Banking Education at the Corporate Level

What makes SWGSB unique is its revolutionary approach to learning. We bring you into the center of the action and involve you from day one. The result is a dynamic, graduate-level program that creates leaders and achievers.

From essential core elements to the latest management strategies, SWGSB empowers you to gain complete mastery of leadership — in all its forms.

Ask about our Scholarships!
www.swgsb.org
2019 Edition of the General Information Catalogue †

62nd Session of the
SW Graduate School of Banking
Edwin L. Cox School of Business
Southern Methodist University
May 27 - June 6, 2019

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Notice of Non-Discrimination:
The SW Graduate School of Banking and Southern Methodist University do not discriminate on the basis of race, color, national or ethnic origin, age, sex, or disability.

† Every effort has been made to include in this bulletin, information which, at the time of preparation for printing, most accurately represents SWGSB. However, the provisions of the publication are not to be regarded as an irrevocable contract between the student and SWGSB. SWGSB reserves the right to change, at any time and without prior notice, any provision or requirement, including, but not limited to, policies, procedures, charges, financial aid programs, refund policies, academic programs and course offerings. Last updated June 23, 2018.
“SWGSB is very much a mentoring experience. The atmosphere is charged with a feeling of professional accomplishment and personal growth. And it comes from an outstanding faculty chosen for their ability to train the next generation of bank leaders.”

-- Mrs. Cynthia Blankenship  
Vice Chairman & COO  
Bank of the West  
Past Chairman, Independent Community Bankers of America  
SWGSB Class XXVII  
2009 SWGSB Distinguished Alumna
The SW Graduate School of Banking

The SW Graduate School of Banking is a carefully crafted and executed approach to graduate banking education. The program, which is divided into three integrated two-week resident sessions, is guided by the industry’s top management consultants and educators. SWGSB is hailed by participants as a true leadership development experience.

SWGSB capitalizes on the simple truth that we learn from each other. Each incoming class brings with it a new pool of expertise and experience. Tapping into this knowledge base, instructors encourage discussion and team interaction. Case studies and class presentations build camaraderie and independent thinking. Outside the classroom—through extracurricular activities, special events and team-building exercises—professional alliances and friendships form.

We call it the “SWGSB Experience”—and it brings out the best in people, in profits and personal performance. Ask any graduate, and he or she will tell you that it was indispensable to their personal growth and leadership development. Simply put: It is an educational process created by leaders for leaders.

The SWGSB Difference

- We specialize in leadership development.
- Team building is the cornerstone of the experience.
- Only SWGSB offers a Living Case Study.
- BankCEO is SWGSB’s own on-line, interactive bank simulation program.
- We focus on individuals, not numbers.
- At SWGSB the faculty are the best in the business.
- We offer the widest selection of electives.
Admissions Requirements and Standards

The SWGSB Admissions Committee seeks men and women who hold the following credentials:

- A bank officer for at least three to five years or: equivalent position and experience at a federal or state agency; nonbank financial subsidiary of a bank-holding company; nonbank financial organization; or a firm providing services to banks.
- Fundamental knowledge, through education or experience, of bank operations, credit administration, accounting, financial statement analysis, and economics
- Basic communication skills necessary for organizing a paper assignment or alternative research project at the graduate school level

In the absence of these credentials, the admissions committee also considers accomplishments, other educational experiences, length of service, recommendations, and current responsibilities.

Registration Information

Our goal is to make the registration process as easy as possible. Please complete an on-line registration form (https://www.swgsb.org/form_event_swgsb). Your application must have the following items to be considered:

1. Completed registration form.
2. A letter of recommendation from your bank president, direct supervisor or the chairman of the board.
3. Signed SWGSB code of conduct.
4. $250 registration fee.

For cancellations before May 1, we will refund $4,245. Between May 1 and May 15, we will refund $2,272.50, or the bank may elect to send a substitute (if accepted) to the 2019 program. Although no refunds will be made after May 15, the bank may still elect to send a substitute (if accepted) to the 2019 program. We are unable to accept a substitution for anyone canceling within 5 days of the first day of the program. All cancellations must be in writing.
SWGSB Core Curriculum

First Year (Freshman) - consists of a set of banking essentials that are time-tested and universal.

- Bank Finance: Bank Performance and Analysis
- Bank Finance: Asset/Liability Management
- Economics of the Financial Services Industry
- Intermediate or Advanced Credit
- Investment Portfolio Fundamentals
- Operations, Payment Systems, and Technology
- Retail Banking and Relationship Management
- Complying in a Compliance World
- Uniform Bank Performance Report
- Cyber Security
- Living Case Study: High Performance Banking

Second Year (Junior) - emphasis is on management and leadership of various functions, departments, products and the overall bank.

- Communication and Leadership Skills
- Money and Capital Markets
- Credit Risk Management
- Economic Outlook
- Living Case Study: Bank Management
- Junior BankCEO Simulation: Introduction

Third Year (Senior) - focuses on strategic planning and visioning. The emphasis is on strategic positioning of key departments, products, branches, divisions, and the institution, with an eye on the future.

- Strategic Planning & Leadership
- Building a High Performance Culture
- Strategic Risk Management
- Regulatory Hot Buttons and the Regulation Process
- Senior BankCEO Simulation
- Senior Living Case Study: Strategic Planning

“I can honestly say that I have already benefitted from my experiences at SWGSB. In the beginning I was skeptical (since I am already in a senior management role) about attending the school. What could I be taught that I did not already know after 30 years of banking? But I can truly say that what I have learned over the past two and a half years is to think strategically, to have more confidence to get outside the box. These past couple of sessions have been wonderful and I really look forward to this final year of Strategic Visioning.”

--Dennis Hansen
CFO & Senior Vice President
Austin County State Bank

"First Session
Analytical Proficiency

Second Session
Leadership Development

Third Session
Strategic Visioning"
BankCEO

BankCEO participants are members of a management team that has responsibility for the operation of a virtual mid-size commercial bank. They deal with many of the financial and operational aspects faced regularly by senior officers in banks across the country, including:

- Competing in a dynamic marketplace and making decisions to respond to changes in the economic environment (e.g., economic forecasting)
- Competing aggressively against other banks in the virtual community for deposits and loans
- Analyzing critically the position of their virtual bank, establishing objectives, and determining the policies most likely to achieve those objectives
- Making appropriate decisions on how best to use the people, services, and resources of the virtual organization
- Managing and directing their virtual bank's investment and loan portfolio, deposit generation strategy, capital position, cash flow, and profitability
- Adhering to bank regulatory authorities and being held accountable for violations of their rules and regulations

Management decisions generate appropriate, real-world responses. This immediate feedback of decision consequences is what sets SWGSB’s BankCEO apart.

Living Case Study

Only SWGSB offers a Living Case Study. You have a rare opportunity to study a real-world bank, propose changes, and interact with its top management. It is a unique and effective way to immediately apply your education and learn what it takes to lead a financial institution in the 21st century. Year after year, participants rate this one of the best aspects of the program. No other banking program in the country offers this hands-on teaching method.

