

MICHAEL DAVID MAULDIN

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EDUCATION

Bachelor of Business Administration, Computer Science, Minor in Mathematics, West Texas State University, Canyon, TX, May 1978

PROFESSIONAL EXPERIENCE - ACADEMIC

Area of Finance, Rawls College of Business, Texas Tech University	Lubbock, Texas
Director, Excellence in Banking	
Associate Professor of Practice	November 2019 to Present

Director Accomplishments:	November 2019 to Present
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- Inaugural Director of the Excellence in Banking Program (EIB)
- Established relationships with EIB Founding Partners, banking associations, and banking vendors
- Established new and enhanced existing relationships with banks, individuals, and vendors to ensure program success
- Active student recruitment within the Texas Tech University, high schools, and community colleges
- Established and organized the "Rawls Banking Association," the first endowed student organization in the Rawls College of Business
- Faculty Advisor for the Rawls Banking Association
- Provide professional advice and guidance to banking industry associations related to national and state policy
- Provide expert commentary to the media
- Assist banks and communities on establishing leadership, etiquette, credit, and other forms of training
- Lead EIB Advisory Council
- Adviser for undergraduate and graduate student teams competing in Conference of State Bank Supervisors (CSBS) and Federal Deposit Insurance Corporation (FDIC) scholastic competitions
- Judged the inaugural "March Economic Madness" student competition for IC Squared (an institution of Texas University)

Teaching Experience:**November 2019-Present****FIN 4324 Credit and Lending, Area of Finance, Texas Tech University, Lubbock, Texas**

- *Provides an in-depth understanding of credit and lending in financial institutions with a primary focus on banks. Delivered with a combination of lectures, cases, and RMA (Risk Management Association) modules (for certification). The course includes discussion with banking industry leaders.*

Student Evaluations:**2020 Fall FIN4324 Credit and Lending**

			Strongly			Strongly	
	N	Avg	Agree	Agree	Neutral	Disagree	Disagree
Instructor followed course objectives	14	4.9	93%	7%	0%	0%	0%
Overall Instructor effectiveness	14	4.9	93%	7%	0%	0%	0%
Course a valuable learning experience	14	4.9	93%	7%	0%	0%	0%

Student Comments (as written) related to the course:

- Taught the course well and had a many people come in a teach us about the banking industry
- Amazing class, you would think that Mr. Mauldin has spent his whole career in academia. This program is in great hands with Mike Mauldin.
- Mr. Mauldin is an undeniable expert and is the perfect person teaching a hands-on course like this.
- This course was an overall great class. Mike really went above and beyond his expectations. I really enjoyed it when he brought in the speakers, because it really showed us real life experiences rather than just learning modules.
- He is a great instructor even though it was his first teaching experience.
- I enjoyed Mr. Mauldin's Class. He was very clear about what he required to perform well in his class. He did a great job of breaking down the material. I enjoyed having field experts to convert the material we learned in class to real life experiences. Mr. Mauldin also did a great job of directing our field experts back to the material if we were getting off of subject. Overall, I really enjoyed his class.
- Mr. Mauldin did an excellent job teaching this class. He didn't just teach the material, he made sure we understood it.
- COVID-19 Comments: Adapt and overcome.
- COVID-19 Comments: N/A
- COVID-19 Comments: I believe Texas Tech did a phenomenal job at keeping their students safe. I felt comfortable attending classes on campus. Mr. Mauldin made sure we had access to classes and material if we did happen to get sick and miss class.

2021 Spring FIN4324 Credit and Lending

			Strongly			Strongly	
	N	Avg	Agree	Agree	Neutral	Disagree	Disagree
Instructor followed course objectives	10	5	100%	0%	0%	0%	0%
Overall Instructor effectiveness	10	5	100%	0%	0%	0%	0%
Course a valuable learning experience	10	5	100%	0%	0%	0%	0%

Student Comments (as written) related to the course:

