



## 44<sup>th</sup> Annual Texas Tech School of Banking Speakers, 2017

### **Darrell Bateman**

#### **City Bank – SVP Chief Information Security Officer**

Darrell Bateman is currently the Chief Information Security Officer at City Bank in Lubbock, TX. He is responsible for developing and implementing information security strategy for the bank and its thousands of customers. He was formerly the Information Security Officer at Texas Tech University and has over 35 years of experience in Information Security and Information Technology. He holds a Masters in Management Information Systems and a Bachelor's in Computer Science from Texas Tech University. He is a Certified Information Systems Security Professional (CISSP) as well as a Certified Project Management Professional (PMP). Darrell sees information security and privacy as pivotal issues for the financial sector in light of the increasing digitization of business and society. In today's session, he will highlight the expanding technological and regulatory pressures faced by financial institutions as they seek to transition traditional banking services online and bank operations to the cloud. He will also explain and differentiate the roles of Information Technology and Information Security in banking operations, and help you understand the information security and privacy risks and controls that are prevalent in banks of every size.

### **David M. Bequeaith**

#### **TIB – Bequeaith Banking Solutions – President/ Managing Director**

David M. Bequeaith is the President/Managing Director of TIB-Bequeaith Banking Solutions. He was the founder and principal consultant for Bequeaith Banking Solutions, LLC. He knows the expectations and needs of banks and is excited about serving them. David spends the majority of his time actively in banks and financial service companies providing compliance testing and consultation. He oversees the expanding network of professionals at TIB-Bequeaith Banking Solutions and also networks with bankers and other industry professionals to maintain best practices and business continuity.

David has 30 years of banking experience, the past 24 focused on providing risk management consulting to financial services companies for national scope accounting and consulting firms. He created the ICBA's Community Bank Compliance Officer Certification program as well as their Bank Secrecy Act/Anti-Money Laundering Certification program and is the lead instructor.

David was initially employed by the FDIC as an Assistant Bank Examiner. Following his tenure as an assistant examiner, he was Vice President – Internal Audit, Loan Review and Compliance for a Kansas City area community bank.

David has been the primary technical resource for the risk service functions of a large, publicly traded accounting and consulting company and most recently, a very well-known management consulting firm to banks. In those roles, he has provided expert level services to a diverse range of financial services companies, from community banks with pending regulatory actions to larger projects such as well-publicized Bank Secrecy Act formal actions. He is an acknowledged specialist in Bank Secrecy Act, Anti-Money Laundering and related issues.



**J. Greg Burgess**  
**FirstCapital Bank of Texas, N.A. - Chief Credit Officer**

Greg Burgess has been in the banking business since January of 1981 when he joined the former First National Bank of Amarillo after graduating from Texas Tech University with a bachelor's of business administration in Finance. Mr. Burgess worked for The First National Bank of Amarillo and its successors, Boatmen's First National Bank of Amarillo and NationsBank (now Bank of America), from 1981 until 1997, when he joined the new First National Bank of Amarillo and its successor Wells Fargo Bank Texas as a Senior Vice President. He worked in that position until October 2002 when he joined FirstCapital Bank of Texas and opened the Amarillo offices. Mr. Burgess has approximately 35 years of commercial lending experience.



He presently serves as the Chief Credit Officer and as a director of FirstCapital Bank of Texas, N.A., as a board member of the Amarillo Chamber of Commerce, as an advisory council member of the Rawls College of Business Administration at Texas Tech University, as an advisory board member of the Texas Tech School of Banking, as a member of the Government Affairs Council of the Amarillo Chamber of Commerce, as a board member and past board chairman of the Boys and Girls Club of Amarillo, as an advisory member of the Stand Tall America PAC, and is a member of the Budget & Finance Committee and Strategic Planning committee for Westminster Presbyterian Church in Amarillo. He has previously served as a Trustee for the Texas Presbyterian Foundation, as a board member and Treasurer of Carenet Crisis Pregnancy Center of Amarillo, board member and Treasurer for the Texas Panhandle Builders Association, past President of Goodwill Industries of Amarillo, member of the Amarillo Enterprise Challenge Program in association with the Amarillo Chamber of Commerce and is an Alumnus of the Amarillo Leadership program. He has served as an Elder with Westminster Presbyterian Church and he has also served as a Speaker for the past six years at the Texas Tech University School of Banking.

When not working at the Bank, Greg, being an avid outdoor enthusiast, spends his time with his family, enjoys outdoor & landscape photography, traveling to and hiking in many of the U.S. National and State Parks, natural areas and numerous historic sites. He enjoys reading – particularly history and Christian studies, has been a longtime Sunday school teacher and also enjoys woodworking.

