

— 47<sup>TH</sup> 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 47th 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.**

CENTENNIAL BANK CHAIR IN FINANCE, EXECUTIVE  
DIRECTOR OF THE TEXAS TECH SCHOOL OF BANKING,  
EXECUTIVE DIRECTOR OF THE E.W. AND J. DAVID  
WILLIAMS INSTITUTE FOR COMMUNITY BANKING AND  
FINANCE AT TEXAS TECH UNIVERSITY



TEXAS TECH UNIVERSITY  
Rawls College of Business  
**School of Banking™**

# YEAR I SCHEDULE

Sunday, August 8, 2021 | North End Zone, Jones AT&T Stadium, Texas Tech University  
Reception and dinner | 6:00 pm - 8:00 pm

	Monday, August 9	Tuesday, August 10	Wednesday, August 11		Thursday, August 12	Friday, August 13
7:15 am	<b>Breakfast/Photos</b>	<b>Breakfast</b>	<b>Breakfast</b>		<b>Breakfast</b>	<b>Breakfast</b>
8:00 am	Financial Basics and the UBPR  Tanya Miller, BAT Investments  NW 212	Risk-Return Case Study I  Brad Olson, Olson Research  NW 212	The ABC's of Ag Lending  Rick Boyd, First United Bank  NW 212		David R. Seim Memorial Lecture: How to be a High-Performance Bank  Scott Dueser, First Financial Bank  BA 105	Lending is Simple, Right? A Case Study  Scott Baxter, Frost Bank  NW 212
9:15 am	Using the UBPR: Case Studies  Tanya Miller, BAT Investments  NW 212	Risk-Return Case Study II  Brad Olson, Olson Research  BA 212	Credit  Merrill Reynolds, Reynolds Williams Group  NW 212		Regulation: The Good, The Bad, The Ugly  Michelle Hodge, Industry Bancshares, Inc.  NW 212	Advisory Board Focus Groups 9:15 - 10:15  See Breakouts
10:30 am	<b>Break/Photos</b>	<b>Break</b>	<b>Break</b>		<b>Break</b>	<b>Break</b>
10:45 am	Funding the Community Bank and Bank Capital  Scott Hein, Rawls College, Emeritus  NW 212	Fraud Management  Sandy Sullivan  NW 212	Bank Operations I  Greg Bennett, Pivotal Financial Resources  NW 202	Credit  Merrill Reynolds, Reynolds Williams Group  NW 212	Creating & Maintaining Competitive Advantage in a Rapidly Evolving Community Banking Landscape  Brett McDowell, MGB Consulting  NW 212	10:30 BankExec Presentations & Certificate Presentations  BA 105
12:00 pm	<b>Lunch</b>	<b>Lunch</b>	<b>Lunch</b>		<b>Lunch</b>	<b>Lunch</b>
1:00 pm	Managing Bank Performance Analysis  Scott MacDonald, SMU and SWGSB  NW 212	Plenary Session: Regulatory Panel Update  Amy Klein, OCC Joseph Meade, FDIC David Reed, TDoB Robert Triplett, FRB Dallas  BA 105	Bank Operations II  Greg Bennett, Pivotal Financial Resources  NW 202	Credit  Merrill Reynolds, Reynolds Williams Group  NW 212	Plenary Session: Legislative Update  John Heasley, TBA Steve Scurlock, IBAT  BA 105	
2:15 pm	<b>Break</b>	<b>Break</b>	<b>Break</b>		<b>Break</b>	
2:30 pm	Risk Management and Bank Performance  Scott MacDonald, SMU and SWGSB  NW 212	Thinking Like a CIO: Tech Issues Facing Community Bankers  Tim Leonard, Commercial Bank of Texas  NW 212	Industry Discussion and M&A Activity  Dory Wiley, Commerce Street Capital  NW 212		Reach 500: How Culture & Brand Leadership Grew One Community Bank  Molly Day, FNBC  NW 212	
3:45 pm	Leadership  J. Pat Hickman, Happy State Bank  NW 212	Asset / Liability Management  Barbara Jeffries, TIB  NW 212	Accounting and Auditing of Banks  Russell Lam, Carr, Riggs & Ingram  NW 212		Developing Bank Team Dynamics  Tim Tivis, Pinnacle Training Group  NW 212	
5:00 pm	<b>Group Photos</b>	<b>Open</b>	<b>Photos</b>		<b>Open</b>	
Evening Events	5:00 - 6:30 pm Reception  Rawls College of Business West Courtyard	6:00 - 8:00 pm Reception and Dinner  4ORE! Golf	Open		6:00 - 8:00 pm Reception/Dinner Frazier Alumni Pavilion 6:15 pm Panel	