“The Living Case Study has proven its worth, time and again. Industry facilitators help guide the discussions and serve as mentors for our team presentations. This is where the rubber meets the road – and we gain immensely from it. I’ve seen firsthand how it transformed us into true leaders and innovators. With superior learning initiatives like this, it’s easy to understand why SWGSB excels in leadership development.” -- Kevin Drew • EVP, TIB – The Independent BankersBank
Academic Scholarships

SWGSB Merit Scholarships are awarded without regard to financial need; they are gifts that will be applied directly to the participant’s tuition bill or, in the case of graduating seniors, refunded to the sponsoring institution (students paying their own tuition will receive the tuition refund directly). All students who attend SWGSB are reviewed automatically for scholarship eligibility. Except where noted, no separate application is required. Scholarships are based primarily on merit, although leadership criteria will also be considered. Below is a description of scholarships available to all SWGSB students.

James B. Gardner Scholarship. This is the most prestigious scholarship available. It is given to up to 2 returning junior students and up to 3 graduating seniors. The grant is funded by Commerce Street Capital, in honor of Senior Managing Director James B. Gardner, SWGSB Class VI.

Awards: Up to $2,500 is applied directly to returning juniors’ next year’s tuition or refunded to graduating seniors. These awards are given to the highest-ranking students in each class. When class rank is not a clearly defining factor, the scholarship committee will take SWGSB leadership into consideration. Juniors who receive this award are eligible to receive the award again as graduating seniors. Class ranking is still the deciding factor. Note: The student must graduate to receive the award. Up to $500 is applied to returning juniors’ next year’s tuition or refunded to graduating seniors for the Corley Scholarship in honor of Mr. Gardner.

Minimum Requirements: He or she must be a current SWGSB student in good standing and must graduate from SWGSB. All assignments must be completed on time and submitted in proper form. The student must conduct himself or herself professionally while on campus. Any violation of these requirements will render the student ineligible, regardless of class standing.

Application: No application required.

Trustees Scholarship. The SWGSB Board of Trustees Scholarship is available for up to 2 returning junior students and 2 graduating seniors. This scholarship is funded by the SWGSB Foundation, the Board of Trustees and other industry donors.

Awards: Up to $1,000 applied directly to returning juniors’ next year’s tuition or refunded to graduating seniors. These awards are given to the highest-ranked students in each class. When class rank is not a clearly defining factor, the scholarship committee will consider SWGSB leadership. Juniors who receive this award are eligible to receive the award again as graduating seniors. Class ranking is still the deciding factor. Note: The student must graduate to receive the award.
Minimum Requirements: Must be a current SWGSB student in good standing and graduate from SWGSB. All assignments must be completed on time and submitted in proper form. The student must conduct himself or herself professionally while on campus. Any violation of these requirements will render the student ineligible regardless of their class standing.

Application: No application required.

Alumni Scholarship. The SWGSB Alumni Association scholarship is available for returning junior students and graduating seniors. This scholarship is funded by the SWGSB Alumni Association, the SWGSB Foundation and other donors who support the industry.

Awards: Up to $500 applied to returning juniors next year's tuition or refunded to seniors who graduate. These awards are given to the highest ranked students in each class. When class rank is not a clearly defining metric, the scholarship committee will take SWGSB leadership into consideration in awarding the scholarship. Juniors who receive this award are eligible to receive the award again when they graduate in their senior year, but class ranking is still the deciding factor. The student must graduate to receive the award.

Minimum Requirements: Must be a current SWGSB student in good standing and graduate from SWGSB. All assignments must be completed on time and submitted in proper form. The student must conduct themselves professionally while on campus. Any violation of these requirements will render the student ineligible regardless of their class standing.

Application: No application required.

President’s Peer Recognition Scholarship. The President’s Scholarship is available for returning freshman and junior students, and for graduating senior students.

Awards: Up to $1,000 applied directly to a returning freshman or junior’s next year’s tuition or refunded to a graduating senior. This award is voted on by each class. A junior who receives this award is eligible to receive the award again as a graduating senior. Note: The student must graduate to receive the award.

Minimum Requirements: Must be a current SWGSB student in good standing and graduate from SWGSB. All assignments must be completed on time and submitted in proper form. The student must conduct himself or herself professionally while on campus. Any violation of these requirements will render the student ineligible regardless of their class standing.

Application: No application required.
Mary Ann Bishop-Hebel Scholarship. This scholarship is established in the memory of Mary Ann Bishop-Hebel. This scholarship is merit based and awarded to a returning junior or graduating female student. This scholarship is funded by Business Bank of Texas and other supporters in honor of Mary Ann.

**Awards:** Up to $1,000 applied to a returning juniors next year’s tuition or refunded to a senior who graduates. This award is given to the highest ranking female student in her class. When class rank is not a clearly defining metric, the scholarship committee will take SWGSB leadership into consideration in awarding the scholarship. Juniors who receive this award are eligible to receive the award again when they graduate in their senior year, but class ranking is still the deciding factor. The student must graduate to receive the award.

**Minimum Requirements:** Must be a current SWGSB student in good standing and graduate from SWGSB. All assignments must be completed on time and in a professional manner. The student must conduct themselves professionally while on campus. Any violation of these requirements will render the student ineligible regardless of their class standing.

**Application:** No application required.

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<thead>
<tr>
<th>2018 Gardner Scholarships</th>
<th>2018 Alumni Scholarships</th>
<th>2018 Trustees Scholarships</th>
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<tbody>
<tr>
<td>Eric Hargroves</td>
<td>William Moseley</td>
<td>Joe Miller</td>
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<tr>
<td>Resource One Credit Union</td>
<td>FDIC</td>
<td>First National Bank</td>
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<td>in Sioux Falls</td>
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<tr>
<td>David Helms</td>
<td>Michael Morris</td>
<td>Rodney West</td>
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<tr>
<td>Origin Bank</td>
<td>Post Oak Bank</td>
<td>Simmons Bank</td>
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<td></td>
<td>Carl Milam</td>
<td>J.D. Henshall</td>
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<tr>
<td>Gary Pilant</td>
<td>Community National Bank</td>
<td>The First National Bank</td>
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<tr>
<td>Community Bank &amp; Trust</td>
<td></td>
<td>of Beeville</td>
</tr>
<tr>
<td>Bryan Buck</td>
<td>Matt Kesser</td>
<td>Roland Castanie</td>
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<tr>
<td>SouthStar Bank, SSB</td>
<td>Texas Farm Credit</td>
<td>Horizon Bank</td>
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<td>2018 Corley Scholarship</td>
<td>2018 Gardner Memorial Scholarship</td>
<td>2018 Hempel Scholarship</td>
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<td>Josh Plasencio</td>
<td>Erik Yohe</td>
<td>Jeremy Ball</td>
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<td>First Savings Bank</td>
<td>Hilltop Holdings, Inc.</td>
<td>Citibank</td>
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<tr>
<td>2018 Mary Ann Bishop-Hebel Scholarship</td>
<td>2018 President’s Scholarship</td>
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<td>Leslie Enright</td>
<td>Will Moseley</td>
<td>Joe Miller</td>
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<td>Justin State Bank</td>
<td>Legacy Ag Credit, ACA</td>
<td>First National Bank in</td>
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<td>Sioux Falls</td>
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<td></td>
<td>Yancy Murray</td>
<td>Rodney West</td>
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<td>Legacy Ag Credit, ACA</td>
<td>Simmons Bank</td>
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<td>J.D. Henshall</td>
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<td>Yancy Murray</td>
<td>Horizon Bank</td>
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<td>Texas Farm Credit</td>
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<td>2018 President’s Scholarship</td>
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<tr>
<td>Janelle Agyemang</td>
<td>Legacy Ag Credit, ACA</td>
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<tr>
<td>Granite Construction, Inc.</td>
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Eric Hargroves accept the 2018 Gardner Scholarship from Tex Gross, Commerce Street Capital.
Graduation Requirements

A diploma from the SW Graduate School of Banking is highly coveted. It represents the completion of a rigorous and challenging educational program, one that only the upper echelon in the banking industry has the intellectual tenacity and self-discipline to undertake. Graduation is an induction into an exclusive membership in which you can rightfully take great pride – and from which many career benefits flow.