- Very interactive and a very helpful class. Ive appreciated his dedication to the Excellence in banking program and helping students have opportunities in banking.
- Sweetest professor ever!
- Great course to learn more about the basics of the banking industry. Had many experienced guests come to speak to the class.
- This instructor is great.
- This course was great! Professor Mauldin has become one of my favorite professors in the Rawls. I learned so much and appreciated Mauldin's approach to teaching. I also loved how he learned every single student's name and created a friendly environment in the classroom. I will recommend the Banking program to every finance student I know!
- This class was very insightful. Coming from Professor Moore's class of financial analysis course, I came in behind due to a bad professor. Mr. Mauldin was very thorough with his explanation and actually made sense of the stuff of the information we were suppose to learn in Moore's class. Mr. Mauldin has excellent knowledge of the banking industry and finance in general and has been one of the best professors I have had at Texas Tech.
- Love how he brings in lots of experts.
- I thoroughly enjoyed this class. I felt like I was learning valuable information. I really like having the guest speakers come in and talk to us. Mr Mauldin's banking experience makes it even more interesting and more relatable. I was unsure about going into banking but taking this class makes it feel less daunting and makes me feel more prepared to work as a credit analyst. The time of the class is the thing I liked the least especially near the end of the semester but the content and the professor made me get out of bed and go to an 8 am class (even though I was sometimes late).

2021 Fall FIN4324 Credit and Lending

			Strongly			Strongly	
	N	Avg	Agree	Agree	Neutral	Disagree	Disagree
Instructor followed course objectives	18	4.8	83%	17%	0%	0%	0%
Overall Instructor effectiveness	18	4.9	94%	6%	0%	0%	0%
Course a valuable learning experience	18	4.9	94%	6%	0%	0%	0%

Student Comments (as written) related to the course:

- He is a fantastic professor, I look forward to his class each week.
- This instructor was able to provide material that was easy to learn from. He also was able to bring in people from the banking side of finance to bring a perspective how operations are done. overall, this course was very enjoyable.

- Great professor with a bunch of experience in the field.
- This is one of the best courses I have experienced at Texas Tech. Mike is an incredibly knowledgeable banker with more credibility in his industry than any of my other professors. I heard from more professional speakers/bankers about real-world experience than in all of my courses at Tech combined. As far as the course material goes, the exams were exactly what was expected and the review sessions were clear and extremely helpful. I would change absolutely nothing about this course. THIS IS HOW ALL COLLEGE COURSES SHOULD BE!
- Mike is an amazing teacher and makes me want to come to class. The use of business professionals in class has helped me network and associate what we learn conceptually to the real world.
- I loved the class so much, the only way it could've been made better is if it was offered at any other time besides 8
- This class shouldn't be scheduled at 8:00am, 9:00 or 9:30am would be better.
- Professor Mauldin is one of the best professors I've had at Texas Tech. I can firmly say that he supports each and every one of us in class and wants us to succeed no matter what. He also on top of this had an amazing lineup of speakers come to our class that truly inspired me to go into the banking world. I'm not in the banking of excellent program however I still feel like I learned so much from this course after just taking it because I it sounded amazing. He truly cares about how we doing the class. Not that we're actually learning material given to us. And that each person that can speak to us teachers is something new when they come. I want to thank him for an amazing semester. I think he doesn't even realize how much of an impact on my life. Thank you and he is the best professor!
- Professor Mauldin is a perfect Professor. He has guest speakers to give us insight into possible fields we could go into and related everything they talked about back to our notes. He went above and beyond to make sure we understood the material and made the class enjoyable. He was always positive and optimistic which made coming to class a joy! Couldn't have asked for a better teacher for this class.
- Really enjoyed the course, am very thankful to be in the banking program.
- Professor Mauldin is the kind of professor who genuinely cares about and is invested in his students success. He inspires us every day in class and makes sure he builds a relationship with us.
- This class gave me good information that helped me stand out in my interviews.

FIN 4382 Internship in Finance, Area of Finance, Texas Tech University, Lubbock, Texas

- *Permits students to apply the concepts, principles, and techniques learned in the classroom to a real-life job. Provides insight into career opportunities.*

FIN 5333 Seminar in Credit and Lending, Area of Finance, Texas Tech University, Lubbock, Texas

- *Explores current practices in the operations, mechanics, regulation, and structure of a bank's credit and lending function, preparing students for their professional career in the commercial banking industry.*

Student Evaluations:

2021 Spring FIN 5333 Credit and Lending			Strongly			Strongly	
	N	Avg	Agree	Agree	Neutral	Disagree	Disagree
Instructor followed course objectives	4	5	100%	0%	0%	0%	0%
Overall Instructor effectiveness	4	5	100%	0%	0%	0%	0%
Course a valuable learning experience	4	5	100%	0%	7%	0%	0%

Student Comments (as written) related to the course:

