



TEXAS TECH UNIVERSITY
Rawls College of Business

School of Banking™

45TH ANNUAL SCHOOL OF BANKING SPEAKERS 2018

ONE WEEK. TWO YEARS. BETTER BANKERS.



Stoney Allison
Sheshunoff & Co. Investment Banking – Financial Analyst

Stoney Allison is a Financial Analyst with Sheshunoff & Co. Investment Banking, providing valuation and merger and acquisition advisory services to domestic community banks. Prior to joining Sheshunoff & Co., Stoney was a financial analyst at Lockheed Martin, worked as a junior analyst within an investment management firm and began his career with a large community bank in Texas.

Stoney completed a master's of science in Finance from The University of Texas at Dallas and holds a bachelor of business administration in Finance from Texas Tech University. While at Texas Tech, he was active in the Student Managed Investment Fund and the CFA Institute.



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.



Rick C. Boyd
First United Bank – Executive Vice President / Regional Manager

Rick C. Boyd is Executive Vice President and Regional Manager of the Lubbock and southern regional markets for First United Bank. He has served as a member of the Bank's Board of Directors since 2000. In addition, he has oversight of the Wealth Management division of the Bank as well as co-oversight of Spirit Mortgage, the Bank's mortgage division. Previously he served as Market President for Lubbock.



Rick's career began in 1980 with the Canadian Production Credit Association in Pampa, TX. In 1983 he joined Texas Commerce Bank in Amarillo, TX as Vice President in agricultural and commercial lending. Rick later joined Texas American Bank – Amarillo and its successor, Bank One, later known as Chase Bank, where he served as Senior Vice President and Manager of the commercial loan department. As President, he helped with the expansion of Herring National Bank into the Amarillo market in 1995. He remained President of Herring until 1999 when he joined First United Bank in Lubbock, TX. Rick has 38 years of agricultural and commercial lending experience in West Texas.

After graduating from Idalou High School, Rick attended Texas Tech University and received a Bachelor of Science in Agricultural Economics in 1980. Throughout his career, he has attended numerous internal banking schools in both management and lending and has held many leadership positions for civic and charitable organizations in Lubbock. He currently serves as a board member for the Southwest Council of Agribusiness, President of the Texas Tech Ag Bankers Conference, a member of the Leadership Council of the Community Health Center of Lubbock and a member of the Legislative Affairs committee for the Lubbock Chamber of Commerce.

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 Coppel, Texas and is married and has two daughters.



Gregg Bennett
Pivotal Financial Resources – President

Mr. Bennett served on the Executive Management teams of various banks going back until 1976. This banking background includes management responsibilities covering all the operational, HR, compliance and accounting areas of banks including the data processing functions. At this time, he serves as the Chief Operating Officer of Horizon Bank in Austin, TX. During his tenure, the institution has grown from around \$10 million to over \$700 million in assets.

Mr. Bennett has played a key role in the development of many innovations for the banking industry over the years. He has been a member of senior management of financial institutions for over 40 years, focusing in the operations, technology and accounting divisions. He is also an expert in the Cash Management and ACH services and has achieved the AAP (Accredited ACH Professional) designation from NACHA. Regulations and compliance issues for the operations and technology aspects of the industry are well understood and another key area of specialization. He also owns Pivotal Financial Resources which has offered ACH, IT and BSA audit services to many community banks. The company also provides other operational consulting, training and speaker services for the banking industry.

He has served on many technology and operations committees in the banking community and has been an instructor for banking courses. A trademark of his past efforts has been the use of cost effective and new technologies to improve service, efficiencies or bring new leading-edge products to the institutions. Some of the technology related projects included recommending and installing top-notch in-house data processing systems, and implementing some of the first voice response, bill payment, check imaging and Internet banking systems in the state of Texas. He also was a key player with the design, development, installation, management and promotion of several major Internet Banking and fraud detection systems. He is also serving on the TBASCO Board for the Texas Bankers Association.

Mr. Bennett received his BBA degree from the University of Texas at Austin in 1975 and also has an Associate of Science in Banking degree from Austin Community College. He formed the consulting company of Pivotal Financial Resources that specializes in improving and/or reviewing back-office operations, customized training programs for operational areas and evaluating technology issues for financial institutions. He also founded Vigilance Financial System, LLC which developed the FraudSWEEP fraud detection system that he sold in 2007.