**Alan C. Bush**  
**Federal Deposit Insurance Corporation – Regional Manager**

Alan Bush became the Regional Manager for the FDIC Division of Insurance and Research (DIR) in Dallas, Texas in 1996. DIR established a presence in each FDIC region to work closely with the supervision examination staff to enhance the ability to identify, analyze and report on current and emerging risks posed to the deposit insurance funds. Alan oversees and coordinates a small group of financial analysts and economists that analyze the economy and the banking industry with an eye on measuring various risks and articulating those risks to enhance decision making by bankers, regulators, policy makers and other stakeholders. Because of the region's heavy concentration in oil and gas activity, Alan also oversees a group dedicated to understand risks that the energy sector is posing to the economy and insured institutions. In addition to speaking before FDIC staff, Alan frequently addresses other regulators, banking trade groups, and graduate banking schools. Alan is a past president of the Dallas Fort Worth Association of Business Economics. He is active in his community of Coppell, Texas and is married and has two daughters.





**Linda Clement**  
**ALX Consulting, Inc. – ALM Advisor**

Linda Clement is located in our headquarters in Farmers Branch, Texas and serves ALX Consulting clients in Texas and the West Coast. Linda joined ALX's parent company, TIB-The Independent Bankers Bank, in 2002 as a founding member of the Investment Advisory Group for banks before joining ALX. She has over 20 years' experience as a bank investment advisor, working with Shearson Lehman Brothers and Herbert R. Smith. Her customers know Linda for her exceptional analytic skills, asset/liability management knowledge, market commentary and objective investment advice. Linda holds a B.A. in Economics and Journalism from Midwestern State University. In addition, she is a graduate of Texas Tech University School of Bank Management and Southern Methodist University's Edwin L. Cox School of Business Mid-Management Program. She also serves as Vice President of TIB Capital Markets.



**Charles G. Cooper**  
**Texas Banking Commissioner**

Charles G. Cooper was appointed Texas Banking Commissioner by the Texas Finance Commission on December 1, 2008. His career in the banking industry spans over 45 years and includes senior level positions in both the public and private sectors. As Texas Banking Commissioner, his responsibilities include the chartering, regulation, supervision and examination of 244 Texas state-chartered banks with aggregate assets of approximately \$255.8 billion. His duties also encompass trust companies, foreign bank agencies and branches, non-bank supervision programs which include the licensing, regulation and supervision of funeral contract providers, perpetual care cemeteries, and money service businesses, as well as the registration of private child support enforcement agencies. He also serves as the Immediate Past Chair to the Conference of State Bank Supervisors (CSBS) Board of Directors and is on the Executive Committee.

Mr. Cooper began his career in banking in 1970 with the Federal Deposit Insurance Corporation in the Dallas Region. In his 12 years within the public sector, he served in various capacities, including, examiner, review examiner, and then field office supervisor of the Houston Northeast Field Office. He made the transition to the private sector in 1982 and since then has served as a banking executive, board member, educator and professional consultant to the industry. His financial services experience includes senior level positions associated with lending, credit administration, asset/liability management and general bank operations.

A native Texan, Mr. Cooper holds a BBA degree in Finance and Economics from Baylor University and is also a graduate of the Southwestern Graduate School of Banking at SMU. He also received an advanced peace officer certification. He has been on the board of the Fort Worth Stock Show Syndicate since 1990 and a member of the State Fair of Texas Youth Livestock Auction Committee since 2005. He is married and has two daughters and one granddaughter.

**Mark Few**  
**Independent Bankers Association of Texas (IBAT) – Senior Vice President**

Mark is a former community banker with over 40 years of experience in all phases of banking. Currently he is a Senior Vice President with the Independent Bankers Association of Texas. Prior to joining IBAT Mark was Executive Vice President – Chief Operations Officer for Centennial Bank in Lubbock. Before joining Centennial he served as Senior Vice President, Executive President and Regional President for American Bank of Texas in Marble Falls. During his tenure at American Bank Mark worked with a great team to take the bank from \$80mm in assets and 2 locations to \$750mm in assets with 14 locations from Temple to San Antonio in less than 10 years. Mark also



served as Executive Vice President at City National Bank in Corsicana and Executive Vice President of Western Bank in Gallup, New Mexico.

Mark is a graduate of the Texas Tech School of Banking, the School for Bank Administration at the University of Wisconsin where he served as class president all 3 years. He is also a graduate of the Graduate School of Banking at the University of Colorado.