**Exams.** You are required to take a total of 3 exams during your SWGSB residency. The first of these exams is administered near the end of the freshman resident session. You will also be required to take a comprehensive exam during your junior year and senior year—covering your core courses and Group “A” Electives (see the section above on SWGSB electives). Total points on all exams are determined as follows:

<table>
<thead>
<tr>
<th>Exam Type</th>
<th>Points Maximum</th>
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<tbody>
<tr>
<td>Freshman Exam</td>
<td>40 points</td>
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<tr>
<td>Junior Exam</td>
<td>40 points</td>
</tr>
<tr>
<td>Senior Exam</td>
<td>40 points</td>
</tr>
</tbody>
</table>

**Total possible points on all exams** 120 points maximum

**Intersession Assignments.** During the two intersession years, you are required to write four intersession papers (two per intersession year). The intersession papers are a challenge that will provide you with a great deal of satisfaction and your bank with the solution to one or more problems. You must receive at least 60 points on each intersession assignment to return each year as well as graduate from the SW Graduate School of Banking.¹

<table>
<thead>
<tr>
<th>Assignment Type</th>
<th>Points Maximum</th>
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</thead>
<tbody>
<tr>
<td>2 Intersession Assignments (first/second year)</td>
<td>200 points</td>
</tr>
<tr>
<td>2 Intersession Assignments (second/third year)</td>
<td>200 points</td>
</tr>
<tr>
<td>max 100 points each</td>
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</tbody>
</table>

**Total possible points on all assignments** 400 points maximum

**Bonus Points - Graders may designate a “best paper.”**

<table>
<thead>
<tr>
<th>Bonus Points</th>
<th>Points Maximum</th>
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</thead>
<tbody>
<tr>
<td>max 5 bonus points each paper</td>
<td>20 points</td>
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</tbody>
</table>

**Total possible points for SWGSB Graduation** 540 points maximum

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Note that all participants must complete all papers and receive at least 60 points on these assignments to be eligible to return each year.
Academic Awards and Honors

Many of our students—coming to us with superior credentials and a competitive spirit—are driven to achieve the highest academic awards and other honors incumbent upon those who see in the SWGSB educational experience yet another opportunity to distinguish themselves among their peers and contemporaries. SWGSB offers both academic as well as leadership awards and honors.

Academic Honors. At graduation, all academic honors are announced: Graduation with Distinction, Salutatorian and Valedictorian. The honor of Graduation with Distinction is sought by many SWGSB students. The criteria for graduation with distinction are: Total points earned over the three years of school must be in or near the upper 10% of your class. If the total points from all assignments are in or near the upper 10%, you will be recognized with the honor of Graduation with Distinction.

In addition to graduation with distinction awards, SWGSB also recognizes the top two graduates in the graduation class. The top graduate will receive the honor of Valedictorian of their class, while the second highest graduate receives the distinction of Salutatorian.

The actual breakpoint of in or near the 10% is determined by SWGSB.

Recognition for Leadership. In keeping with the leadership focus of the School, SWGSB also honors graduates with the award of Recognition for Leadership. Those students who go above and beyond the call of duty and/or exhibit exemplary leadership during the three SWGSB sessions are eligible for this honor. These students are selected by a committee of faculty and staff who have had the opportunity to observe the students across the three years of their SWGSB attendance. Other recognitions, including those for sports teams, are awarded from time to time.

2018 Salutatorian, Valedictorian and Graduation with Distinction Recipients
**SWGSB-COX MBA Program Scholarship**

**Awards:** The SWGSB-Cox MBA Program Scholarship covers up to $5,000 of the Cox MBA tuition, depending on funding available. This academic award is competitively awarded to a SWGSB graduate and granted upon the successful completion of the Cox MBA program.

**Minimum Requirements:** He or she must be a graduate of the SW Graduate School of Banking, admitted and successfully complete the Cox School of Business within three years of his or her SWGSB graduation (time limits are determined by COX-MBA). All requisites must be met, within the time allowed and in accordance with the school’s accepted guidelines and principles. The student must also abide by both schools’ codes of conduct. Any violation of the schools’ policies and professional standards will render the student ineligible, regardless of his or her class standing.

**Application:** Must apply for scholarship to be eligible for consideration. Call the SWGSB office for application details.

> “Several high-level officials at the FDIC confirmed that SWGSB/SMU’s curriculum is more rigorous and challenging than other graduate schools of banking they themselves attended. I’m proud to be a part of a program that’s earned me something far more valuable than just a diploma: a game-changing mastery of leadership skills and analytical thinking that I’ll use throughout my professional career. This is a true graduate program, and each module is more fulfilling than the last!”

-- Penny King, Senior Community Affairs Specialist, FDIC

**Entering Freshman Scholarship**

SWGSB has established the $1,500 Millennium Scholarship jointly with a number of state banking associations for entering freshmen. If your banking association is not listed, please let us know and we will work with them to establish a comparable scholarship with them. The associations currently offering Millennium Scholarships with include:

- **The Arkansas Bankers Association**
  ($1,500 each year, merit based)
  Contact: Derek Rudkin
  Phone: 501-376-3741
  E-mail: derek.rudkin@arkbankers.org

- **The Independent Bankers Association of Texas**
  ($1,500 first year)
  Contact: Julie Courtney, CAE, CMP
  Phone: 512-474-6889
  E-mail: jcourteny@ibat.org

- **The Oklahoma Bankers Association**
  ($1,500 first year)
  Contact: Janis Reeser
  Phone: 405 424 5252
  Email: janisr@oba.com

- **Nebraska – Kansas Schools of Banking**
  ($1,000 each year)
  Contact: Tami Shkolnick
  Phone: (402) 474-1555
  Email: tami.shkolnick@nebankers.org

- **The New Mexico Bankers Association**
  ($1,500 first year)
  Contact: Linda Burdick
  Phone: (505) 822-7900
  Email: lburdick@nmbankers.com

- **The Texas Bankers Association**
  ($1,500 first year)
  Contact: Jocelyn Carby
  Phone: 512/472-8388
  E-mail: jocelyn@texabankers.com
The 2019 SWGSB Planning Calendar

Use the Following for Planning Purposes Only.
(This is Not an Official Schedule.)

**First Day, Monday, May 27, 2019**
- 9:00 a.m. Residence Halls Open for Check-in
- 12:00-2:00 p.m. SWGSB Registration

**Class Meeting & Freshman Orientation**
- 2:00-3:00 p.m. Freshman Orientation, Class Officers Meetings
- 3:15-4:45 p.m. Class Meetings
- 5:30-6:30 p.m. Welcome to Dallas/SWGSB Reception, Hosted by Junior Class

**Tuesday, May 28 (first day of class) - Friday, May 31**
- 6:45-7:30 a.m. Breakfast
- 7:30-8:10 a.m. Class Meetings
- 8:15-11:30 a.m. Morning Classes
- 11:45-12:45 p.m. Lunch
- 12:45-4:00 p.m. Afternoon Classes
- 4:15-5:30 p.m. Sports and Extracurricular Activities
- 5:30-6:30 p.m. Dinner
- 6:45-8:15 p.m. Evening Classes/Special Activities

**Saturday, June 1**
- 6:45-7:30 a.m. Breakfast
- 7:30-8:00 a.m. Class Meetings
- 8:15-11:30 a.m. Morning Classes
- **Afternoon & Evening** At your leisure
  - or
  - Afternoon Annual Senior Golf Tournament (optional)

**Sunday, June 2**
- No scheduled events, but your class often plans an activity during the day and evening that you are free to participate in.