- Overall, this was a very valuable class and Mr. Mauldin was very supportive and helpful. It is clear that he cares about his students and their futures. This class is a great benefit to anyone who is interest in banking or financial analysis. I have a few ideas for future semesters. For future exam reviews Kahoot! (polling software) might be a good option to get everyone involved. Also, a guest speaker (like an analyst) could describe what students should expect for an entry level position at a bank.
- What a great class this is. There was never a time I did not want to come to class. This is a great program Tech has started. Although it was sloppy in some places (not our fault), This was one of my favorite classes. With a graduate course I believe it needs to be more about what the information means than what the information is. This class does that. We do not need a semester full of lectures. Graduate students just need a direction to point and professor Mauldin does that. Thank you for your great attitude and a great semester! We will be in contact!
- I really enjoyed taking this class with Mr. Mauldin. I think he is a great instructor and I can tell that he really cares about our success. I learned a lot about banking and this course provided assurance that banking is a career path that I would like to pursue.
- Maybe try and spend less time asking students about logistics and dates. Just tell us dates and we'll do it. I didn't really notice how much logistics went into teaching a class, but the good professors take care of that behind the scenes and focus more on material. Less talking about dates and more time teaching/working on project would be ideal!

FIN 5382 Internship in Finance, Area of Finance, Texas Tech University, Lubbock, Texas

- Permits students to apply the concepts, principles, and techniques learned in the classroom.

PROFESSIONAL EXPERIENCE – BANKING

First Financial Bank, N.A.,
Regional Chairman, CEO, President

Abilene, Texas
January 2013 to November 2019

- Responsible for managing all aspects of the Hereford Region
- Developed and managed business relationships in the Texas Panhandle, South Plains, and Eastern New Mexico
- Assisted in expanding the Correspondence Banking department through new relationships for First Financial Bank, N.A., Abilene
-

Hereford State Bank
Chairman, CEO, and President

Hereford, Texas
October 2002 to January 2013

- Responsible for all facets of the bank, i.e., commercial, real estate, and consumer lending, personnel, operations, bonds, asset and liability management, and compliance, development, etc.
- Managed single branch location
- Purchased and sold loan participations
- Wrote municipal bonds and warrants
- Served on the First Financial First Technology Services Board
- Represented the bank on community boards, committees, at meetings and events

Security Bank (currently known as Vista Bank)
President and Board Member

Ralls, Texas
August 2000 to October 2002

- Managed and was responsible for all facets of the bank, i.e., commercial, real estate, and consumer lending, personnel, operations, investments, asset and liability management, compliance, development, etc.
- Worked with Regional President in each of the eight locations
- Security Bank Trust Board
- Served on all Bank Committees
- Wrote Municipal bonds and warrants
- Represented the bank on community boards, committees, at meetings and events

Idalou State Bank (currently known as Vista Bank)
CEO, President, Board Member

Idalou, Texas
October 1985 to August 2000

- Managed and was responsible for all facets of the bank, i.e., commercial, real estate, and consumer lending, personnel, operations, investments, asset and liability management, compliance, development, etc.
- Security Bank, Ralls, Texas- Trust Board Member
- Holding company mergers and acquisitions
- Represented the bank on community boards, committees, at meetings and events

First State Bank (currently known as Happy State Bank)
Executive VP, Secretary, and Member of Board of Directors

Tulia, Texas
July 1979 to October 1985

- Managed fifty-five percent (55%) of the bank's loan portfolio and all operations
- Converted the bank from total manual system to a fully digital system
- Cashier
- Investment Officer
- Loan Officer
- Trust Officer
- Security Officer
- IT (Information Technology) Officer
- Represented the bank on community boards, committees, at meetings and events

Burroughs Corporation
Territory Manager

Amarillo, Texas
June 1978 to July 1979

- Responsible for all sales and services in my territory
- Business relationships form Amarillo South of I-40 to Lubbock, east of Wichita Falls, and eastern New Mexico
- Sold, programmed, and installed programs on new and existing customers' computers
- Met annual sales quota within the first 6 months

PUBLICATIONS

BANKERS DIGEST

The Bankers Digest is the source for Texas banking news and information, including bankers on the move, bank developments across the state, industry updates, regulations, and job opportunities.

"A Comment on Implementing Section 1071 of the Dodd-Frank Act," Bailey Allen, Mike Mauldin and Drew Winters, Bankers Digest, December 16, 2021.

<https://www.bankersdigest.com/a-comment-on-implementing-section-1071-of-the-dodd-frank-act/>

"Understanding the reach of the SBA and Community Banks in Texas," Mark Griffiths, Mike Mauldin and Drew Winters, Bankers Digest, September 8, 2021.

