worked together effectively beyond the expectations of corporate managers. The teams coalesce, share the goal of developing effective and exciting challenges and mutually support their group's presentations to the Decisionmakers. One confidence builder for Decisionmakers, in fact, has been hearing members from other teams jump in to bolster the recommendations and analysis of the presenting team. Faced with strong support from a wide-ranging group of highly competent players and stakeholders, the Decisionmakers have seen their concerns deftly addressed, their questions fully answered, and their hesitations laid to rest by the teams' competence and confidence.
4. FDIC managers have gained confidence in the action learning format as a tool for rapidly addressing "wicked" problems. Time and again they have seen the right people tackle difficult issues and produce workable solutions, all within a compact time period.
5. Rich insights can be mined from each Accelerated Decisionmaking event. To bring these to a conscious level for use in other projects, it pays to take the time for targeted reflection. Providing a simple framework of questions for the participants to assess and evaluate their experience yields concrete value for all.
6. We will continue to work with and adapt the action learning format to meet the FDIC's emerging needs for organizational problem-solving. We will also explore how to incorporate other action learning models into corporate learning and developmental experiences for executives and managers. Action learning provides a valuable "practice field" for innovative thinking.

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