

Michael David Mauldin

Professor of Practice & Director, Excellence in Banking

F. Scott Dueser Chair for Excellence in Banking

Rawls College of Business, Texas Tech University

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Education

B.B.A., Computer Science (Minor: Mathematics) – West Texas State University, Canyon, TX, May 1978

Academic Appointments

Rawls College of Business, Texas Tech University

Professor of Practice, Finance (September 1, 2025, to Present)

Associate Professor of Practice, Finance (2019–August 31, 2025)

Director, Excellence in Banking Program (2019–Present)

Highlights:

- - Inaugural Director of the Excellence in Banking Program, securing endowment more than \$14.5 Million since 2019.
- - Founded the Rawls Banking Association (RBA) in March 2020; raised \$500,000 to endow, the first student organization endowed in Rawls College of Business.
- - Lead curriculum, student placement, and industry partnerships ensuring 100% placement rate for EIB students.
- - Frequent lecturer, advisor, and media commentator on banking regulation, community banking, and financial policy.

Teaching Experience

Rawls College of Business, Texas Tech University (2019–Present)

- - FIN 4324 – Credit & Lending (Undergraduate)
- - FIN 5333 – Credit & Lending (Graduate)

- - FIN 4382 / FIN 5382 – Internship in Finance
- - Consistently rated 4.8–5.0 / 5.0 in evaluations, praised for real-world application, guest speakers, and mentorship.

Southwest Graduate School of Banking (SWGSB), Southern Methodist University (2025)

- - Inaugural Commercial Lending School, Instructor
- - Taught Commercial & Industrial (C&I) Lending and Small Business Lending.
- - Earned teaching evaluations above 4.65-4.79/5.00 from participants.

Publications

Peer-Reviewed / Professional Articles

- - Mauldin, M., Tran, A., & Winters, D. (2024). Small Businesses and Community Banks Suffer under CFPB's Final Rule Implementing Section 1071. Bankers Digest.
- - Allen, B., Mauldin, M., & Winters, D. (2021). A Comment on Implementing Section 1071 of the Dodd-Frank Act. Bankers Digest.
- - Griffiths, M., Mauldin, M., & Winters, D. (2021). Understanding the Reach of the SBA and Community Banks in Texas. Bankers Digest.
- - Griffiths, M., Mauldin, M., & Winters, D. (2020). What Was Different in the Second Round of PPP in Texas? Bankers Digest.
- - Griffiths, M., Mauldin, M., & Winters, D. (2020). Did the Paycheck Protection Program Funds Get to Small Businesses? Bankers Digest.

Media & Invited Commentary

- - Mauldin, M. (2022). There's a Target on the Back of Your Community Bank. Dallas Morning News.
- - Quoted/featured in: Texas Tech Today, Fiscal Notes, Texas Banking Daily, Bank Director Magazine, WalletHub, American Banking Journal, Dallas Morning News.
- - Research cited by Texas Bankers Association & Independent Bankers Association of Texas; referenced in Texas Bankers Association et al. v. CFPB (2023).

Banking Leadership Experience

- - Regional Chairperson, CEO & President, First Financial Bank, N.A., Abilene, TX (2013–2019)
- - Chairperson, CEO & President, Hereford State Bank (First Financial Bank, N.A.), Hereford, TX (2002–2013)
- - President & Board Member, Security Bank (Vista Bank), Ralls, TX (2000–2002)
- - CEO, President & Board Member, Idalou State Bank (Vista Bank), Idalou, TX (1985–2000)

- - Executive Vice President & Board Member, First State Bank (Happy State Bank), Tulia, TX (1979–1985)
- - Territory Manager, Burroughs Corporation, Amarillo, TX (1978–1979)

Professional Service & Leadership

American Bankers Association

- - Grassroots Council Chair (2015–2019)
- - Membership Council Chair (2010–2012)

Texas Bankers Association

- - Chairperson (2012–2013)
- - Multiple-term Board Member (1992–2019)

Independent Bankers Association of Texas (IBAT)

- - Education Committee (1994–1995)

Awards & Distinctions

- - Jerry S. Rawls Excellence in Service Award, Rawls College of Business, Texas Tech (2024)
- - Golden Spread Boy Scouts Council – “2020 Distinguished Service Award”
- - Distinguished Alumni Award, West Texas A&M (2016)
- - West Texas A&M – “2019 Inducted into Old Main Society”
- - West Texas A&M Agricultural Science – “2018 First Choice Award”
- - Texas Bankers Association – “2010 Chairman’s Award”
- - Citizen of the Year, Deaf Smith County (2010)
- - Texas Tech Ag Credit Conference – “2007 Distinguished Service Award”
- - Idalou Chamber of Commerce – “1988 Man of the Year”
- - Tulia Lions Club – “1982 Tulia Lion of the Year”

Community Engagement

- - Founder & Board Member, Idalou Chamber of Commerce (1986–1992)
- - Mayor, City of Idalou (1987–2002)
- - Founder & Chair, Hereford Sports & Wellness (2015–2019)
- - Board Member, Hereford Economic Development Corporation (2009–2015)

Professional Memberships

- - American Bankers Association
- - Texas Bankers Association
- - Independent Bankers Association of Texas
- - Texas Tech Agriculture & Applied Economics Advisory Committees
- - Texas A&M Chancellor's Century Council
- - West Texas A&M Chancellor's Century Council