**Kelly Goulart**  
**Independent Bankers Association of Texas (IBAT) – Regulatory Compliance Manager**

Kelly Goulart currently serves as IBAT's Regulatory Compliance Manager, part of our team assisting member banks with regulatory compliance matters including answering questions on the IBAT Compliance Helpline. He began his career in banking in 1986 as an Internal Auditor and shortly thereafter moved into regulatory compliance. He has worked in banks and as a consultant in Virginia, South Carolina and Texas in the areas of compliance and credit review. He has held the positions of Compliance Officer, BSA Officer, Chief Operations Officer, Chief Financial Officer, and Director. He has a BBA in Business from the University of Texas at San Antonio with post graduate work in Economics. He is a Certified Regulatory Compliance Manager (CRCM), a Certified Internal Auditor (CIA), a Certified Community Bank Compliance Officer (CCBCO), A Certified Anti-Money Laundering Specialist (CAMS), and a Certified BSA / AML Professional (CBAP).



**John M. Heasley**  
**Texas Bankers Association – General Counsel/ Executive Vice President**

John M. Heasley is the General Counsel/Executive Vice President for the Texas Bankers Association, the principal trade association of the Texas commercial banking industry TBA is the oldest and largest state banking organization in the nation. Serving both large and small banks, the association has approximately 2,500 member banks and branches.

Mr. Heasley came to the TBA in September of 1994, after serving as Staff Director and Minority Counsel for the Subcommittee on Financial Institutions of the U.S. House of Representatives Banking Committee. He joined the banking committee in 1988, after serving as Legislative Assistant for former Congressman Steve Bartlett. From 1981–1986, he was Assistant Criminal District Attorney for Dallas County, serving in the trial division specializing in major felony crime and white collar crime prosecutions.

In his present capacity, Mr. Heasley is responsible for the legal aspects of TBA's state and federal lobbying efforts, its amicus brief activities in major banking litigation and the representation of all of the association's subsidiaries and affiliated companies.

Mr. Heasley earned both his undergraduate and law degrees at the University of Texas.



**Scott E. Hein, Ph.D.**

**Rawls College of Business – E.W. Williams Centennial Bank Chair in Finance  
School of Banking Faculty Director**

Scott E. Hein recently retired as the E.W. Williams Centennial Bank Chair in Finance at Texas Tech University. He also served as the faculty director of the Texas Tech School of Banking, a position he has held for the most part since 1987. Hein is also a member of the faculty of the Graduate School of Banking at Colorado and the Southwest Graduate School of Banking at SMU, as well as a director on the Board of FinPro Inc.

Professor Hein serves as Co-Editor of the [Journal of Financial Research](#), along with Texas Tech University colleagues Jeff Mercer and Drew Winters. His research interests are broad in nature, including banking matters, monetary policy issues, and financial market efficiency. He has long been a friend and supporter of the community banking business model, the Conference of State Bank Supervisors, as well as an advocate of a tiered regulatory system.

Before coming to Texas Tech University in 1983, Professor Hein was a senior economist at the Federal Reserve Bank of St. Louis. Professor Hein has also served as a consultant to the Federal Reserve Bank of Dallas and a visiting scholar at the Federal Reserve Bank of Atlanta.

Scott is a native of Albuquerque, New Mexico, where he did his undergraduate studies at the University of New Mexico. He holds a Ph.D. from the Krannert School of Management at Purdue University. He is married (soon to be 50 years), and has two grown daughters and five grandchildren.

(On a more personal note, Scott was diagnosed in 2006 with stage 4 melanoma cancer. Through the grace of God, wonderful support from friends, family and caregivers he is still a “cancer survivor”).



**Nathan Heizer**

**FDIC, Dallas Region – Assistant Regional Director**

Nathan Heizer currently serves as an Assistant Regional Director in the Dallas Region of the FDIC, responsible for banks in Colorado, New Mexico, and western Texas. For several years, he served as Field Supervisor for the Salt Lake City territory, which supervises banks in Montana, Wyoming, Utah and Idaho. That office supervises the nation’s largest industrial banks, with assets under supervision exceeding \$250 billion for the territory. Prior to assuming responsibility for the Salt Lake City office, Heizer was field supervisor of the Billings, Montana field office from 1996 to 2001. Heizer joined the FDIC in 1987, serving as an examiner in the Houston and Lubbock, Texas field offices during the Southwest banking crisis. He was involved in development of the examination modules now used during examinations and has served as an instructor in many FDIC training classes. Heizer is a graduate of West Texas State University in Canyon, Texas. He graduated with honors from the Graduate School of Banking, Madison, Wisconsin, in 1998.