Darlia Fogarty
Compliance Alliance – Director of Compliance & COO

Darlia Fogarty brings a wealth of knowledge and practical experience to our banks as well as our staff. After 12 years as a commissioned national bank examiner with the OCC, Darlia developed an expertise in compliance while administering examinations in banks of all sizes. She contributed as a member of the Retail Credit Team, with a Compliance Designation. Darlia also 10 years of experience as a compliance officer/auditor and 4 years as a compliance/audit consultant.

Darlia has spoken at a number of conventions, meetings and schools throughout the years. Her articles can be found in State Banking Association magazines, Compliance Alliance newsletters and several other publications. Darlia oversees the creation of tools and resources while also fielding questions from a wide range of regulatory and compliance issues faced by banks of all sizes. Part of the travel team at C/A, she can often be found speaking at compliance schools and conferences.

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.



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Scott E. Hein, Ph.D.
Rawls College of Business – Emeritus, Professor of Finance

Scott E. Hein is Emeritus, Professor of Finance, in the Rawls College of Business at Texas Tech University, where he was a recipient of many teaching, research and service awards. Hein is also currently a member of the faculty of the Texas Tech School of Banking, the Graduate School of Banking at Colorado, and the Southwest Graduate School of Banking at SMU. He is an independent director on the Board of FinPro Inc., as well as a consultant there.



Hein served as the faculty director of the Texas Tech School of Banking for most of the time from 1987 through 2016. As a result of his bank school involvement, Hein is a friend and supporter of the community banking business model, the Conference of State Bank Supervisors and their community banking program, as well as an advocate of a two-tiered banking regulatory system.

Professor Hein also served as Co-Editor of the Journal of Financial Research, along with Texas Tech University colleagues Jeff Mercer and Drew Winters, 2012-2017. His research interests are broad including financial economics, banking, monetary policy issues, as well as financial market efficiency.

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 to his high school sweetheart (over 50 years now), 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 remains 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.



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
Centennial Bank Chair
Director of the Texas Tech School of Banking

Jeff Mercer, Ph.D., is the Centennial Bank Chair in Finance and Senior Associate Dean of the Rawls College of Business at Texas Tech University. 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 faculty member, Finance Department Chair, and Acting Associate Dean of the College of Business. He currently serves as the Director of the Texas Tech School of Banking and faculty member of the Southwest Graduate School of Banking at Southern Methodist University (SWGSB).



Dr. Mercer's areas of expertise in teaching, research and consulting include valuation, investment management, and risk management through derivative securities. He is an owner/partner in McDonald Capital Management LLC, located in Lubbock, Texas, where he helps direct the firm's investment research and management of over \$180 million in investment assets.

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

MotleyFool, Fox Business News, and The CBS Early Show. He has received numerous recognitions and awards for his research and teaching, and was recently awarded “Integrated Scholar” faculty designation by the Provost at Texas Tech University.

Dr. Mercer holds a B.S. degree in Finance from the University of Wyoming, and both an M.S. and Ph.D. in Finance from Texas Tech University.

Tanya Miller
Centennial Bank – Executive Vice President / Chief Credit Officer

Tanya Miller has over 15 years of experience in the banking industry. She joined Centennial Bank in August of 2017, as a member of the executive management and advisory board member. Prior to her current position, Tanya held the position of Senior Financial Examiner/Review Examiner at the Texas Department of Banking. Additionally, before pursuing her regulatory career, Tanya held various operations-related positions at PlainsCapital Bank in the Lubbock and Fort Worth markets.

At Centennial Bank, Tanya is charged with the oversight of the bank’s credit risk management and participates in establishing the strategic direction of the organization. She supervises the credit administration, credit analysis, loan review, compliance, and internal audit functions of the bank in addition to serving on various Board and operational committees. Tanya remains active in the Independent Bankers Association of Texas and other local trade groups.

Tanya joined the Texas Department 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. During her time with the Department, she led and participated in examinations of financial institutions of all sizes and conditions as well as training assistant examiners and representing the Department various schools, events, and regulatory panels hosted by banking trade associations. Tanya’s duties as a Review Examiner included 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 Shallowater, Texas, with her husband and two small children. She enjoys spending time with her family outdoors and stays active in the local community.

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.