**Monday, June 3 - Wednesday, June 5**
- 6:45-7:30 a.m. Breakfast
- 7:30-8:10 a.m. Class Meetings
- 8:15-11:30 a.m. Morning Classes
- 11:45-12:45 p.m. Lunch
- 12:45-4:00 p.m. Afternoon Classes
- 4:15-5:30 p.m. Sports and Extracurricular Activities
- 5:30-6:30 p.m. Dinner
- 6:45-8:15 p.m. Evening Classes/Special Activities

**Thursday, June 6**
- 6:45-7:30 a.m. Breakfast
- 7:30-8:10 a.m. Class Meetings
- 8:15-11:30 a.m. Morning Classes
- 12:30 – 2:00 p.m. Awards Luncheon

**For Seniors Only:**
- 3:00-4:00 p.m. Graduation

Please note: This schedule is subject to change without notice.
CODE OF CONDUCT, POLICIES AND STANDARDS

THE FOLLOWING POLICIES AND STANDARDS HAVE BEEN DEVELOPED BY THE SW GRADUATE SCHOOL OF BANKING BOARD OF TRUSTEES AND THE EDUCATION COUNCIL TO PROVIDE AN ENVIRONMENT CONducive TO THE HIGHEST QUALITY EDUCATION. THEY WERE ADOPTED FOR THE BENEFIT OF ALL STUDENTS.

Attendance: All students are required to attend all scheduled classes; attendance is not optional. Permission for absences is granted solely by the director of SWGSB. Unauthorized absences are cause for dismissal.

Classroom: Classes and breaks will begin and end promptly. SMU does not permit food or beverages in the classrooms. Recording of lectures is allowed only with the instructor's permission. Smoking is not permitted in the classrooms.

Dormitory: SMU regulations concerning alcohol consumption must be obeyed. Alcoholic beverages are NOT PERMITTED in any public area on campus. Dormitory lobbies, classrooms and outside campus buildings are considered public areas. Alcoholic beverages are permitted in dormitory rooms. Smoking is not permitted in any building on campus, including dorm rooms. Dorm room keys are the student's responsibility. If you lose a key and it must be replaced, (or fail to return the key at the end of your stay) you must pay for replacing the room key at the time the key is lost, currently $75.00. Only the registered SWGSB student is allowed to stay in the dorms.

Professional Behavior and Classroom Civility: It is understood that students' behavior will not bring discredit to themselves, their institution, or the school. This applies to time spent on and off campus. Professional behavior is expected, and any deviation from this policy could result in disciplinary action. Students are expected to assist in maintaining a classroom environment conducive to learning. To assure that all students have the opportunity to gain from time spent in class, students are prohibited from using cellular phones or beepers, making offensive remarks, reading the newspaper, sleeping, eating or engaging in any other form of distraction. Students should make every effort to be in the classroom and seated at the beginning of the class and should not leave class early unless otherwise approved by the instructor. Inappropriate behavior will result in the student being requested to leave the class, at a minimum, or other disciplinary action.

Assignments: Pre-session and on-campus assignments will be completed as required by instructors as well as by others responsible for evaluating student work. All inter-session assignments must be completed and receive a passing grade in order to be eligible to return the next year of SWGSB. Failure to submit assignments on time as required, may subject you to SWGSB’s cancellation policy in which you will not be entitled to a refund. Intersession assignments must be the student's work alone, with adequate footnoted references to others’ works if quoted in the paper. Submitting another’s work as one's own is plagiarism and cause for dismissal from the school.

Ethics: The Student Council (class officers and administrators) is responsible for the ethical standards of the school. Disciplinary problems are dealt with by the Council; the Dean for Bankers and the Director, if the situation warrants. Any material violation is reported to the CEO of the student's financial institution and could lead to the dismissal from the School.

Meal Cards: The meal or Valedine cards are for the sole use and convenience of SWGSB students and authorized personnel. It is a direct violation of the SWGSB Code of Conduct to allow anyone, other than the intended authorized person, to use or benefit from the use of the card. You are authorized to use the cards for your personal meals (breakfast, lunch, and dinner) only, no other use of the cards, including but not limited to, the purchase of personal, nonfood items is permitted. Lost cards incur a $10.00 fee to replace.

Graduation: To graduate, students must – at a minimum – attend all classes; satisfactorily complete all exams and intersession work administered or assigned by the School, or its faculty, in a timely manner; and conduct themselves at all times in a professional manner.

Student Records: Owing to the unique nature of the relationship among the student, employer and the School, you grant the SW Graduate School of Banking and its management permission to contact your employer for the purpose of discussing your standing and academic progress, now and at any time in the future. Exceptions to this policy will be granted if your employer is not underwriting your SWGSB education in any manner. Notification of this exception must be made in writing at least 45 days prior to attendance of your first year and every year thereafter. It is imperative that you resolve any such conflicts prior to attending.

Cancellation/Refund Policy: It is understood that each student has obtained, read and accepted the School’s cancellation/refund policy and promises to abide by all of its terms. The payment of tuition alone does not guarantee graduation from the School. It is the student’s responsibility to ensure that all work is completed on time and receives a passing grade prior to returning to SWGSB. Failure to submit assignments as required will subject the student to SWGSB’s cancellation policy.

In admitting students, assigning accommodations, and in all other matters, SWGSB is nondiscriminatory with respect to ethnicity, gender, national origin, creed and religion. The Board of Trustees of the SW Graduate School of Banking Foundation reserve the right to request a student to withdraw from the program, without a refund, if that individual's behavior is incompatible with the conduct required of SWGSB students and is judged sufficiently harmful to the school's integrity and reputation. The Board of Trustees believes everyone's behavior should be the same as that expected in one’s own financial institution, agency, or firm. The School does not condone nor does it allow any action or activity that would discredit – even in fun – anyone associated with SWGSB, be they student, faculty, staff or trustee.
"Knowledge is the new basis of wealth . . . In the past when capitalists talked about their wealth they were talking about their ownership of plant and equipment and natural resources. In the future when capitalists talk about their wealth they will be talking about their control of knowledge."
--Lester C. Thurow, Building Wealth

The following are brief descriptions of the core courses offered in each year of the SWGSB program. The descriptions are presented as an overview and should not be construed as the complete course, since instructors adapt their lectures to their own unique experience and the latest industry developments. Course snapshots by their very nature often do not reflect the latest developments that will be incorporated into the class discussions.

**Freshman Core Curriculum**

1101 - Bank Finance  "Useful" is the key word as contemporary evaluative tools are discussed, illustrated, and applied by students in problems and case studies. Topics such as bank performance analysis using the UBPR; alternative performance measure; managing and controlling non-interest expenses and income; risk based capital requirements; market risk (asset/liability management) with the application of underlying financial concepts, is emphasized.