<https://www.bankersdigest.com/understanding-the-reach-of-the-sba-and-community-banks-in-Texas/>

"What was Different in the Second Round of PPP in Texas?" Mark Griffiths, Mike Mauldin and Drew Winters, Bankers Digest, October 26, 2020.

<https://bankersdigest.com/what-was-different-in-the-second-round-of-ppp-in-texas-part-two-of-a-study-of-the-role-of-community-banks-in-Texas/>

"Did the Paycheck Protection Program (PPP) Funds get to Small Businesses? A Study of the Role of Community Banks in Texas." Mark Griffiths, Mike Mauldin and Drew Winters, Bankers Digest, September 14, 2020.

<https://bankersdigest.com/did-the-paycheck-protection-program-funds-get-to-small-businesses-a-study-of-the-role-of-community-banks-in-Texas>

SELECTED MEDIA

Mauldin, Mike, 2021. *The Best Secured Credit Cards of July 2021*. Texas Tech Today, June:

<https://today.ttu.edu/posts/2021/06/Clips/best-secured-credit-cards>

Benton, Jackie, 2021. *Texas' unbanked and underbanked*. Fiscal Notes Magazine, March:
<https://comptroller.texas.gov/economy/fiscal-notes/2021/mar/unbanked.php>

Solis, Olivia, 2020. *Texas Economic Resilience Summit Gets Underway*. Texas Banking Daily, September:
https://www.texasbankers.com/Texas_Bankers/News/Texas_Economic_Resilience_Summit_Gets_Underway.aspx

Young, Glenys, 2020. *Researchers Warn Community Banks Are "Dying Out" Just When Needed Most*. Texas Tech Today, September:
<https://today.ttu.edu/posts/2020/09/Stories/researchers-warn-community-banks-dying-out-when-needed-most>

Maxfield, John, 2020. *How Texas Built a Recruiting Pipeline*. Bank Director Magazine, August:
<https://www.bankdirector.com/issues/growth/how-banks-in-texas-built-a-recruiting-pipeline>

Graves, Patrick, 2020. *New Texas Tech Banking Program Prepares Students for Modern Finance Careers*. Fiscal Notes Magazine, January:
<https://comptroller.texas.gov/economy/fiscal-notes/2020/jan/txtech.php>

Sparks, Evan, 2016. *Building a Lawmaker Relationship*. American Banking Journal, (November/ December): page 47
<https://bankingjournal.aba.com/2016/08/building-a-lawmaker-relationship/>

PROFESSIONAL MEMBERSHIPS/ ORGANIZATIONS

AMERICAN BANKERS ASSOCIATION

Established in 1875, the American Bankers Association represent the interests of national banks, state banks, savings banks, and trust companies, as well as banks in both cities and small towns.

Position held:

- | | |
|---|-----------|
| • Grassroots Council Chairperson | 2015-2019 |
| • Government Relations Council Administrative Committee | 2013-2015 |
| • Membership Council Chairperson | 2010-2012 |
| • Membership Council | 2006-2012 |
| • Community Banker Council Administrative Committee | 2011-2012 |
| • Community Banker Council member | 2011-2013 |
| • Government Relations Council member | 2002-2005 |
| • Ag and Rural Affairs Bank Committee | 1998-2001 |

TEXAS BANKERS ASSOCIATION

The Texas Bankers Association, founded in 1885, is a member-centric state organization based in Austin whose members represent the voice of the banking industry within the state and national halls of Austin and Washington, D.C. In addition, its members participate in discussions around financial and economic roundtables where community leaders ponder safety and soundness issues confronting the state and national economics.

Positions Held:

- | | |
|---|--------------|
| • Chairperson | 2012-2013 |
| • Vice Chairperson | 2011-2012 |
| • Past Chairmen's Council | 2013-Present |
| • Bank Pac Chairman | 2013 |
| • Nominating Committee Chairman | 2013 |
| • Future Bank Leader Council- Organizational Chairman | 2009-2010 |
| • Government Relations Council Chairman | 2009-2010 |
| • Government Relations Council Vice Chairman | 2008-2009 |
| • Community Bankers Council Chairman | 2007-2008 |
| • Community Bankers Council Vice Chairman | 2006-2007 |
| • Ballot Committee Vice Chairman | 2000-2002 |
| • Nominating Committee member | 1994 |
| • Budget and Finance Committee | 1993-1994 |
| • multiple term Board Member | 1992-2019 |
| • District Chairperson | 1989-1990 |

INDEPENDENT BANKERS ASSOCIATION

Formed in 1974, the Independent Bankers Association of Texas (IBAT) represents Texas community banks. The Austin-based group is the largest state community banking organization in the nation, with membership comprised of more than 2,000 banks and branches in 700 Texas communities. Providing safe and responsible financial services to all Texas, IBAT member bank assets range in size from \$27 million to \$39 billion with combined assets statewide of nearly \$256 billion. IBAT member banks are committed to supporting and investing in their local communities. Involvement is listed below.