# YEAR II SCHEDULE

Sunday, August 8, 2021 | North End Zone, Jones AT&T Stadium, Texas Tech University  
Reception and dinner | 6:00 pm - 8:00 pm

	Monday, August 9	Tuesday, August 10	Wednesday, August 11	Thursday, August 12	Friday, August 13
7:15 am	<b>Breakfast</b>	<b>Breakfast</b>	<b>Breakfast</b>	<b>Breakfast</b>	<b>Breakfast</b>
8:00 am	Bank Performance and Risk Management II  S. Scott MacDonald, SMU and SWGSB  NW 210	Funding and Managing Bank Capital II  Scott Hein, Rawls College, Emeritus  NW 210	Treasury Management Solutions  Amber Dean, City Bank  NW 210	David R. Seim Memorial Lecture: Be a High Performance Banker  Scott Dueser, First Financial Bank  BA 105	Team Preparation for BankExec Presentations  See breakouts
9:15 am	Comparative Analysis  Brad Olson, Olson Research  BA 289	Accounting and Auditing of Banks II  Russell Lam, Carr, Riggs & Ingram  NW 210	Asset/Liability Management Refresher  Bill Chittenden, Texas State University  NW 210	BankExec Simulation  Bill Chittenden, Texas State University  See breakouts	Advisory Board Focus Groups 9:15 - 10:15  See breakouts
10:30 am	<b>Break</b>	<b>Break</b>	<b>Break</b>	<b>Break</b>	<b>Break</b>
10:45 am	Comparative Analysis  Brad Olson, Olson Research  BA 289	From Prospect to Customer: Keys to a Winning Sales Culture  Tim Tivis, Pinnacle Training Group  NW 210	BankExec Simulation  Bill Chittenden, Texas State University  See breakouts	BankExec Simulation  Bill Chittenden, Texas State University  See breakouts	10:30 BankExec Presentations & Certificate Presentations  BA 105
12:00 pm	<b>Lunch/Photos</b>	<b>Lunch</b>	<b>Lunch</b>	<b>Lunch</b>	<b>Lunch</b>
1:00 pm	Quickbank Simulation  Brad Olson, Olson Research  BA 289	Plenary Session: Regulatory Panel Update  Amy Klein, OCC Joseph Meade, FDIC David Reed, TDoB Robert Triplett, FRB Dallas  BA 105	Trips & Traps That Can Stall or Stop Your Career  Dave Nowling, RBSlade & Associates, LLC  NW 210	Plenary Session: Legislative Update  John Heasley, TBA Steve Scurlock, IBAT  BA 105	
2:15 pm	<b>Break/Photos</b>	<b>Break</b>	<b>Break</b>	<b>Break</b>	
2:30 pm	Quickbank Simulation  Brad Olson, Olson Research  BA 289	Credit  Merrill Reynolds, Reynolds Williams Group  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	Credit  Merrill Reynolds, Reynolds Williams Group  NW 210	Banking on Chaos: Building Resilient Operations  Tim Leonard, Commercial Bank of Texas  NW 202	BankExec Simulation  Bill Chittenden, Texas State University  See breakouts	
5:00 pm	<b>Open</b>	<b>Open</b>	<b>Photos</b>	<b>Open</b>	
Evening Events	5:00 - 6:30 pm Reception  Rawls College of Business West Courtyard	6:00 - 8:00 pm Reception and Dinner  4ORE! Golf	Open	6:00 - 8:00 pm Reception/Dinner Frazier Alumni Pavilion 6:15 pm Panel	

## — 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; Commercial Banking including 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 served 3 terms 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.