1105 - Economics of the Financial Services Industry  This course introduces students to both monetary and financial economics. The monetary economics discussion will provide an overview of the Federal Reserve System, with emphasis placed on understanding why the financial services industry needs to be concerned about monetary policy. The financial economics portion of the class will provide an overview of bond pricing, with a discussion of duration, convexity and other important characteristics of financial instruments used by banks today. The course will also provide an introduction to financial derivative instruments and how they can be used by banks.

1110 – Intermediate/Advanced Credit  These courses concentrate on the components of borrowers' cash flow. Actual loans are analyzed using a variety of ratios, and how the results are applied to loan structuring. Subjects include lending against assets, FASB95 cash flow, and operating cycle, revolving lines, and related issues. The first year course has two tracks: intermediate – for non-lenders; and advanced – for those with significant commercial lending experience. The Intermediate track is for persons with no (or very little) experience in commercial lending. The class will start with an overview by the facilitator on introductory credit principles. It is followed by selected cases. The advanced track is for persons who have had an extensive credit training program or who have had several years of experience making commercial loans at their institution. The class will start with more advanced lectures and cover more complex credit situations.

1130 - Investment Portfolio Fundamentals  The course is an overview of bank investment instruments and investment policy at the bank. Risk and return structures of various investment

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2 Not all core courses are offered each SWGSB session. The actual schedule of core courses is subject to change at anytime.
instruments and the impact these have on a bank’s market risk are emphasized. What constitutes an effective investment policy and an overview of regulatory requirements is provided.

1109 – UBPR Utilizing the Uniform Bank Performance Report, students will gain techniques to analyze a bank’s financial performance and understand how information gained is important to bank management, regulators and other stakeholders.

1202 - Bank Finance: Asset/Liability Management This is an introduction through intermediate level course of Asset/Liability Management for financial institutions. Students will be taught the various risks facing the institution, how to measure financial position and risk, and regulatory issues with the subject. The ALM Policy, ALCO’s, ALM modeling and “what-if’s”, and reporting to the Board of Directors will be reviewed. Throughout the course, there will be case studies and real strategies other banks have used.

1255 – Retail Banking and Relationship Management Almost everything that a banker does for their financial institution is with one end in mind – developing profitable customer relationships. Every relationship starts with a spark. And in business that spark is our value proposition to the customer. This course begins with developing a meaningful value proposition and then progresses through creating an infrastructure in which relationship building can occur. While we tend to think of “relationship building” as a soft skill the reality is that it takes disciplined processes and management routines to be consistently effective. Along the way we will discuss WHAT we are selling (value proposition), WHO will buy it (customer segmentation), WHO will sell it (building the sales team), and HOW we will sell it (sales management routines). The course will also discuss ways to measure and manage efficiency and productivity in your branch network, including methods of doing meaningful, data driven branch assessments that will help you make decisions about growth, investment, divestment, closure, or making other changes to your branch operations.

1260 - Operations, Payment Systems, and Technology Technology now touches every aspect of banking. This session will help students learn the strategic application of technology in a banking environment, how the payments system is evolving, and the how to perform the due diligence associated with a system selection project. By teaching students how to plan effectively for technology, leverage the payments system for competitive advantage, and make informed decisions regarding technology provider selection, this unique and innovative session will prepare bankers for the bank of tomorrow…today.

1265 – Complying in a Compliance World “Complying in a Compliance World” introduces the student to the basic elements of compliance systems. This includes a quick review of compliance issues, critical components of compliance programs, different business models, basics for policy drafting, and a quick review of some of the most critical laws and regulations that are the core of compliance requirements. Ultimately, the student should be prepared with tools to design an effective compliance program and deal with emerging issues.

1290 – Living Case Study: High Performance Banking Unique to the SWGWB curriculum, a ‘living’ case study approach is employed. An actual bank is used as the case study. Officers from the bank are on hand to answer questions and discuss their approach to banking. Participants are broken into teams and evaluate this bank’s financial, marketing, and strategic plan. In the freshman year, emphasis is on performance evaluation. The bank’s officers critique the participants’ analyses and presentations.
2103 – Economic Outlook  Economics expert, Dr. Scott Hein, will help you navigate the confusing maze of published economic data and financial news releases. He will focus on America’s future economic prospects and the outlook for the next several years. Today’s most important topics such as what will the Fed do next?; the future direction of interest rates and inflation; Trade deficits; and budget deficits will be of primary concern. The focus will be on the impact of current economic data and events on the banking industry.

2105 - Money and Capital Markets  Here we begin with a review of the financial mathematics of interest rates and bond prices. The instructor will describe how changing interest rates, default concerns, term structures and taxes impact the pricing of fixed-income securities. Special consideration will be given to interest rate risk concerns, with an introduction to duration measures. The impact of embedded options in many mortgage obligations, such as prepayment provisions, will also be considered.

2120 - Credit Risk Management  The focus of credit risk management is rapidly shifting from transaction management to portfolio management and from monitoring portfolio performance to predicting portfolio performance. Traditional credit risk management tools are becoming more sophisticated. New tools are being developed to predict portfolio performance and proactively manage portfolio risk. These tools are being employed effectively by community banks as well as large banks to not only better manage portfolio credit risk but also build competitive advantage.

2150 - Communication and Leadership Skills  Drucker, the guru of contemporary management thought, believes that “organizations are over managed and under led.” His view is shared by most employees and even more shareholders. In this four-period course we will explore strategies for improving your ‘LQ” (Leadership Quotient). Specifically, we will: a) Highlight the major forces affecting leaders today; b) Provide assessments of your strengths and weaknesses as a leader; and c) Outline strategies for improving both your effectiveness and efficiency. When you have completed this course you will increase your leadership potential and hence your value in the bank.

2190 – Living Case Study: Bank Management  Unique to SWGSB program, this course allows the participant to sharpen their skills in bank performance analysis. An actual bank is used, as the students are encouraged to analyze the bank's performance and how the bank might improve its profitability and franchise value. Bank peer group analysis (UBPR-Uniform Bank Performance Report) is used extensively. Guidance is provided by seasoned bankers who direct the analysis and discussion. The student bankers are assigned into smaller teams in order to evaluate all of the components of the bank's performance, including financial, expansion, franchise value, marketing, management, and strategic planning. The students are then ask to "build" a proforma balance sheet and income statement for the case study bank going out three years. In addition to the three-year proforma plan, the student teams are also asked to create a management plan. The course concludes with the teams presenting their plans to the actual Executive Officers of the bank. The Executive Officers of the bank are asked to provide additional insight on the bank and critique the SWGSB student's plan.
2280 - Junior BankCEO  During the junior year, students are introduced to BankCEO, a management simulation used throughout the senior year. Encountering a full range of operating decisions, students analyze and make decisions in a dynamic, competitive milieu, managing a bank over several quarters. As members of a management team responsible for operating a medium-size commercial bank, students develop and implement policies and strategies in areas such as loans, securities investments, deposits, funding sources, capital and pricing.

2209 – Regulatory Panel  This course changes each year and addresses current issues and topics critical to the industry. Industry leaders discuss today's issues of interest as well as update and answer questions currently pending in the industry.

