

— 46TH ANNUAL —



TEXAS TECH UNIVERSITY
Rawls College of Business

School of Banking™

2021

— WELCOME —

As Director of the Texas Tech School of Banking, let me welcome you to its 46th annual session, and to the Rawls College of Business at Texas Tech University. This week you are joined by fellow bankers who seek to advance their careers as current or future members of their management and leadership teams. This week's program is delivered by seasoned experts in their fields, and is specifically designed to provide a greater understanding of all aspects of community bank management today and in the future. Our goal is to help participants grow professionally and become tomorrow's banking leaders.

From accounting, to leadership, to technology, year one participants will be exposed to interactive lectures and team activities, across topics that are timely, practice-oriented, and thought provoking, helping bankers "take it back to the bank." Through a nationally-recognized bank management simulator, year two participants will work in teams to build and manage a thriving virtual community bank. You will apply tools learned in year one, plus advanced material and topics covered in year two, to put knowledge into practice in a team competition. This extraordinary experience allows participants to manage a virtual bank and test multiple strategic decisions to explore how best outcomes are achieved in real banks.

We are all proud of the Texas Tech School of Banking's enduring legacy of educating today's and tomorrow's banking leaders. Enjoy the many networking opportunities, and enjoy the challenging and collegial week!



JEFF MERCER, PH.D.

DIRECTOR OF THE TEXAS TECH SCHOOL OF BANKING,
CENTENNIAL BANK CHAIR IN FINANCE AND SENIOR
ASSOCIATE DEAN OF THE RAWLS COLLEGE OF BUSINESS
AT TEXAS TECH UNIVERSITY



TEXAS TECH UNIVERSITY
Rawls College of Business
School of Banking™

YEAR I SCHEDULE

Sunday, August 11, 2019 | North End Zone, Jones AT&T Stadium, Texas Tech University
 Reception and dinner | 6:00 pm - 8:00 pm
 Kickoff Address - Tim Tivis | 6:45 pm

	Monday, August 12	Tuesday, August 13	Wednesday, August 14	Thursday, August 15	Friday, August 16
7:15 am	Breakfast	Breakfast	Breakfast	Breakfast	Breakfast
8:00 am	Developing Bank Team Dynamics Tim Tivis, Pinnacle Training Group NW 212	Risk-Return Case Study I Brad Olson, Olson Research BA 289	The ABC's of Ag Lending Rick Boyd, First United Bank NW 202	Reach 500: How Culture & Brand Leadership Grew One Community Bank Molly Carpenter, FNBC NW 202	Plenary Session: Compliance Panel David Bequeaith, TIB Kelly Goulart, IBAT Sarah Saucedo, Compliance Alliance BA 105
9:15 am	Managing Bank Performance Analysis S. Scott MacDonald, SMU and SWGSB NW 202	Risk-Return Case Study II Brad Olson, Olson Research BA 289	Bank Operations: Intermediate (9:15) Advanced (10:45) Gregg Bennett Pivotal Financial Resources NW 210	Lending is Simple, Right? A Case Study Scott Baxter, Frost Bank NW 212 Regulation: The Good, The Bad, The Ugly Michelle Hodge, Texas DoB NW 210	Advisory Board Focus Groups 9:15 - 10:15 See Breakouts
10:30 am	Break	Break	Break	Break	Break
10:45 am	Risk Management and Bank Performance S. Scott MacDonald, SMU and SWGSB NW 202	Fraud Management Sandy Sullivan, Frost Bank NW 212	Lending Intermediate (9:15) Advanced (10:45) Greg Burgess, FirstCapital Bank of Texas NW 212	Leadership Pat Hickman, Happy State Bank BA 105	10:30 BankExec Presentations & Certificate Presentations BA 105
12:00 pm	Lunch	Lunch	Lunch	Lunch	Lunch
1:00 pm	Funding the Community Bank and Bank Capital Scott Hein, Rawls College, Emeritus NW 212	Plenary Session: Legislative Update John Heasley, TBA Steve Scurlock, IBAT BA 105	Plenary Session: State of the Economy Alan Bush, FDIC BA 105	Plenary Session: Regulatory Panel Update Nathan Heizer Amy Klein David Reed Robert Triplett BA 105	
2:15 pm	Break	Break	Break	Break	
2:30 pm	Financial Basics and the UBPR Tanya Miller, Centennial Bank NW 202	Asset and Liability Management Drew Schultz, TIB NW 202	Industry Discussion and M&A Activity Dory Wiley, Commerce Street Capital NW 202	Competition, Service Quality, Pricing and Performance Bob Walters, The Bank Advisory Group NW 202	
3:45 pm	Using the UBPR: Case Studies Tanya Miller, Centennial Bank NW 202	Thinking Like a CIO: Tech Issues Facing Community Bankers Tim Leonard, Commercial Bank of Texas NW 212	Accounting and Auditing of Banks Russell Lam, Lam and Company NW 212	FinTech Shaun Richardson, Informa NW 212	
5:00 pm	Open	Open	Photos	Open	
Evening Events	5:00 - 6:30 pm Reception Rawls College of Business Patio	Reception and Dinner 4ORE! Golf	Open	6:00 pm Reception/Dinner Overton Hotel: Sunset C Keynote Speaker: Shaun Richardson	