**Randall S. James**  
**School of Banking Advisory Board Chairman**  
**Former Texas Banking Commissioner**

Randall S. James served as the Texas Banking Commissioner from 1999 through 2008. Prior to being named Commissioner, he had been the Deputy Banking Commissioner for eight years, and also held the position of Executive Director to the Texas Finance Commission, the Department's oversight body, from 1999 to 2007. As Texas Banking Commissioner, his responsibilities included the regulation and supervision of 330 state-chartered banks which controlled approximately \$153 billion in banking assets as of August 2008. In addition, he also directed the supervision of trust companies with approximately \$29 billion in fiduciary assets. He had previously worked for the FDIC, Interfirst Bank in Austin, and the law firm of Bracewell and Patterson.



Mr. James is a native of Austin, a 1969 graduate of the University of Texas, where he received his B.A. in Economics and Government; a 1982 graduate (Class XXIII) of Southern Methodist University's Graduate School of Banking; a 1994 graduate (Class XII) of the Texas Governor's Executive Development Program; received the 2003 Outstanding Financial Executive Award from the Financial Management (Student) Association of Southwest Texas University; and received the 2005 SWGSB Alumni Association's Distinguished Alumni Award. . Following his retirement from the Texas Department of Banking in August, 2008, he established his general consulting practice. Beginning August 2012, he began as a Lecturer in the McCoy College of Business at Texas State University, also working with the FMA student association. And beginning in 2013, he has been acting as the Chair of the Texas Tech Bank School Advisory Board.

**Amy Klein**  
**Office of the Comptroller of the Currency (OCC) – Assistant Deputy Comptroller**

Amy Klein has been an Assistant Deputy Comptroller since 2012 in the Lubbock field office of the Office of the Comptroller of the Currency (OCC). In this position, she supervises a team of field examiners and 29 banks throughout West Texas. Ms. Klein joined the OCC in 1992 as an Assistant National Bank Examiner in Sioux City, Iowa. She received her commission as a National Bank Examiner in 1997 and has subsequently served as a safety and soundness examiner, consumer compliance examiner, and problem bank specialist.

Ms. Klein graduated from the University of South Dakota with bachelor's degrees in accounting and political science.

**Russ Lam**  
**Lam & Company - President**

The diversity of Russ' experience allows him to bring a unique perspective, while his experience as an independent and objective audit professional is directly relevant to board and audit committee fiduciary responsibilities. Russ has over twenty-five (25) years' experience in accounting and financial management; over twenty-one (21) years in public accounting, and four (4) years as a CFO. He is licensed to practice public accountancy in Texas and New Mexico.

Russ serves on the advisory board for the Texas Tech School of Banking, serves on the steering committee for the TSCPA's annual financial institutions seminar, and has served on the TSCPA's Professional Standards Committee, including subcommittees for Accounting





Standards, Attestation Standards (Chair), and PCAOB Standards. Russ served on the Board, Finance Committee, and Annual Duck Race Committee (Corporate Sponsorship Chair) for Maverick Boys & Girls Club of Amarillo, participated in the Leadership Lubbock program and is a member of the AICPA, TSCPA, NMSCPA, ABA, ICBA of New Mexico, and Southwest Council of Agribusiness. Through LCPC and LV&C, Russ has been a multi-year supporter of Lubbock's Meals on Wheels, the South Plains Bankers Association, and the Texas Tech School of Banking.

Russ is the sole stockholder, managing partner, and *Accounting & Auditing Managing Partner* ("AAMP") responsible for Lam & Company's *Quality Control Program* ("QCP") and compliance with professional standards for accounting & attest services. Russ has built a professional attest practice that is uniquely organized to benefit clients and includes:

- integrated financial statement, internal control (in accordance with *Federal Deposit Insurance Corporation Improvement Act* ("FDICIA") requirements), and HUD audits of a \$2+ billion bank holding company with branches in Texas and New Mexico, financial statement audits for multiple other banks, directors exams, and other services to banks;
- **Sarbanes-Oxley** ("SOX") compliance, management testing, and advisory services for **two (2) associations in the Farm Credit System** (he headed SOX implementation for these associations and performed compliance, management testing, and advisory services for another, he also assisted two large public companies with SOX implementation);
- audits of combined groups of companies, one with oil & gas pipeline construction, roustabout, earthmoving, trucking & energy field inspection services and multiple corporations and LLCs and another with nationwide franchising and distribution, a limited liability company that manages oil & gas producing affiliates and issues significant debt to support these activities, a general partnership that handles administrative matters for family affiliates, churches & a related schools and foundation (and other foundations), and employee benefit plans (including a KSOP);
- Various other services to a number of other clients, including accounting & advisory services for Southwest Council of Agribusiness (a 501(c)(6) tax exempt business league and Texas nonprofit corporation) and St. Paul's on the Plains Episcopal Church, initial audit and support of Texas Grain Producers Indemnity Board (a development stage tax exempt and indemnified state agency and governmental unit).