### 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 40 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, Board member of the Caprock Business Finance Corp (SBA 504 program) and a member of the Legislative Affairs committee for the Lubbock Chamber of Commerce.

## 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.

## MOLLY DAY

**FNBC BANK – SENIOR VICE PRESIDENT, CHIEF DEPOSIT AND CHIEF MARKETING OFFICER**

Molly Carpenter Day is a fourth generation community banker and Senior Vice President, Chief Deposit and Chief Marketing Officer at FNBC Bank in Ash Flat, AR. Molly joined FNBC over seven 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 time frame, which launched in partnership with the roll out of its Brand Leadership Frameworks. Today, FNBC is \$613 million in assets. Additionally, she will discuss how FNBC's culture weathered the 2020 Covid-19 pandemic and lessons learned.

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. This year, she was named one of ICBA's 40 Under 40s: 2021's Emerging Community Leaders. 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, 2019, and 2020. Arkansas Business also named them one of the Best Places to Work in Arkansas in 2018, 2019, 2020 and again in 2021.

## AMBER DEAN

**CITY BANK – SENIOR VICE PRESIDENT, TREASURY MANAGEMENT SOLUTIONS**

Amber Dean is Senior Vice President for Treasury Management Solutions at City Bank. She manages business banking relationships by assisting with customer's commercial deposit accounts in order to help manage their day to day cash flow and increase operating efficiencies through the use of City Bank's state of the art Treasury Management products.

Amber graduated from Texas Tech with a degree in Family Financial Planning and has over 20 years of banking experience. Her expertise includes customer service, business development, marketing, strategic planning, multi-disciplinary team management, project development, delivery and implementation. Additionally, she continued her education by attending and graduating from the Texas Tech School of Banking and The Independent Banker's Association of Texas Bank Operation's Institute.



In the community, she is an active member in charitable organizations, holding various positions with the Lubbock Area United Way, including Campaign Chair in 2016, when she and her Campaign Cabinet were the first to raise over \$6,000,000. Additionally, Amber has served in various capacities from Committee Member to Board Chair with organizations such as the YWCA, Lubbock ISD Foundation for Excellence and Guadalupe-Parkway Neighborhood Centers. In 2009, she was named a recipient of the Top 20 Under 40 in Lubbock award granted by the Lubbock Chamber of Commerce.

Amber and her husband, Rob, have two daughters, Madison and Ryleigh.

## SCOTT DUESER

**FIRST FINANCIAL BANKSHARES INC. AND FIRST FINANCIAL BANK N.A.**  
– CHAIRMAN, PRESIDENT AND CEO

Scott Dueser received a BBA in Finance and Accounting from Texas Tech University in 1975 and graduated from the Southwestern Graduate School of Banking at Southern Methodist University in 1981.

He started his banking career in 1971 and joined First National Bank of Abilene in 1976. He is presently Chairman, President and Chief Executive Officer of First Financial Bankshares, Inc. and First Financial Bank N. A.

Scott has served as Chairman of Texas Bankers Association, as President of American Institute of Banking, and in 2018, he served as the Chairman of the International Financial Conference (IFC). He served on Texas Tech University's Board of Regents from 2005-2009 as Board Chairman 2008-2009. In 2006, Scott received the Rawls College of Business Distinguished Alumni Award from his alma mater. He was named Abilene's Outstanding Citizen of the Year by the Abilene Chamber of Commerce in 2009. In 2013, he received the Distinguished Alumni Award from the Southwestern Graduate School of Banking. Scott was honored by the Abilene Council, Boy Scouts of America, with the Distinguished Eagle Scout Award and the Distinguished Citizen Award in 2014. In 2015, he was elected to the Texas Bankers Hall of Fame. In 2019, he was named Distinguished Alumni by the Texas Tech Alumni Association. In 2020 named Community Hero by the Abilene Reader's Choice Awards, 2020 Texas Tech Boards of Regents announced renaming of Excellence in Banking Program Director Endowment to F. Scott Dueser Chair for Excellence in Banking, and in 2021 F. Scott Dueser was honored as a Texas Heritage Community Banker by Texas Bankers Association. Scott currently serves as Chairman of the Board, Rawls College of Business Excellence in Banking Advisory Board, Chairman of the United Way of Abilene Foundation Board, Texas Tech Alumni Association, ABA Foundation Board of Directors, Texas Tech Free Market Institute and the Texas State History Museum Foundation

## 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 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, and one great granddaughter. (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.)