YEAR II SCHEDULE

Sunday, August 11, 2019 | North End Zone, Jones AT&T Stadium, Texas Tech University
 Reception and dinner | 6:00 pm - 8:00 pm
 Kickoff Address - Tim Tivis | 6:45 pm

	Monday, August 12	Tuesday, August 13	Wednesday, August 14	Thursday, August 15	Friday, August 16
7:15 am	Breakfast	Breakfast	Breakfast	Breakfast	Breakfast
8:00 am	Bank Performance and Risk Management II S. Scott MacDonald, SMU and SWGSB NW 202	Funding and Managing Bank Capital II Scott Hein, Rawls College, Emeritus NW 202	BankExec Simulation Bill Chittenden, Texas State University NW 212	BankExec Simulation Bill Chittenden, Texas State University See breakouts	Plenary Session: Compliance Panel David Bequeaith, TIB Kelly Goulart, IBAT Sarah Saucedo, Compliance Alliance BA 105
9:15 am	Comparative Analysis Brad Olson, Olson Research BA 289	Asset and Liability Bank Refresher Drew Schultz, TIB NW 210	BankExec Simulation Bill Chittenden, Texas State University See breakouts	BankExec Simulation Bill Chittenden, Texas State University See breakouts	Advisory Board Focus Groups 9:15 - 10:15 See breakouts
10:30 am	Break	Break	Break	Break	Break
10:45 am	Comparative Analysis Brad Olson, Olson Research BA 289	Banking on Chaos: From DarkNet to Jurassic Park Tim Leonard, Commercial Bank of Texas NW 202	BankExec Simulation Bill Chittenden, Texas State University See breakouts	Leadership Pat Hickman, Happy State Bank BA 105	10:30 BankExec Presentations & Certificate Presentations BA 105
12:00 pm	Lunch	Lunch	Lunch	Lunch	Lunch
1:00 pm	Quickbank Simulation Brad Olson, Olson Research BA 289	Plenary Session: Legislative Update John Heasley, TBA Steve Scurlock, IBAT BA 105	Plenary Session: State of the Economy Alan Bush, FDIC BA 105	Plenary Session: Regulatory Panel Update Nathan Heizer Amy Klein David Reed Robert Triplett BA 105	
2:15 pm	Break	Break	Break	Break	
2:30 pm	Quickbank Simulation Brad Olson, Olson Research BA 289	Accounting and Auditing of Banks II Russell Lam, Lam and Company NW 210	BankExec Simulation Bill Chittenden, Texas State University See breakouts	BankExec Simulation Bill Chittenden, Texas State University See breakouts	
3:45 pm	Quickbank Simulation Brad Olson, Olson Research BA 289	From Prospect to Customer: Keys to a Winning Sales Culture Tim Tivis, Pinnacle Training Group NW 202	BankExec Simulation Bill Chittenden, Texas State University See breakouts	BankExec Simulation Bill Chittenden, Texas State University See breakouts	
5:00 pm	Open	Open	Photos	Open	
Evening Events	5:00 - 6:30 pm Reception Rawls College of Business Patio	Reception and Dinner 4ORE! Golf	Open	6:00 pm Reception/Dinner Overton Hotel: Sunset C Keynote Speaker: Shaun Richardson	