Russ also has extensive experience with outsourced bank regulatory compliance and loan review and the convenience and healthcare industries. Russ was CFO of a wholesale distribution company supplying the convenience industry for about 4 years, CFO of a rural healthcare system and audited the large healthcare systems in Lubbock and Amarillo. He worked in cotton compress and warehouse entities in Slaton and San Angelo for a number of years. He has also been the external auditor for the City of Lubbock and Lubbock Independent School District, among other governmental entities, and numerous private foundation and other not-for-profit entities.

A Texas Tech University *Summa Cum Laude* graduate with a BBA in Accounting, Russ was also the **Highest Ranking Graduate** in the College of Business in May 1988, and a **Distinguished Accounting Senior**, among other achievements. He started his accounting career with an international accounting firm, rising quickly to the manager level and developed audit experience with SEC, private, not-for-profit, and governmental clients in financial services, health care, charitable, manufacturing, employee benefits, and other industries. In this international firm's operating offices, Russ served as Quality Client Service Representative, Audit Technology Coordinator, Audit Training Coordinator, and scheduled the audit department professional assignments.

Russ was also selected for a 23-month rotation in this international firm's New York Executive Office in the Audit Research & Technology Group as a project manager. Russ completed and implemented an interactive database system for regulatory financial information on all commercial banks in the US and traveled around the U.S. training firm personnel on this tool. He also completed development of a Management Fraud Risk Assessment decision aid. He spent seven (7) years with this international firm.

After a National firm acquired the international firm's office where Russ worked, he continued as an audit manager with that firm for a year. Then he spent eight months as CFO of a not-for-profit rural hospital with six clinics, multi-



location home health agency, and hospice program and almost four years as CFO of a wholesale distribution company primarily serving the retail convenience industry with approximately \$90 million in sales annually, 125 employees, a 60 vehicle fleet, and a service area spanning western Texas, eastern New Mexico, and the panhandles of Oklahoma and Kansas. Private sector experience provided managerial, financial, personnel (including ESOP and self-insured medical, dental and non-subscriber occupational injury benefit plans), information system, fleet, and accounting challenges.

Approximately twelve (12) years ago, Russ returned to public accounting/auditing and started Lam Vinson & Company, LLP, with Jeff Vinson in November 2003. Effective July 1, 2013, LV&C merged its tax practice with another local firm providing tax, valuation, and financial services and formed Lam & Company PC as an independent, audit-focused firm. Russ is the President and sole stockholder in LCPC. LCPC is a member of the Lubbock Chamber of Commerce and is a Better Business Bureau Accredited Business.

Russ grew up in Plainview, Texas, and, except for two years in the international firm's New York Executive Office, has lived and practiced in West Texas his entire life. Russ has been married to Vickie for almost 36 years and has two daughters and a granddaughter.

**Tim Leonard**  
**Commercial Bank of Texas – Chief Information Officer**

Tim Leonard is the Chief Information Officer of Commercial Bank of Texas. Tim has over 16 years of banking experience and has served in various management positions including information technology, bookkeeping, proof and transit, operations and call center. His passion for banking and education has given him opportunities to speak at state and national conventions concerning IT infrastructure, management and information security. He has also worked as a private investigator and computer forensics examiner. He is a graduate of Stephen F. Austin State University and the LSU Graduate School of Banking.



**S. Scott MacDonald, Ph.D.**  
**SW Graduate School of Banking – President and CEO**  
**Edwin L. Cox School of Business, SMU - Faculty**

Scott MacDonald is president and CEO of the Southwestern Graduate School of Banking (SWGSB) Foundation, director of the Assemblies for Bank Directors, and Adjunct Professor of Finance, Cox School of Business, Southern Methodist University. He received his B.A. degree in economics from the University of Alabama and his Ph.D. from Texas A&M University. Dr. MacDonald is a frequent speaker at professional programs, banker associations and banking schools. He is the recipient of numerous teaching and research awards, and was recently inducted into the Independent Bankers Association of Texas' Wall of Heroes and Legends. He is a nationally sought after strategic planning facilitator and consultant to the financial services industry. He has served as an expert resource witness before the Texas state Senate and is a former Chairman of the Board of Directors of a Texas financial institution. Dr. MacDonald is the co-author of the best-selling textbook on banking, *Bank Management*, as well as author of numerous articles in professional and academic journals.