## J. PAT HICKMAN

**HAPPY STATE BANK & TRUST CO. – CHAIRMAN**

J. Pat Hickman is Chairman of Happy State Bank & Trust Co. domiciled in Happy, Texas and Founder, President and Chairman of the bank's holding company, Happy Bancshares, Inc. A banker for 46 years, he served ‘Happy’ as CEO for 30 years. He 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 395 banks) with 61 locations and 900+ employees. He has served on several other boards/committees and currently sits as a board member for the Texas Tech Foundation, the Panhandle-Plains Historical Society, The Cultural Foundation of the Texas Panhandle and the Amarillo Community Prayer Breakfast. In 2019 Hickman was 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

**INDUSTRY BANCSHARES INC. – ENTERPRISE RISK MANAGEMENT AND REGULATORY LIAISON**

Michelle N. Hodge has over a decade of banking and regulatory experience. In September, she will begin a new role at Industry Bancshares, Inc. as Enterprise Risk Management and Regulatory Liaison. Prior to Industry Bancshares, Inc. she worked for the Texas Department of Banking (TDB) for 13 years.

At the TDB, Michelle received her commission in 2013 and was promoted to Review Examiner in 2018. Her portfolio consisted of banks and trust companies totaling approximately \$127 billion in assets. In February of 2020, she became the Director of Strategic Support overseeing

policies and procedures, the commissioning process, staff training and tracking legislation affecting the Department and the state's financial system.

In 2017, Michelle graduated from the Graduate School of Banking in Colorado (GSBC). She is currently an instructor at the GSBC and the Texas Tech School of Banking. She also serves on the Texas Tech School of Banking Advisory Board and the E.W. and J. David Williams Institute for Community Banking and Finance at Texas Tech University Advisory Council. Michelle graduated from Texas Tech University in 2007 with a B.B.A. in Management. She resides in Austin with her husband, Stephen, and their dogs, Gustav and Fernando, and enjoys traveling the world as much as possible.

## BARBARA JEFFRIES

**TIB, N.A. – SENIOR VICE PRESIDENT & ALX MANAGING DIRECTOR**

Barbara Jeffries is Senior Vice President and ALX Managing Director at TIB. ALX specializes in Asset Liability Management and Interest Rate Risk reporting for over 200 community banks. Barbara Jeffries is based in our corporate headquarters located in Farmers Branch, Texas, and oversees ALX operations and the development, testing and implementation of all ALX products. Barbara assists clients nationwide with modeling expertise, capturing special balance sheet circumstances and providing professional ALM and IRR support. She regularly consults with Bankers, Federal Regulators and State Regulators in achieving a higher level of understanding on the reports, valuations, assessments and tools provided by ALX.

In her role as Senior Vice President, she serves the Treasury Management function in measuring, monitoring and controlling interest rate risk and stress testing. Barbara serves as Secretary of the Directors' Asset Liability Management Committee.

### SCHOOLS

- Southwestern Graduate School of Banking (SWGSB) Class of 51 at Southern Methodist University, Dallas, TX, June 2010.
- Bank Operations Institute (BOI) at Texas A & M University, Commerce, TX, October 2002.
- Bachelor of Business Administration at Stephen F. Austin State University, Nacogdoches, TX, August 1999.

## 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

### CARR, RIGGS & INGRAM – PARTNER

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 thirty (30) years experience in accounting and financial management; over twenty-six (26) 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 as a director and Treasurer at Lubbock Meals on Wheels and chair of the finance/audit committee, on the advisory board for the Texas Tech University School of Banking (and serves as an instructor for bank accounting and auditing Year 1 and 2 courses), and has been a multi-year sponsor for both of these organizations. Russ has also served 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, and NMSCPA.