— SPEAKER BIOGRAPHIES —

SCOTT W. BAXTER

CCIFP, CWS

Mr. Baxter is Senior Vice President and statewide Consumer Residential Lending Manager for Frost, a 150 year old Texas based regional banking and financial services company. Following graduation from Texas Tech University with a BBA (finance) in 1980, Scott joined Frost in their management training program. Prior to his current role with Frost, Scott's responsibilities included managing the Private Banking divisions in Houston & San Antonio; servicing and growing a loan portfolio of companies in a variety of industries including commercial construction, transportation, distribution, manufacturing and oil & gas production. Scott earned the CCIFP (Certified Construction Industry Financial Professional) designation in 2005, and his CWS (Certified Wealth Strategist) in 2013. He serves on the Executive Committee of the Construction Financial Management Association, is a member of the Risk Management Association, and serves as Chairman of the Advisory Board of the Texas Tech University School of Banking. Scott enjoys bird hunting and is an avid cyclist.

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.

DAVID M. BEQUEAITH

TIB – BEQUEAITH BANKING SOLUTIONS – PRESIDENT/ MANAGING DIRECTOR

David M. Bequeaith is the President/Managing Director of TIB-Bequeaith Banking Solutions. David has a unique perspective as a former bank examiner, bank risk manager and for the past 27 years, a consultant to the industry. David is valued for his insight, innovation and fair feedback to the banks and financial service companies his team serves. He oversees the expanding network of professionals in Dallas, San Antonio, Kansas City and Denver and networks with bankers and other industry professionals to maintain best practices and business continuity.

Examples of recent training or speaking engagements are as follows:

- Independent Community Bankers of America (ICBA) – [1994 – 2018] Compliance Institute - [1994 – present] Bank Secrecy Act Certification Program, Annual Current Issues Conference, BSA Audio Conference Series
- Bank CEO Network - 2018
- TIB Senior Lenders Conference – [2016 – Present]

- Texas Tech Graduate School of Banking [2016 – Present]
- TIB Payments Conference – [2014 – Present]
- Bank Administration Institute (BAI) – [1999 – 2006] Annual Loan Review Conference, *National Loan Review Best Practices Survey*
- Mortgage Bankers Association of America (MBAA) [1999 – 2003] *Compliance Institute*

Summary of Experience

David has 33 years of banking experience, the past 27 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 a leader for the risk service functions of two large, accounting and consulting firms. 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.

Professional Affiliations and Education

David earned his Bachelor of Arts degree in Business Administration from Central College in Pella, Iowa (1986) and a Masters of Business Administration from Keller Graduate School of Management (1993). He has earned the following designations: Certified Regulatory Compliance Manager (CRCM) from The Institute of Certified Bankers (2005), the Credit Risk Certified Professional (CRC) designation from The Risk Management Association (2009), and the Certified Anti-Money Laundering Specialist (CAMS) from the Association of Certified Anti-Money Laundering Specialists.

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 38 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 member of the ABA CRE Real Estate Committee, as a member of the Amarillo Chamber of Commerce Governmental Affairs Committee, as an annual speaker at the Texas Tech School of Banking, and as a member of the business advisory council of the Amarillo Area Foundation. He has previously served as a Trustee for the Texas Presbyterian Foundation, as an advisory council member of the Rawls College of Business

Administration at Texas Tech University, as an advisory member of the Texas Tech School of Banking, as a board member of the Amarillo Chamber of Commerce, as a board member of and past board chairman of the Boys & Girls Club of Amarillo, as a board member and Treasurer of Carenet Crisis Pregnancy Center of Amarillo, as a board member and Treasurer for the Texas Panhandle Builders Association, as past President of Goodwill Industries of Amarillo, as a 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 and as a member of the Budget & Finance and Strategic Planning Committees with Westminster Presbyterian Church.

Greg is married to Sherry and has two daughters: Jennifer Burgess of Sugarland and Sheridan Strawn and her husband Jerry Strawn of Lubbock.

ALAN C. BUSH

FEDERAL DEPOSIT INSURANCE CORPORATION – REGIONAL MANAGER

Alan Bush has worked in the FDIC's Division of Insurance and Research (DIR) in Dallas, Texas since the division began 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 poses 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 church and community of Coppell, Texas and is married and has two daughters.