**Bob McDonald, Ph.D.**  
**Rawls College of Business – Professor of Marketing**

Bob McDonald is the United Supermarkets Professor of Marketing. Dr. McDonald joined Texas Tech in the fall of 2001. He earned his Ph.D. from the University of Connecticut; both a Master of Business Administration and Master of Civil Engineering at the University of Houston; and a Bachelor of Science in Civil Engineering from Columbia University.

Dr. McDonald's research interests include: strategy, organizational learning and innovation, branding, and nonprofit marketing. He has published in the Journal of the Academy of Marketing Science, Journal of World Business, the Journal of Advertising, the Journal of Macromarketing, Industrial Marketing Management, and Nonprofit and Voluntary Sector Quarterly. Dr. McDonald teaches Personal Selling and Sales Management.

He has been awarded the Chancellor's Council Distinguished Teaching Award, the highest award given by Texas Tech University for teaching. He has also won the Marketing Management Association's Teaching Excellence Award and the Texas Tech President's Excellence in Teaching Award. Dr. McDonald currently serves as the Coordinator for the Area of Marketing.



**Pat McElroy, Jr.**  
**Risk Management Partners, LLC – President**

Pat McElroy, Jr. has more than 40 years of experience in the banking industry. After graduating from Texas Christian University, he began his banking career as an examiner with the Federal Reserve Bank of Dallas and later worked for three different banks in various lending and managerial capacities. Mr. McElroy has been providing various consulting services to financial institutions since 1989 throughout the United States. He is currently President of Risk Management Partners, LLC, and oversees the firm's consulting activities, which include independent loan reviews and compliance audits.

Mr. McElroy has spoken at banking industry conferences and seminars throughout the United States. He has worked as an instructor and course developer for the Bank Administration Institute of Chicago and several other industry organizations. In addition, he has written numerous articles covering various aspects of banking which have been published in banking magazines throughout the country. He has also been quoted as a banking industry expert in various newspapers and magazines and has appeared on the Fox Business Network providing commentary on bank mergers.

Mr. McElroy is frequently called to provide expert witness testimony in various criminal and civil trials involving banking issues. A notable example was his appearance as a banking expert in one of the Whitewater trials in 1996. He has testified in more than 100 cases and his litigation clients have included banks, insurance companies, private individuals, United States Trustee, Texas Attorney General, Florida State Attorney, United States Navy JAG Corps, and the Federal Deposit Insurance Corporation.

In addition to his litigation work and consulting work for financial institutions, Mr. McElroy has provided examiner training services to the Office of the Comptroller of the Currency and the Texas Department of Banking.



**Jeff Mercer, Ph.D.**  
**Rawls College of Business, Sr. Associate Dean**  
**I. Wylie & Elizabeth Briscoe Chair in Finance**

Dr. Jeff Mercer holds the I. Wylie and Elizabeth Briscoe Chair in Finance and is Senior Associate Dean of the Rawls College of Business at Texas Tech University. He also serves on the faculty of the Texas Tech School of Banking and the Southwest Graduate School of Banking at Southern Methodist University (SWGSB). Since 2005 Mercer has been a partner in McDonald Capital Management LLC, located in Lubbock, Texas, where he helps direct the firm's investment research and management of client assets.



Prior to joining Texas Tech in 2002, Dr. Mercer was Director of Investment Research at Ibbotson Associates, a Chicago-based investment consulting firm now wholly owned by Morningstar, Inc. He also served on the Graduate Business Faculty at Northern Illinois University where he held positions as finance faculty member, Finance Department Chair, and Acting Associate Dean of the College of Business.

Dr. Mercer, or press coverage of his work, has appeared on or in Forbes, ABC World News This Morning, CNN.com, BusinessWeek, The Wall Street Journal, Barron's, USA Today, SmartMoney, Financial Times, The Motley Fool, Fox Business News, and The CBS Early Show.

Along with his colleagues Dr. Scott Hein and Dr. Drew Winters, Mercer is Executive Co-Editor of the *Journal of Financial Research*. He has received numerous recognitions and awards for his research and teaching, including the Texas Tech President's Excellence in Teaching Award and the Integrated Scholar faculty designation by the Provost at Texas Tech University.

Dr. Mercer holds a Bachelor of Science degree in finance from the University of Wyoming, and both a Master of Science and Ph.D. in Finance from Texas Tech University.

**Tanya Miller**  
**Texas Department of Banking – Senior Financial Examiner/ Review Examiner**

Tanya Miller has over 15 years of experience in the banking industry. She joined the Texas Department of Banking in 2004 as an Assistant Examiner, earned the position of Commissioned Examiner in 2009, and was promoted to Senior Financial Examiner and Review Examiner in 2014. Tanya's has led and participated in examinations of financial institutions of all sizes and conditions. She is active in the training of assistant examiners and represents the Texas Department of Banking at various schools, events, and regulatory panels hosted by banking trade associations. Prior to joining the Texas Department of Banking, Tanya held various operations-related positions at PlainsCapital Bank in the Lubbock and Fort Worth markets.