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

- integrated financial statement, internal control (in accordance with Federal Deposit Insurance Corporation Improvement Act ("FDICIA") requirements), and HUD audits of a \$2.5+ billion


bank holding company with branches in Texas and New Mexico, financial statement audits for multiple other banks and credit unions, directors exams, and other services to banks and credit unions, including outsourced internal audit (he also operated an outsourced regulatory compliance firm for several years);

- Sarbanes-Oxley ("SOX") compliance, management testing, and advisory services for three (3) associations in the Farm Credit System (he headed SOX implementation for two associations and performed compliance, management testing, and advisory services for another, he also assisted two large public companies in the oil & gas service industry with SOX implementation and subsequent management testing at one);
- 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 (also in Canada and suppliers in China and Greece), a multi-state franchiser and distributor, a limited liability company that manages oil & gas producing affiliates and issues significant public debt to support these activities, churches and related schools and foundations (and other foundations), and employee benefit plans;
- Various other services to a number of other clients, including accounting & advisory services for several not-for-profits.

Lam & Company was merged into Carr, Riggs & Ingram, CPAs and Advisors, on July 1, 2019 and Russ became an audit partner in the Lubbock office. CRI is a Top 25 public accounting firm in the U.S. and a member of PrimeGlobal, a worldwide association of independent accounting firms and business advisors. CRI has a large financial institutions practice serving over 175 financial institutions with attest, internal audit, regulatory compliance, loan review, and FFIEC IT audit services. CRI also has substantial practices in captive insurance, construction, governments, healthcare, insurance, manufacturing & distribution, nonprofits, and other industries. CRI also operates a portfolio of companies offering a suite of professional service solutions ( <https://www.cricpa.com/portfolios/> ). Russ continues his practice with CRI today.

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.





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.

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 sixteen (16) 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 (LCPC) as an independent, audit-focused firm. Russ was the President and sole stockholder in LCPC. LCPC was a member of the Lubbock Chamber of Commerce and a Better Business Bureau A+ 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 40 years and has two daughters, two granddaughters, and a grandson.

## 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, DIRECTOR OF THE ASSEMBLIES FOR BANK DIRECTORS, EDWIN L. COX SCHOOL OF BUSINESS, SMU - FACULTY**

S. 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. Prior to joining SMU he served on the faculty of Texas Tech University and was a consultant at RRC Inc., an economics consulting firm in Bryan College Station. 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* in its 8th edition, as well as author of numerous articles in professional and academic journals.

## BRETT McDOWELL

**MGB INTERESTS, LLC – PRINCIPAL, INVESTOR AND ENTREPRENEUR**

C. Brett McDowell is the principal, investor and entrepreneur at MGB Interests, LLC. He is currently engaged in an array of finance-related activities including venture capital, private-equity and Fintech. Prior to focusing his efforts on MGB, McDowell spent nearly 15 years in Texas community banking as an officer, executive, board member and shareholder of a \$1 B asset-class organization. His areas of expertise include mergers and acquisitions, strategic planning and execution, cultural enhancement, building and leading teams, lending and credit, new market identification and development and managing operational involvement at all levels. He is keenly focused on the integration of traditional community bank "special sauce" and technology in the new era of financial services.

McDowell holds an MBA from Texas Tech University and a Graduate Banking Degree from the Southwestern Graduate School of Banking at SMU. He also holds a certification from the Wharton School in Fintech & Transformative Financial Services and is nearing completion of the Advanced Leadership Program at TCU.

Brett is a current board member of the Texas Lyceum in addition to several state and locally appointed board positions. He was elected to a 3-year term on the board of Directors of the Independent Banker's Association of Texas in 2019 and was named the first ever Chairman of its Emerging Technologies Task Force in 2020. Brett has been involved with the Bank Advisory Group as a member of its Bank CEO Network since 2015 and credits this organization with helping him "learn the ropes" of bank analysis and performance enhancement.