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**Senior Core Curriculum**

3101 - Strategic Risk Management  This course covers measurement of returns and the major categories of risk: credit risk, liquidity risk, market risk, operational risk, capital or solvency risk, legal risk, and reputational risk. Examples of managing financial risks are emphasized. This course examines the bank's balance sheet, income flows, analytic techniques, measurement and management of interest rate risks, funds transfer pricing, marginal cost concepts, investment instruments, and controlling allocation of resources with respect to bank profitability, liquidity, capital adequacy and growth.

3151 – Strategic Planning & Leadership  Understanding the importance and development of an effective strategic plan are critical to the success of any business. This course is taught by a highly effective strategic planning consultant who takes you through the critical steps in developing and implementing a successful strategic plan. This class is integrated with the Bank Strategic Planning Living Case Study.

3180 - Senior BankCEO  Encountering a full range of operating decisions, students analyze and make decisions in a dynamic, competitive milieu, managing a bank over several quarters. As members of a management team responsible for operating a medium-size commercial bank, students develop and implement policies and strategies in areas such as loans, securities investments, deposits, funding sources, capital and pricing.

3190 – Living Case Study: Strategic Planning  Unique to the SWGSB curriculum, SWGSB uses a ‘living’ case study approach. An actual bank is used as the case study. Officers from the bank are on hand to answer questions and discuss their approach to banking. Participants are broken into teams and evaluate this bank’s financial, marketing, and strategic plan. In the senior year, financial and strategic plans are prepared for the case bank. The bank’s officers critique the participants’ analyses and presentations.

3201 - Building Lasting Value for Shareholders  Community Bank's serve a vital purpose in business today and the long run future of the industry is dependent on our ability to create true value for our shareholders. Rather than focusing on next quarter's return on shareholders equity, true value managers focus on the bank's vital customers, key employees and the community in which they operate. This dynamic class helps us return the focus on building lasting value for our institutions.
Junior and Senior Elective Course Descriptions

Group “A” (three-day) Elective Course Descriptions: Exam Required

Below is a listing of the Group “A” or three-day electives, with a thumbnail sketch of each. As with the core course descriptions, please note that the explanations are based on the information at hand at the time of printing. Instructors will incorporate the latest developments in their courses, providing you with a timely and accurate approach to the subject matter. You will be tested on all three-day electives to help you gauge your progress. Please note that not all electives are offered at every SWGSB session.

4135 – Current Issues in Credit Risk Management Bankers continue to be held to high expectations with regard to credit risk management. This program will cover specific areas of credit risk with respect to regulatory requirements and expectations. Items to be covered will include concentration management, appraisal issues, ALLL methodology, stress testing and enforcement actions. Additional items to be covered are general portfolio management techniques. This program is most timely due to the current overall regulatory environment.

4131 - Enhancing Shareholder Value with or without Sale Many community banks are in the process of deciding what the future holds. The obligation of the community bank board of directors is to enhance shareholder value. This may involve buying another institution or a branch, selling their institution or simply remaining independent and using one of several means to enhance shareholder value without sale of the bank. This course will provide a fundamental knowledge of not only the sale opportunities and the merger and acquisition market but also provide seven specific steps to enhance shareholder value without sale, including use of the bank holding company, stock repurchase planning, employee incentives, ESOPs, S corporation, best practices for corporate governance and other techniques.

4142 – Today’s Compliance Issues Although the exact topics will vary from year to year, this course will focus on some of the most important compliance issue facing community banks today. Where compliance is every employee’s responsibility every day, the course will address several issues, including: the essentials of a Compliance Risk Management Program; Unfair, Deceptive or Abusive Acts or Practices (UDAP/UDAAP) for consumer and commercial customers; fair lending and fair banking; compliant management; and residential mortgage compliance, which continues to change. This session will also highlight key examiner trends and regulatory change on the horizon in Deposits, Lending, BSA/AML and Compliance Risk Management.

4155 – Achieving Competitive Superiority The key, fundamental answer for achieving competitive superiority is helping consumers and businesses achieve their financial goals better than anyone else. The key differentiating factor for achieving competitive superiority is relative perceived quality which has twice the impact on profitability of any other factor ever studied (Strategic Planning Institute, Harvard University). For bank customers relative perceived quality

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3 Not all electives are offered at each SWGSB session. Additional electives may be offered as well. Consult your Elective Choice Sheet mailed to you prior to the SWGSB session for actual electives offered for the upcoming session
is determined by tangibles (financial products), empathy (listening), responsiveness (innovative financial solutions utilizing personal and digital technology), and assurance (ensuring solutions work as promised). These are the elements that determine acquisition, loyalty, retention, and profitability and overall they determine the customer experience (CX). Customer Experience Management (CEM) is becoming the critical differentiator since banking products themselves are often seen as commodities. We will use several interactive online surveys and measurement tools to assess your bank’s willingness and ability to deliver an exceptional customer experience. These tools include Net Promoter Scores (NPS), Customer Experience Scores (CES), System Usability Scores (SUS), Competitive GAP Scores (CGAP), Maritz’s CEM evaluation, and Oracle’s digital banking evaluation. All of these can be taken back to your bank and used for FREE. Trends are examined in: • Disruptive factors impacting the banking industry including powerful, new non-bank entrants, digital technology, and expanded financial choice • CEM management tools • PFM’s (personal financial management tools) and THE VIRTUAL ASSISTANT (natural voice systems for smartphones and devices) and why it is important to have these • Predictive analytics using data from multiple sources to assess customers financial goals and product usage to predict additional products to help them better achieve their financial goals.

4242 – Banking the Independent Business  The independent business market is your most profitable segment, and every bank wants access to it. For decades, true differentiation has been elusive—until now. This is not traditional credit analysis; the strategic perspective developed will be exceedingly valuable to all bankers—from HR, Marketing, to Operations—as well as to seasoned lenders. This elective course will examine the financing needs and challenges of closely-held businesses—with an emphasis on both balancing credit risk with business development objectives in the “new normal” lending environment and creating real differentiation in the business community. Today’s restrictive credit environment creates unlimited opportunity for those banks able to “view the cup as half-full.”; but how to connect and offer real value to a reduced number of bankable businesses? The course will provide a unique perspective in terms of utilizing core financial concepts to accomplish business development goals—while concurrently focusing on the tools and information necessary to advise and deal with non-financially oriented owners or managers of businesses under $20 million in sales. Topics covered in this course include: • Practical, "short cut"—yet sophisticated—financial analysis for bankers with credit, marketing, or business development responsibilities / identification of credit and non-credit needs. • Application of unique tools to improve cash flow, profitability, and bankability—the “Roadmap,” the “Cup,” and the “Gap.” • Financing considerations for fixed assets, seasonal expansion/contraction, and growth. • Application of cash flow concepts to repayment ability and debt structure • Methods to improve communication with closely-held business owners, focusing on conveying financial concepts/products in non-technical terms. • How to put sophisticated financial concepts and tools in a “plain-English,” intuitive manner that improves both communication and performance.

4211 – Advanced Credit Case Studies  Several case studies will be used during these sessions that will allow the participants to apply the credit concepts learned during their first year. Participants will be asked to underwrite several credits using an actual credit write up and financial information. Group approach would be used that would encompass elements of credit analysis concepts previously covered. • Purpose: identify the type of borrower and use of funds • Payback: identify primary and secondary sources of repayment • Financial: Review critical ratios and cash flow • Risks to repayment: understand current market conditions and their impact on risk assessment due to key macro, sector and/or company specific considerations • Structure: Determine the appropriateness of the debt structure to meet the commercial needs of a company while protecting lenders' interests.
4227 – Using Tax Returns in Cash Flow Analysis  The majority of financial statements received by community bankers today are tax returns. This program covers how to analyze both personal and business tax returns, with a focus on self-employed borrowers and small businesses. The course covers computing (from tax returns) personal cash flow, global cash flow and business-only cash flow. Along the way we will discuss pass-through entities and the Schedule E dilemma, plus advantages and disadvantages (from a taxation perspective) of how owners take income from their businesses. A comprehensive range of financial analysis options, plus related worksheets, will be provided.