Tanya's current duties as a Review Examiner include overseeing a portfolio of approximately 80 state-chartered banks, monitoring their financial condition and regulatory compliance through examination reports, correspondence, and collaboration with federal regulators.

Tanya graduated with a BBA in Finance and Business Economics from Texas Tech University. Additionally, she attended the Southwestern Graduate School of Banking at Southern Methodist University where she graduated with academic distinction and recognition for leadership.

Tanya currently resides in Austin, Texas, with her husband and two small children. She enjoys spending time with her family outdoors exploring the beautiful Texas Hill Country.



**Chris Noon**  
**Sheshunoff & Co. – Associate**

Christopher Noon is an Associate with Sheshunoff & Co. Investment Banking, working primarily in valuation and merger and acquisition advisory services. Prior to joining Sheshunoff & Co. Investment Banking, Christopher worked as an Equity Research Analyst in New York City, where he gained experience in research, financial modeling, valuation, and written research reports on publicly traded companies within both the water and chemical industries. Christopher has spent 7 years in the financial services industry, where his teams have won industry awards for earnings estimation and stock picking. He also has operational and business analyst experience.



Christopher holds a bachelor's degree in Engineering Management, Information & Systems, and a bachelor's degree in Mathematics, both from Southern Methodist University. Christopher is a registered representative with FINRA and holds a Series 7, 63, 86 and 87 license.

**Brad Olson**  
**Olson Research – President**

Brad joined Olson Research in 1989. He has helped design three generations of ORA's financial modeling tools and now serves the firm as Chief Executive.

Under Brad's leadership the firm changed its focus from custom A/L modeling software and custom educational programs to web based service bureau products...A/L BENCHMARKS and BANKdynamics.

On a day-to-day basis, Brad works directly with bankers, examiners, and auditors, helping them measure and monitor interest rate risk. He developed and teaches the Conference of State Bank Supervisor's online course on the subject of IRR. In addition, he conducts educational seminars for various state banking associations and banking schools.

Brad received his BS in Computer Science from East Carolina University, and his MBA from Johns Hopkins University in Baltimore.

Brad has presented at several industry association conferences and taught online courses about Interest Rate Risk management.

**Dimitris Rousseas**  
**Texas Bankers Association - Deputy General Counsel**

Dimitris has spent his entire career working with deposit and lending departments of financial institutions on both the production and compliance side. He is a graduate of the University of Illinois Law School and has been with Compliance Alliance since September, 2012. Mr. Rousseas has fielded questions on a wide range of legal and compliance issues faced by community banks. Dimitris has written numerous articles for banking publication and presented on a variety of banking topics.

**David Seim**  
**Happy State Bank – Market Chairman**

David R. Seim serves as Market Chairman of Happy State Bank in Lubbock, Texas.

Seim has been active in several professional banking organizations as well as banking education. He has served as Chairman of the Independent Bankers Association of Texas, and he served as a director of the



Independent Community Bankers Association of America. He also served on the board of The Independent Bankers Bank in Dallas and was chosen to serve as Chairman of the Board in 1995. Additionally, Seim served on the board of the Southwestern Graduate School of Banking at Southern Methodist University, where he served as Dean for Bankers and Board Chairman.

Seim has been very involved with the Lubbock community during his career. He has served as chairman of the following organizations in Lubbock: United Way Campaign, Lubbock Chamber of Commerce, Lubbock Country Club, Southwest Lubbock Rotary Club, South Plains Council Boy Scouts of America, and The Texas Tech University Foundation. Additionally, he served as Chairman of the Board of the Covenant Health System, and he recently chaired a Lubbock community wide planning program called Imagine Lubbock Together. Seim's community involvement has brought him several honors including the United Way's Rita Harmon Award for Community Service, the Roy Bass Memorial Award presented by Southwest Lubbock Rotary Club, John F. Lott Distinguished Citizen Award, and he is a Silver Beaver Award recipient from the Boy Scouts of America. Additionally, Seim received the William Tinney Award for Ethics in Business which was presented at the Lubbock Chamber of Commerce's annual prayer luncheon in 2009. In 2006, he was awarded the prestigious Chairman's Award from the Independent Bankers Association of Texas for service to community banking at its annual convention in San Antonio.

Seim attended Texas Tech University and is a graduate of the Southwestern Graduate School of Banking at Southern Methodist University.

Seim is married to the former Paula Cloud and they have three grown children and six grandchildren.