## JOE MEADE

**FEDERAL DEPOSIT INSURANCE CORPORATION – ASSISTANT REGIONAL DIRECTOR, DIVISION OF RISK MANAGEMENT SUPERVISION**

Joe Meade is an Assistant Regional Director in the Risk Management Supervision division in the Dallas Regional Office. Mr. Meade began his career with the FDIC in 1984 as an Assistant Examiner in the Wichita, Kansas Field Office. He was promoted to the position of Case Manager in the Dallas Regional Office in 1990. Mr. Meade was promoted to the position of Assistant Regional Director in 2008 and was promoted to the position of Acting Deputy Regional Director in the Dallas Region in 2010. In 2014 and 2016, he served as the Acting Deputy Regional Director in the San Francisco Region. He has served as an Acting Section Chief in the Large Bank Section and the Enforcement Action Section in Washington, D.C. Mr. Meade has a Bachelor's of Science degree in Business from Fort Hays State University, Hays, Kansas and is a graduate of the Graduate School of Banking, Madison, Wisconsin.

## JEFF MERCER, PH.D.

**CENTENNIAL BANK CHAIR IN FINANCE, EXECUTIVE DIRECTOR OF THE TEXAS TECH SCHOOL OF BANKING, EXECUTIVE DIRECTOR OF THE E.W. AND J. DAVID WILLIAMS INSTITUTE FOR COMMUNITY BANKING AND FINANCE AT TEXAS TECH UNIVERSITY**

Jeff Mercer, Ph.D., is the Centennial Bank Chair in Finance, Executive Director of the Texas Tech School of Banking, and Executive Director of the E.W. and J. David Williams Institute for Community Banking and Finance at Texas Tech University. He also serves on the faculty of the Southwest Graduate School of Banking (SWGSB) at Southern Methodist University. Dr. Mercer is a principal of McDonald Capital Management LLC, a Registered Investment Advisory firm located in Lubbock, Texas, where he helps direct the firm's investment research and management of over \$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, USAToday, 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

**BAT INVESTMENT INC. – CO-FOUNDER AND PRESIDENT**


Tanya Miller has over 20 years of experience in the banking industry. She is currently Co-founder and President of BAT Investment Inc. BAT is in the approval process to become a Bank Holding Company and acquire, Capital Bank of Texas, a Texas state-chartered community bank.

Prior to her position at BAT, Tanya held the position of EVP/Chief Credit Officer and Advisory Director at Centennial Bank, Lubbock, Texas. Before joining Centennial Bank, Tanya held the position of Senior Financial Examiner/Review Examiner at the Texas Department of Banking. Additionally, Tanya held various operations related positions at PlainsCapital Bank in the Lubbock and Fort Worth markets prior to pursuing her regulatory career.

At Centennial Bank, Tanya was charged with the oversight of the bank's credit risk management function and participated in establishing the strategic direction of the organization. Her areas of oversight included credit administration, credit analysis, loan review, regulatory compliance, and internal audit. Tanya served on various Board and operational committees.

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 large portfolio of 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 (SWGSB) at Southern Methodist University where she graduated with academic distinction and recognition for leadership. Tanya now serves as a faculty member at SWGSB as well as Texas Tech School of Banking.

Tanya currently resides in Austin, Texas, with her husband and two children.

## DAVE NOWLING

DUNAMIKOS GROUP – PRESIDENT

David Nowling retired from the Federal Reserve Bank of Kansas City-Denver Branch after 31 years serving as an examiner and manager over both the Examinations and Inspections, and Consumer Affairs Departments in Denver.

David has a double major in Finance and Accounting from the University of Colorado, and a MBA from the University of Denver. He completed the Graduate School of Banking at Colorado in 1999, and received a Certificate in Organizational Development in December 2001. He has served on the Annual School Session faculty at the Graduate School of Banking at Colorado for more than 15 years. He is also the Leadership Chair and a faculty member in the GSBC's Executive Development Institute for Community Bankers.