4230 – Market Driven Strategy Development to Ensure Future Relevance  The time has come where banks need to determine their own future rather than have it dictated by external circumstances. While consumer needs have evolved over the last twenty years many financial institutions have employed a strategy of “let’s stick to the basics” which has actually translated to “we’ve always done it this way so we must be good at it.” Regrettably, how good we are at “it” doesn’t really matter if the marketplace doesn’t want “it.”

The board and executive management team make up the leadership of a bank and leadership is often a difficult concept to define. However, if we take a simple look at the dictionary we find the definition of leader as “one who guides people or actions”, “one who points out the way”, and “one who prescribes a course.” Look at these basic definitions and they all demand focus on the future.

The disintermediation of the traditional financial services sector; the dramatic increase in competition; the consolidation of institutions; the increasing willingness of members and customers to “shop around” for their financial needs and the commoditization of our products, are combining to create the most challenging conditions we have ever faced. We are unquestionably in an over-banked society which will likely dictate a “survival of the fittest” environment. An institution with substandard strategy-development and planning processes can only hope to contend with changes as they occur but can never hope to proactively manage its own future. Only by employing best-practices in whole-system planning in an effort to truly understand evolving market needs can any credit union take control of its destiny and stay relevant in its defined market.

This session will explore such corporate best practices as: Whole-system planning, Appreciative Inquiry, and Business Intelligence.

4231 – Fixed Income Securities and the Bank’s Investment Portfolio  Examines the pricing and yield determinants of various fixed income securities including Treasury bills, notes and bonds, strips, corporate bonds, munis, mortgages, and asset-backed securities. Topics include the term structure of interest rates, duration, convexity, immunization, and the various types of risk that can affect the pricing of fixed income securities. The course is designed to give participants the quantitative tools they need to evaluate streams of fixed-income cash flows.

4260 – IT and Operations Risk Management  Today’s bankers are subject to an increasing number of threats requiring more sophisticated methods of risk management. Expanded regulatory examinations, new risk assessment requirements, cybercrime, ACH fraud, information security breaches, and enterprise risk management all present unique challenges to bankers. This course will provide an overview of IT & Operations risk management and the tools necessary to help bankers tackle these complex issues.
4310 – Managing the Commercial Real Estate Portfolio  The commercial real estate (CRE) loan portfolios of banks continue to receive increased scrutiny from bank shareholders as well as state and federal regulators. This concern is warranted due to the many banks that have concentrations in CRE loans, plus prolonged problems in the residential real estate markets around the country and clear weakening CRE in most markets. This program covers the major issues involved in managing your bank’s CRE portfolio, from the understanding the primary types of risk generated by the CRE portfolio, to ways to enhance underwriting to go beyond the basic net operating income (NOI) or cash flow analysis. Included is a discussion of appraisal procedures, monitoring of loans and updating collateral values, plus issues involved in maintaining portfolio diversification – all approached from the standpoint of a community bank and focused how we can move forward in this difficult environment.

4276 – Recruiting and Retaining the Right Employees  In a series of real-life cases, this course presents specific steps and skills which help managers to be effective in these areas: 1. Attracting employees who fit the job and the bank culture 2. Proactively managing people on a daily and long term basis 3. Creating job and career paths for all performance and motivation levels. Following the choices of two competing bank managers, bankers identify the best places to find prospective employees, and make the right decisions and offers. The class then addresses ongoing management of performance objectives, individual/team communication, collaborative feedback and “next step” employee development. Fast paced and practical, this course adds a human factor to the financial and operational aspects of the BankCEO program. Bankers are introduced to rich content without being overwhelmed with too much information. Mark Faircloth’s teaching method of Concept → Example → Practice ends with a post-course Smart Sheet for use back at the bank.

4337 – Asset Liability Management  The student will take a deep dive into managing the balance sheet and learning applicable regulatory guidance and expectations. Using the bank’s own ALM and IRR and instructor reports, the student will learn the quantitative drivers behind Net Income Simulation and Economic Value, learn liquidity and capital stress testing techniques, and explore enterprise risk management governance. The goal is to prepare the student for the Liquidity and Sensitivity to Interest Rates component examinations.

4352 – Banking in the Era of Digital Disruption  It’s a whole new world in banking. The competition is getting stronger, and is no longer limited to just a narrow peer group of other similar banks. Every part of the traditional banking business model is under attack by creative and well-funded new competitors from Silicon Valley and beyond. As a part of their leadership development, today’s bankers need to understand this changing landscape, and they need to be able to navigate their teams and their banks through it. In this course we will look at the innovation drivers behind these dramatic shifts, with a view on the changing definition of competitiveness in banking. The lectures, case studies and hands-on exercises take an empirical approach to value creation and integrates innovation strategies and the change processes that are needed to not just survive, but to thrive in this new world of banking.

4342 - Relationship Oriented Negotiations  One of the most difficult aspects of customer relationships can be negotiating price, terms or any other factor where the bank’s offer does not exactly match the client’s need. How do both sides get what they want without damaging the relationship? In this 3-session workshop, participants learn to apply a logical 4-step process to any external or internal negotiation to improve their likelihood of success. Using real customer and inner-bank examples and active participation in skill practices, this class shows how to develop a deeper
understanding of the background of the client’s needs, identify negotiating leverage, build a set of realistic options and effectively counter “win-lose” tactics. Students receive a negotiation planning worksheet for their continued use with customers and internal bank partners such as co-workers, managers and directors.

4356 – High Performance Strategy…by the Numbers! All bank managers strive to achieve high performance, a worthy goal made more challenging by today’s increased competition and regulation. Utilizing the information provided in the Uniform Bank Performance Report, this class takes a practical approach to high performance strategy development through understanding what the numbers are saying and translating that data into a meaningful “SWOT” analysis. The class involves a case study that includes analyzing the competition within an actual market and culminates in developing effective goals, objectives and action plans necessary to propel the institution to high performance.

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<th><strong>Group “B” (half-day) Elective Course Descriptions</strong></th>
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The half-day electives allow you to examine a variety of topics and issues in short bursts. No exams are given on this material, owing to their brevity and simplicity. The following descriptions will help you in your own selection process. Again, the instructors are not limited by these course overviews and not all electives are offered at every SWGSB session.

5101 – Balance Sheet Management in Today’s Turbulent Times We are in the lowest rate environment in decades, but the clock is ticking on interest rate risk. How do position our assets in 2014? Reducing duration may be the key. What options do we have in managing liabilities? What are the examiners focused on in balance sheet management?

5160 – Keeping Branches (and Bankers) Relevant in Today’s Self-Service World Evolution does not mean elimination, but failing to evolve guarantees elimination. In a changing world, too many become more concerned about defending the ways they have always done things than in adapting and doing what is necessary to find success going forward. This tendency is true for individuals as well as companies. But as technology plays an ever increasing role in commoditizing products and industries, the human element becomes more of a differentiator, not less. Dave Martin will share his unique perspectives on the financial services industry today, how we got here, the factors reshaping it, and how leaders can position their organizations to thrive in an ever-evolving industry.