- | | |
|-----------------------|-----------|
| • Education Committee | 1994-1995 |
|-----------------------|-----------|

TEXAS INDEPENDENT BANK n.k.a., TIB (The Independent Bankers Bank)

TIB is the nation's largest and most trusted "bankers' bank", providing correspondent banking products and services to some 1,500 independent community banks of every size from coast-to-coast. Involvement is listed below.

- | | |
|---------------------------|-----------|
| • Regional Advisory Board | 1996-2002 |
|---------------------------|-----------|

TEXAS TECH AGRICULTURE SCIENCES AND NATURAL RESOURCES

Texas Tech Agriculture Sciences and Natural Resources is world renowned for their research and student education. Their practical and innovative solutions are sought by the different areas of agriculture.

- Texas Tech Ag Bankers Conference – Chairman and Board Member 1996-1999
- Texas Tech Agriculture Sciences and Natural Resources - Research Advisory Committee
 - two separate terms 1996-2002 and 2004-2010

WEST TEXAS A & M UNIVERSITY formally WEST TEXAS STATE UNIVERSITY

West Texas A&M located in Canyon, Texas is best known for its contribution to the agriculture industry. It primarily serves the 26 counties in and around the Texas Panhandle. Their academic study along with applied research provides an environment that makes its students and their research attractive to the agriculture industry.

- Agricultural Advisory Committee - Vice Chairman 2011-2014

TEXAS LIEUTENANT GOVERNOR RICK PERRY'S REGIONAL ADVISORY COUNCIL

- *Met quarterly with the Lieutenant Governor to provide information related to the Panhandle and South Plains regions of Texas* 1999- 2000

PRESIDENT BILL CLINTON'S NATIONAL RURAL NEEDS STAKEHOLDER TASK FORCE

- *Composed of bankers, political aides and the U.S.D.A.* 1998

AWARDS / DISTINCTIONS

- West Texas A&M – “2016 Distinguished Alumni Award”
- Golden Spread Boy Scouts Council – “2020 Distinguished Service Award”
- 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”
- Deaf Smith County – “2010 Citizen of the Year”
- 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 SERVICE/OFFICES HELD

Hereford Sports and Wellness, 2015- 2019.

- *Organizational Chairman*
- *Board Member*

Hereford Economic Development Corporation, 2009- 2015.

- *Chairperson*

Ceta Canyon Board, 2007- 2008.

- *Member*

Hereford Community Publicity and Promotions, 2003- 2019.

- *Board Member*

Hereford Independent School District, 2003- 2019.

- *Youth Education Advisory Council*

Hereford Lions Club, 2002- 2019.

- *Multiple officer roles and a Board Director*

Hereford Khuri Hospital Foundation, 2002- 2011.

- *Chairperson*

Market Lubbock Incorporated, 2000- 2002.

- *Agriculture Advisory Committee*

Idalou Independent School District, 2000- 2002.

- *Youth Education Advisory Council*

Idalou Community Health Clinic, 1999- 2002.

- *Advisory Board Member*

Lubbock County, 1992- 2002.

- *Agriculture Committee*

City of Tulia, 1992- 1995.

- *Council Member*

Idalou Lions Club, 1990.

- *President (Lion Boss)*

Idalou August Fest, 1988- 1992.

- *Organizational Chairman*

City of Idalou, 1987- 2002.

- *Mayor*

Idalou Lions Club, 1987.

- *President (Lion Boss)*

Idalou Chamber of Commerce, 1986- 1992.

- *Organizational Chairman*
- *Board Member*

Swisher County Chamber of Commerce, 1983- 1984.

- *President*

Tulia Lions Club, 1983.

- *President*

Swisher County Veterans Land Board, 1982- 1985.

- *Board Member (3 Member Board)*

Tulia United Way, 1982- 1985.

- *President*
- *Board Member*

Tulia Boy Scouts, 1982- 1985.

- *Sustaining Membership Chairman*

First United Methodist Church, 1956- 2021.

- *Member*

Tulia Lions Club, 1979- 1985.

- *Board Member and multiple officer roles*