He has extensive experience in cultural change, organizational alignment, job performance, executive coaching, team assessments, interventions and communication. He is certified in Social & Emotional Intelligence and is certified to teach Crucial Conversations, Crucial Confrontations, and Crucial Accountability. David is Senior Vice President of Consulting at R.B. Slade & Associates, LLC, and also serves as a consultant for Bank Strategies, LLC.

## 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.

## 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 50 banks in the West Texas Region with total assets of over \$30.8 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.

## MERRILL REYNOLDS

REYNOLDS WILLIAMS GROUP – PARTNER AND CO-FOUNDER

Merrill Reynolds is partner and co-founder of Reynolds Williams Group (RWG – Bankers Edge). A graduate of Southern Methodist University and the SW Graduate School of Banking, Mr. Reynolds began his career as a bank examiner with the Federal Reserve Bank of Dallas. A forty-year banking veteran, he has worked for both community and multi-bank holding companies in various lending and managerial capacities. Before beginning his consulting career, he served as senior vice-president and business banking manager for Wells Fargo, N.A., in New Braunfels, Texas.

Mr. Reynolds founded Reynolds Williams Group in 1999, as a bank consulting firm designed to provide services to both commercial and savings financial institutions nationwide. Mr. Reynolds serves as an instructor for multiple banking organizations, and was instrumental in the design of the only accredited certification course for loan review professionals. He serves as a faculty member of the SW Graduate School of Banking and is a regular speaker for The Assembly for Bank Directors and numerous national conferences and seminars.

As a nation-wide consulting company, our focus has been on quality over quantity. The result is a lean and powerful group of expert consultants with a wealth of real-world experience in key areas, including:

- Loan Management Services
- Regulatory Directives and Enforcement Actions
- Management and Efficiency Studies
- Ongoing Training and Education
- Expert Witness and Legal Services

By matching the diverse expertise of our consultants with the unique demands of each institution, they formulate one-of-a-kind solutions. This customized approach allows RWG to serve large and small financial institutions nationwide, including commercial banks, savings banks, credit unions and Farm Credit Associations.

## STEVE SCURLOCK

### IBAT – DIRECTOR OF GOVERNMENT RELATIONS

Steve Scurlock has been with the Independent Bankers Association of Texas (IBAT) since 1995, and presently serves as Director of Government Relations. 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

### RETIRED

Mrs. Sullivan is a “CFE” (Certified Fraud Examiner) and was Senior Vice President of Fraud Management at the largest family owned Texas Bank Holding Corporation and after 30 years in that position she recently retired. However, she says retirement was never in her vocabulary because of her love and passion for her career in fraud so she is taking a short sabbatical and will be looking for a new adventure... hopefully continuing in a similar role.

Throughout her 30 years in Fraud Management she investigated and managed large complex fraud cases as well as on elder abuse/exploitation matters. As the statewide

liaison to all law enforcement (local, state, and federal) as well as other agencies such as Adult Protective Services and the U.S. Attorney’s office it allowed for the building of extensive working networks of relationships/resources that helped to expedite many cases. That extensive network always included other financial institutions...though in competition with one another when it came to deposit/loans/customers we are never in competition for fraud.

Provided expertise to other financial institutions; elder law attorneys; various community and governmental organizations; and law enforcement when requested on various fraud matters.

Mrs. Sullivan also promoted continual fraud awareness and prevention through her thousands of presentations to bank staff; the bank’s customers; the bank’s prospects; as well as to the community at large to include universities; law enforcement; small businesses; non-profits; government agencies; work and community related associations; etc. institutions.

She usually tells her audiences that if she wrote a book about all the cases she has investigated or seen throughout her career, the book would have to go in the “fiction section” because so many of the fraud stories are so unusual/bizarre and most people would not believe they were true stories.

Mrs. Sullivan was born and raised in San Antonio and has been married for 45 years with two amazing grown children; a daughter who lives in San Antonio and a son who lives in Austin.