### **Michael L. Stevens**

#### **Conference of State Bank Supervisors – Senior Executive Vice President**

Mike is the Senior Executive Vice President at the Conference of State Bank Supervisors (CSBS). He is responsible for leading the organization's government relations, communications, and professional development functions. Mike also serves as the principal deputy to the state banking member of the Financial Stability Oversight Council.

Prior to his appointment in September 2011, Mike served as the Senior Vice President for Regulatory Policy, representing the state banking system in the development of policy in the areas of financial stability, prudential supervision, and consumer protection. He joined CSBS in 1999 to work in all facets of CSBS's Professional Development Division.

Mike is a frequent instructor and speaker on banking policy, examinations, and financial analysis. Mike serves on the faculty of the Graduate School of Banking at Colorado. He also serves on the advisory board of the Center for Innovation in Banking and Financial Services at the University of Utah. He began his regulatory career as a bank examiner for the Iowa Division of Banking, where he served 11 years.

Mike is a graduate of the University of Nebraska at Omaha. He lives in Ashburn, Virginia with his wife, Becki, and two children.



**Sandy Sullivan**  
**Frost Bank – Senior Vice President, Fraud Management**

Mrs. Sullivan has worked for Frost Bank for 45 years and for the last 26 years she has been the statewide liaison in all external fraud matters that include forgeries; counterfeit checks; alterations; customer employee embezzlement; identity theft; debit card fraud; and elder fraud. Mrs. Sullivan's responsibilities also include being the liaison to all law enforcement agencies for Frost Bank; and in the education of Frost Bank staff, the bank's customers, as well as the community at large to proactively raise the awareness on fraud issues as well as fraud prevention.

She currently:

- Chairs the San Antonio Chapter of "ePay's (formerly known as SWACHA / Southwest Automated Clearing House Association) Fraud Reduction Committee"
- On the Board of Directors of the San Antonio Chapter of Certified Fraud Examiners
- Is a "CFE" (Certified Fraud Examiner)
- Graduate of the first San Antonio FBI's Citizens' Academy in 2002
- Graduate of the first San Antonio U.S. Marshals Services Citizens' Academy in 2012
- Member of FIAT (Fraud Investigators Association of Texas)
- Founding member of the "Bexar County Elder Fraud Task Force"
- Board of Directors for Christian Senior Services (Meals on Wheels, Grace Place, and Companionship Services)
- Member of IAFCI (International Association of Financial Crimes Investigators)
- Board of Directors for OASIS
- Member of the San Antonio Chapter of Infragard
- Board of Directors for "Crime Stoppers of San Antonio" and the bank liaison

**Tim Tivis**  
**Pinnacle Training Group – Founder & CEO**

Tim is the founder and CEO of the Pinnacle Training Group which specializes in sales, business development, leadership, strategic planning and staff performance training. Tim has 32 years of business development experience and has created businesses in the fields of financial services, organizational software and training and consulting.



Tim's awards include "Rookie of the Year" in 1985 for sales and service with The Southwest Division of The Prudential Insurance Company; The youngest president of The General Agents and Managers Association of West Texas, Who's Who Among American Small Business Owners (2004-2008) and a 10 time member of the top performing sales associates for three different companies.

Since 2005, Tim has trained over ten thousand individuals through in-person, video and webcast programs across the country and has authored three books and four online video series.



**Robert L. Triplett III**  
**Federal Reserve Bank of Dallas – Senior Vice President**

Robert L. Triplett III is a Senior Vice President of the Federal Reserve Bank of Dallas. In this capacity, he is responsible for the divisions of Banking Supervision; Credit, Risk, and Reserves Management; and Financial Industry Studies. He provides executive oversight for the supervision and regulation of bank holding companies and member financial institutions; operation of the discount window, payments system risk, and reserves maintenance functions; and research of the banking industry in the Eleventh district. In addition, Mr. Triplett co-chairs the System's executive committee responsible for setting strategic direction for technology in the Supervision function.

Mr. Triplett's prior responsibilities within the division of Banking Supervision included ensuring compliance of financial institutions with consumer laws and regulations; approving mergers and acquisitions that require Federal Reserve review and consent; and leading strategic, tactical, and financial planning for the division. Prior to joining the division of Banking Supervision, Mr. Triplett was responsible for the execution, support, and security of the Federal Reserve System's personal computing infrastructure and served as Secretary to the Federal Reserve System's executive governance committee for information technology.

Mr. Triplett joined the Federal Reserve in 1995. Throughout his career he has managed several areas; directed large, complex System projects; and served on various committees within the Federal Reserve System. Mr. Triplett holds a B.B.A. degree from Oklahoma State University and an M.B.A. from Southern Methodist University.