Chris Robinson
Bank & Trust – Director

Chris began his career in 1984 as an Assistant Examiner with The Texas Department of Banking in Lubbock, Texas. He transferred to the Department's Arlington office in 1990 and progressed through the ranks until being promoted to a Senior Examiner in 1992. In 2001, Chris was selected as the Regional Director for the Department's Houston office, where he served until 2007 when he accepted a position as head of loan review for Sheshunoff Consulting. In 2009, Chris returned to the Department of Banking as a review examiner and was later promoted to his current position as Director of Examination Support Activities.

Chris has a degree in Bachelor of Business Administration – Finance from Texas Tech University and a graduate banking degree from Southwestern Graduate School of Banking. Chris is married and has three children, sons that graduated from Texas Tech and Texas Christian and a daughter who attends Texas Tech.

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.

Drew Schulz
ALX Consulting – Senior ALM Analyst

David Seim
Happy State Bank – Market Chairman

David R. Seim serves as Market Chairman of Happy State Bank in Lubbock, Texas, and he has almost fifty years in commercial banking.

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 on the board of the Independent Community Bankers Association of America. He also served on the board of the Texas Independent 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 Dean for Bankers and later served as 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 Rotary Club, South Plains Council Boy Scouts of America, and The Texas Tech University Foundation. Additionally, he served as Chairman of the Board of Covenant Health System, and he recently chaired a Lubbock community wide planning program 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 the 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 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. He currently serves as an Advisory Director of Tri Global Energy, which is the leading wind energy developer in Texas.

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

Seim married the former Paula Cloud and they have three grown children and seven grandchildren.

Kent D. Stone

Office of the Comptroller of the Currency – Associate Deputy Comptroller

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 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. Walters

The Bank Advisory Group, L.L.C – Chairman & Managing Partner

Bob Walters established **The Bank Advisory Group** in 1989. For ten years prior to that, Mr. Walters formed and headed the community bank merger & acquisitions and bank stock valuation advisory services of Sheshunoff & Company. As a result, Mr. Walters has represented hundreds of banks through brokering selling banks, and through developing negotiating strategies, formulating pricing and transaction structure alternatives, and determining pro forma financial performance opportunities for bank buyers and bank merger partners. By representing selling banks, buyers of banks, as well as partners in "merger-of-equals" transactions for over three decades, Mr. Walters has compiled a depth and breadth of experience that is unparalleled in the community bank M&A advisory business.

Additionally, since 1980, Mr. Walters has participated in well over 1,500 client relationships involving the evaluation of both "control" and "minority" blocks of community bank stocks. In this regard, Mr. Walters has provided expert witness testimony regarding the valuation of community bank stocks, and the overall financial performance characteristics of the community banking industry. He is a recognized expert in quantifying the financial determinants of community bank value for both "control" and "minority" ownership positions, and he holds a Certified Valuation Analyst (CVA) designation from the National Association of Certified Valuators and Analysts (NACVA).

In the late 1970s and early 1980s, Mr. Walters pioneered the use of the federal "Call Report" data to design numerous bank peer group financial analysis tools that have become nationally-recognized standards in the community banking industry. Additionally, in the 1990s, Mr. Walters developed analytical tools utilizing financial and market price data derived from publicly-traded banking organizations that identify and correlate bank financial performance measures with bank stock market price performance. Consequently, Mr. Walters is well-recognized as an expert in the field of community bank financial performance analysis.

Mr. Walters is also the Managing Partner of **The Bank CEO Network**, an educational program founded in 1992 that provides current information on the banking industry to community bank presidents and chief executive officers throughout the United States. As a result of his involvement in this program, he consistently has "taken the pulse" of the community banking industry for over two decades. This constant and continuing interaction with community bank CEOs affords Mr. Walters the opportunity to identify and analyze emerging trends in product development and delivery, pricing of products and services, operational efficiency and related technological advances, economic/demographic and competitive changes, service quality evolution, marketing/sales efforts, and evolving regulatory developments, to name a few.

Prior to becoming an expert in the fields of bank mergers & acquisitions, bank financial performance analysis, and bank stock valuation, as well as an educator and trend-spotter regarding the community banking industry, Mr. Walters was a senior accountant at Touche Ross & Co. in Austin, Texas. Mr. Walters graduated from Texas A&M University with a BBA in Accounting in 1972, and is a Certified Public Accountant (CPA). The Bank Advisory Group, L.L.C., however, is not a CPA firm.



TEXAS TECH UNIVERSITY
Rawls College of Business

School of Banking

Paul Wheeler

Federal Reserve Bank of Dallas, Houston Branch – Assistant Vice President