- San Antonio Chapter/Association of Certified Fraud Examiners, Board Member
- South Texas APS Community Board, Board Member
- Meals on Wheels San Antonio, Board Member
- OASIS San Antonio, Board Member - Treasurer
- Bexar County Elder Abuse and Exploitation Task Force, Member
- Association of Certified Fraud Examiners (ACFE), Member
- Financial Women in Texas (FWIT), Member
- Fraud Investigators Association of Texas, Member
- International Association of Certified Fraud Investigators, Member
- e-Pay Resources San Antonio Fraud Reduction Group, Host - Member
- FBI Citizen’s Academy Association, Member
- 2002 Graduate of the San Antonio FBI’s Citizen’s Academy Class
- 2010 Graduate of the San Antonio U.S. Marshal Services Class
- 2005 Recipient of the FBI – San Antonio Division Director’s Community Leadership Award





## 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.

## 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.

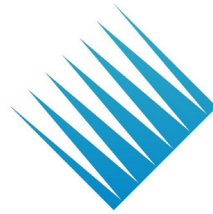
Mr. Wiley serves on the Boards and Investment Committees of multiple investment funds. Those funds have included SBICs (Independent Bankers Capital Fund), Bank Hedge and Private Equity funds (Keefe Managers, Keefe Partners, Keefe Rainbow Partners, Service Equity Partners, Genesis Partners, and Commerce 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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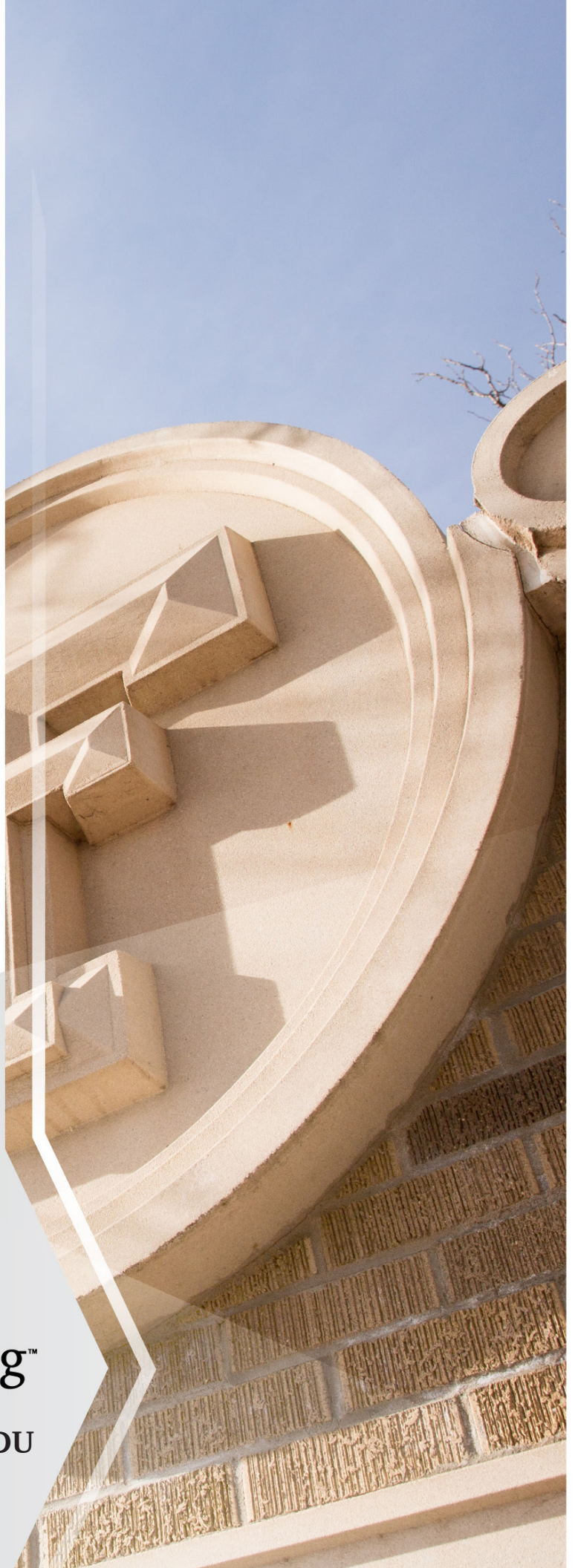
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