MOLLY CARPENTER

FNBC BANK, VICE PRESIDENT OF MARKETING & PUBLIC RELATIONS

Molly Carpenter is a fourth generation community banker and Vice President of Marketing & Public Relations at FNBC Bank in Ash Flat, AR. Molly joined FNBC over five years ago following the Great Recession and immediately after the bank converted from a national charter to a state charter. The bank quickly realized its recent name change was an opportunity to not only put a fresh coat of paint on its visual

brand, but to establish brand leadership frameworks that would lay the foundation for a strong culture and properly articulate its market value add.

In her session, Molly will share insights, best practices and rationale in tackling a name and visual rebrand of a 100+ year old community bank. She'll also share about FNBC's journey to Reach 500, an internal initiative to grow the bank from \$340 million in assets to \$500 million in a short, aggressive timeframe, which launched in partnership with the rollout of its Brand Leadership Frameworks. As of June 30, 2019, FNBC had \$485 million in assets.


Molly earned a Bachelor of Science in Journalism with an emphasis in Public Relations with a minor in Marketing from Arkansas State University and a Master of Business Administration from John Brown University. She completed the Graduate School of Banking at Colorado in 2017. In 2015, Arkansas Business, the state's weekly business journal, named her one of its 20 in their 20s: The New Influentials, and ICBA named her one of the top 20 community bankers on Twitter.

FNBC was recognized by American Banker Magazine as one of the Best Banks to Work For in 2015, 2016 and 2018. Arkansas Business also named them one of the Top Five Best Places to Work in Arkansas in 2018, the only bank to rank in the Top Five.

WILLIAM T. CHITTENDEN

ASSOCIATE DEAN FOR GRADUATE PROGRAMS IN THE MCCOY COLLEGE OF BUSINESS ADMINISTRATION AT TEXAS STATE UNIVERSITY

Dr. William T. Chittenden is the Associate Dean for Graduate Programs in the McCoy College of Business Administration at Texas State University. Dr. Chittenden earned a B.B.A. in finance and an M.S. in Economics from the University of Texas at El Paso, and a Ph.D. in Finance from Texas Tech University. He has previously taught at the University of Colorado – Denver and Northern Illinois University. Professor Chittenden specializes in short-term financial management and financial markets & institutions. Dr. Chittenden is a past president of both the Academy of Financial Services and the San Antonio Treasury Management Association. In addition, he is on the faculty of the Southwestern Graduate School of Banking at Southern Methodist University. He currently serves on the Leadership Council of Our Lady of Wisdom University Parish and is an ex-officio member of the Texas Association of Counties' County Investment Education Committee. He has been quoted on KUT radio, in USA Today, the Austin American-Statesman, and other national and regional periodicals. Dr. Chittenden has published articles in the Financial Review, the Journal of Financial Planning, the Journal of Portfolio Management, and the Journal of Investing, among others. He has served as a consultant to the Bank of Montreal/Harris, ABN/AMRO,



Household International, Fitzsimons Federal Credit Union, TAP Pharmaceuticals, Ozona Bank, and other regional, national, and international firms. He speaks regularly to professional organizations across the United States and Canada on a variety of financial and economic topics.

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 – 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 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 numerous banker education positions, Hein is a friend and supporter of the community banking business model, the Conference of State Bank Supervisors, 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, Hein was diagnosed in 2006 with stage 4 melanoma cancer, and given 6 months to 2 years to live. Through the grace of God, wonderful support from family, friends, caregivers, and advances in medicine, he remains a "cancer survivor" today.)

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.

J. PAT HICKMAN

HAPPY STATE BANK & TRUST CO. – CHAIRMAN AND CEO

J. Pat Hickman is Chairman & CEO of Happy State Bank & Trust Co. domiciled in Happy, Texas. A banker for 43 years, he has held this position for the past 29 years. He has led his bank from the 812th largest (out of 880 banks in Texas in 1990) with one location and 6 employees, to the 19th largest bank (currently 435 banks) with 41 locations and 724 employees. The bank also owns GoldStar Trust Company doing business in all 50 states – the largest trustee in the nation for self-directed precious metals IRAs. In 2018, *Forbe's Magazine* ranked Happy State Bank as the 3rd Best Bank in Texas. Hickman has served as a board member and chair of several community and banking organizations, including his service as past chair of the Independent Bankers Association of Texas. He was recently appointed by Texas Governor Greg Abbott to a three-year term on the Texas Economic Development Corporation. He attended Texas Tech University and West Texas A&M University.

MICHELLE HODGE

TEXAS DEPARTMENT OF BANKING – REVIEW EXAMINER

Michelle Hodge has been a regulator with the Texas Department of Banking (TDB) for 11 years. Michelle worked for 10 years as a field examiner in the San Antonio and Houston Regions. In 2018 she moved to Austin, Texas to become a Review Examiner. Prior to working for the TDB, Michelle worked at a De Novo institution while finishing her degree at Texas Tech University.

AMY KLEIN

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 28 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.

JEFF MERCER, PH.D.

CENTENNIAL BANK CHAIR IN FINANCE AND SENIOR ASSOCIATE DEAN OF THE RAWLS COLLEGE OF BUSINESS AT TEXAS TECH UNIVERSITY

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. He also serves as the Director of the Texas Tech School of Banking and is a faculty member of the Southwest Graduate School of Banking at Southern Methodist University (SWGSB). Dr. Mercer 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 approximately \$200 million in investment 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.

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.

SHAUN RICHARDSON

INFORMA FINANCIAL INTELLIGENCE – SENIOR VICE PRESIDENT

Shaun is Senior Vice President of Informa Financial Intelligence and leads the benchmarking and applied analytics division of its banking business. In this role, Shaun oversees all product offerings and works closely with clients to ensure their success consuming IFI's rich set of data and insights and delivering innovative solutions. Prior to joining Informa Financial Intelligence in 2018, Shaun spent 13 years at ICON Advisory Group and was responsible for all analytical offerings across mortgage and consumer lending. Before his time at ICON, Shaun spent 10 years consulting with Fortune 500 companies focused on business strategy and analytics. Shaun has an M.S. degree in Information Systems and Quantitative Sciences from Texas Tech University. He frequently speaks at industry conferences and enjoys traveling and spending time with his wife (a fellow Red Raider) and two incredible daughters.

DAVID REED

TEXAS DEPARTMENT OF BANKING – REGIONAL DIRECTOR

A native Texan, Mr. Reed is originally from Friona, Texas, and is a graduate of Texas Tech University where he received a BBA in Finance with additional emphasis on Agricultural Economics. He is also a graduate of the Graduate School of Banking at Colorado. He was a member of the Beta Gamma Sigma (BGS) and the Golden Key National Honor Society. Mr. Reed lives in Lubbock and is married with two sons.

Mr. Reed has over 24 years of experience in the regulation and supervision of financial service providers and has held a number of other positions with the Texas Department of Banking, including Field Examiner and Regional Review Examiner.

Named Regional Director in November of 2018, his responsibilities include regulation and supervision of 60 banks in the West Texas Region with total assets of over \$26.4 billion with 12 examiners in the field. The West Texas Region covers the territory West of Eastland to El Paso, the Texas Panhandle down past San Angelo.

SARAH SAUCEDA

COMPLIANCE ALLIANCE – ASSOCIATE GENERAL COUNSEL

Sarah serves as Associate General Counsel for Compliance Alliance and is a licensed attorney in the state of Texas. She is an Honors Program graduate who graduated summa cum

laude from Lamar University in Beaumont, Texas where she received her bachelor's degree. While attending law school at Baylor University, Sarah focused on the financial aspects of the law—turning her attention on secured transactions and the Uniform Commercial Code. Before coming to Compliance Alliance, she worked at Frost Bank within their Credit Administration Department. As one of the C/A advisors, Sarah helps banking professionals with a wide range of regulatory and compliance questions. She is also one of our featured authors & presenters and co-hosts a monthly discussion amongst compliance professionals.

DREW SCHULTZ

ALX CONSULTING – SENIOR ALM ANALYST

Drew Schulz is Senior ALM Analyst in the ALX Consulting department at TIB in Dallas. He's been in this capacity from day 1, and has worked at TIB for 7 years. ALX Consulting provides approximately 230 banks all over the country with their ALX Asset Liability Reports and consulting advice.

STEVE SCURLOCK

IBAT – DIRECTOR OF GOVERNMENT RELATIONS

Steve Scurlock has served as Director of Government Relations for the Independent Bankers Association of Texas (IBAT) since 1995. In that capacity, he is directly responsible for state and federal legislative and regulatory activities.

He previously served as Senior Vice President at the Texas Bankers Association, and prior to that was Deputy Banking Commissioner of the Texas Department of Banking from 1987 through mid-1991.

He started his banking career as a teller while attending college. Following graduation from Texas Tech University with a BBA in Finance, Scurlock served as a state bank examiner and went on to hold executive positions in several Texas banks.

Scurlock grew up in Austin, and is a graduate of the Southwestern Graduate School of Banking at SMU and the Texas Tech School of Banking. He is married with two sons and two grandsons.

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 and Credit, Risk, and Reserves Management. 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 Federal Reserve District.

Triplett serves as chairman of the Business Technology Council, a committee representing all business lines in the Federal Reserve System. The council is responsible for working with the System's chief information officer to establish, prioritize, and implement technology across the enterprise. In addition, he chairs the Executive Technology Committee for the Supervision & Regulation function.


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.

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.

DORY A. WILEY

COMMERCE STREET HOLDINGS, LLC – PRESIDENT & CEO

Dory A. Wiley, CFA, CPA, CVA is President & CEO of Commerce Street Holdings, LLC, the holding company for Commerce Street Capital, LLC (“CSC”), a FINRA-member broker/dealer and Commerce Street Investment Management, LLC (“CSIM”), an SEC-registered investment advisor. Since co-founding the firm in 2007, his primary focus has been the management and growth of the broker dealer and the creation of investment funds that specialize in financial institutions, retirement plans, institutional portfolio management, and related products. Mr. Wiley is frequently quoted in the media, and regularly speaks at

universities, conferences and seminars regarding corporate finance portfolio’s and asset allocation, as well as alternative investments. He has also made numerous appearances on Fox Business News and CNBC. He has testified as an expert witness on bank and securities valuations, and written articles for various periodicals.

Mr. Wiley serves on the Boards and Investment Committees of multiple investment funds. Those funds have included SBICs (Independent Bankers Capital Fund), Bank Hedge and Private Equity funds (Keefe Managers, Keefe Partners, Keefe Rainbow Partners, Service Equity Partners, Genesis Partners, and Commerce Street Financial Partners) and debt funds (Commerce Street Income Partners I and II). He formerly served as a member of the Board of Trustees of the Teacher Retirement System of Texas (“TRS”), an approximately \$30 billion pension fund where he was Chairman of the Investment Committee, Chaired the Alternative Assets Committee and served on Compensation, CIO recruiting, Audit, and Government Committees. During his tenure, TRS went from a bottom quartile performer to the number one ranked public pension fund in the country in its asset size group was the 5th largest public pension plan in the country.

Mr. Wiley has over 25 years of experience in commercial and investment banking and investment management. Prior to his current position with Commerce Street, Mr. Wiley was President of SAMCO Capital Markets, LLC, which he joined in August, 1996. Prior to SAMCO, he was Vice President and Manager of the Financial Institutions Group at Rauscher Pierce Refsnes, now RBC Capital Markets.

Mr. Wiley has also been an advisory board member to numerous small banks throughout the country. He is a member of the AICPA, Texas Society of CPAs, the Dallas Society of Financial Analysts, the National Association of Certified Valuation Analysts, and the CFA Institute. He holds series 24, 7, 63, 66 and 65 securities licenses, and is currently serving on a FINRA regulatory committee. He is a member of the National Association of Corporate Directors and also serves or has served on several charitable boards/advisory boards including the Liberty Institute, the Cotton Bowl Committee, Texas Tech Red Raider Club, the Texas Tech Rawls School of Business, the Texas Tech Foundation Board, the Baylor Health Care Systems Foundation, the SMU Cox School of Business Mentor Board, the University of North Texas Library Board, the Dallas Health and Human Services Commission, and the Park Conservancy Board.

Mr. Wiley received a BBA in Finance and Accounting from Texas Tech University, and an MBA from Southern Methodist University.



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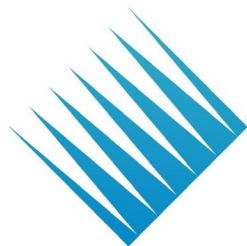
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