5143 – Secondary Repayment Sources Bankers extend loans to borrowers based primarily on their cash flow derived from operating their businesses, but in support of cash flow, bankers also evaluate collateral and guarantees as secondary repayment sources. This course provides a conceptual framework for that evaluation. First, collateral assets are examined in terms of their liquidity, marketability, perishability, degree of lender control over them, and other factors in arriving at appropriate loan-to-value ratios. Second, the role that guarantor cash flow plays in calculating global debt service coverage and that guarantor resources provide in the form of adjusted net worth is explored in order to quantify guarantor support.

The session will give participants an overview of best practices in secondary repayment analysis and underwriting. Participants will be provided with narrative descriptions and checklists to allow them to benchmark their institutional processes against industry best practices.

23
5104 – Collections and Bankruptcy  After almost 30 years of law practice, I have learned that “representing” banks is much more than filing collection lawsuits, filing claims in bankruptcy, and defending banks when they are sued. Banks need knowledgeable, experienced attorneys to assist them in these situations. However, and just as important, Banks need an attorney who will give them solid, strong recommendations to save them money in these situations and to give them advice that will assist them in making fewer mistakes, avoiding litigation, and maximizing the dollars they pay to their attorneys. This is what I do … day in and day out. This course will offer practical tips on how to avoid common errors, prepare accurate loan documents, and avoid unnecessary litigation.

5130 – Mergers & Acquisitions Panel  This course is divided into two 1.5 hour panel discussions featuring top executives in the field of M&A. The morning session panel will cover the current M&A market and the afternoon panel will focus on the practical aspects of M&A from a community banker's point of view.

5165 – Cybersecurity: Rise of the Underdark  This 3 hour class takes students on a journey into the world of cyber security. Part one teaches students about five key technology issues facing community bankers today and how to cope with the regulatory requirements and expense of keeping your financial institution secure. In Part two, Tim Leonard shows bankers the techniques that cyber criminals use to access the deep web, a world of illegal drugs, sex and stolen card information, and how they avoid detection. Bankers will not see the world the same after this class.

5240 – Enterprise Risk Management  A number of poor risk management practices have come to light through the credit and economic crisis. Many organizations instituted quick fixes and short-term reactionary actions like dividend and job cuts to bolster balance sheets and performance; however, these decisions may hurt long-term sustainability. This presentation will discuss Enterprise Risk Management (ERM) as a long-term solution for financial institutions. We will cover the evolution of risk management in financial institutions through the credit crisis, impacts of regulatory changes, challenges in implementing a robust ERM process, and the importance of implementing ERM concepts for long-term sustainability in today's uncertain, unprecedented environment.

5270 – Human Resource Management: Attract, Engage, Retain  This course will analyze the Value Creation Model as it relates to Organizational Performance. The four pillars include Leadership Actions & Organizational Practices, Employee Attitudes & Behaviors, Customer Satisfaction, and Value Creation. The focus will be on the first two pillars of investing in and managing human capital to create value.

5210 – Panel of Experts: Ideas on the Move  Mark Zuckerberg’s motto at Facebook is “Move fast and break things.” This panel of experts is comprised of bankers who have implemented new ideas or approaches. Although the panel changes each year, the emphasis is on what has been tried and worked, what has failed and why. Each of the panels is asked: What has been the secret to your success? What products and services have you tried and been successful with? Have you had failures? What were the biggest barriers to getting a new idea executed? Have other banks tried your approach and succeeded, or failed? Each panelist is asked to give a short presentation followed by a Q&A period. Come prepared with your questions, brainstorms, and expertise, and contribute to the knowledge share!
5165 – Bankruptcy: Surviving Fintech  In the U.S. and around the globe, fintech companies and non-banks alike are creating streams of banking services that are interesting, elegant, and refreshing—and they're winning the hearts and minds of early adopters. Not a one-size-fits-all approach, this course offers many different tactics for community banks to compete and flourish in the new world. In particular some of the topics include: • Analyze fintech's threat to the community banking model • Learn where community banking must improve to compete • Disprove the myths to uncover the real challenges banks face • Adopt proven strategies to bring your organization into the future Community banks were once the go-to institutions for local relationship banking, but their asset share has been on the decline for three decades as the big banks just got bigger. Now, fintech companies are exploiting inefficiencies in the traditional banking model to streamline service and draw even more market share, as community banking executives are left at a loss for fresh tactics and forward-looking strategy. Bankruptcy shows how community banks can be saved, and provides a proven path to success.

5165 – Engaging Your Customer to Build Lasting Relationships  Customer engagement is about building an emotional connection between your customer and your bank. Highly engaged customers buy more, promote more, demonstrate greater loyalty and are more profitable. In this course, you’ll learn why everyone in your bank should care about customer engagement as well as how to get your best customers to actively engage. You’ll learn best business practices that build customer relationships, leverage digital and traditional media, measure financial impact and create engaging customer experiences.
The SWGSB faculty is drawn from leaders in academia, management consulting, and the financial services industry. They are chosen on the basis of their expertise and knowledge, communication skills, and effectiveness in the classroom. Each year, the faculty members of SWGSB undergo a rigorous evaluation by the participants as well as by the School’s administration. Only those with the highest performance ratings are asked to return. The following faculty roster provides a brief sketch of their credentials.

**Shon P. Aguero** is a 21-year veteran of the banking industry, spending the last 13 years with Landmark Bank. Currently he serves as the Executive Vice President of Retail and Small Business Banking, which encompasses a $325 million/year mortgage business, a 42-branch retail network servicing $2 billion in deposits, a 40-agent call center accepting 700,000 calls per year, small business and business services officers across three states, and all the strategy and support staff that go along with those functions. He is recognized nationally as an industry leader, teaching courses or speaking for the Missouri Bankers Association, the American Bankers Association, the Financial Brand Forum and the Southwest Graduate School of Banking at SMU in Dallas, TX.

**Marci Armstrong, Ph.D.,** is Director and Brierley Endowed Professor, providing strategic leadership for the Brierley Institute for Customer Engagement at SMU Cox. A six-time teaching award honoree, Marci teaches SMU Cox MBA, PMBA, and MS students and is also an experienced consultant. Her recent work leads companies to understand how to engage customers, drive customer loyalty and create memorable customer experiences. Recent clients include American Airlines, AT&T Performing Arts Center, Cinemark, Kendra Scott, Mission Foods, Dallas Cowboys, Dallas Symphony Orchestra, Pabst Brewing, Pizza Hut, Southwest Airlines and G6 (Motel6/Studio6).

Marci served the last 19 years as Associate Dean, Graduate Programs, at SMU Cox where she oversaw admissions, student services, diversity, global programs and career management for fourteen graduate programs.

**Rex Bennett, Ph.D.,** is Professor Emeritus of marketing and strategy at the University of San Francisco, president of the consulting firm Achieving Unlimited, and former manager of International Financial Services for KPMG Peat Marwick. He received his B.S. in finance from the University of Tennessee and his Ph.D. from the University of North Carolina, Chapel Hill. Dr. Bennett teaches at a number of graduate schools of banking throughout the U.S.

He has published articles on strategy, competitive advantage and marketing in the American Banker, Journal of Retail Banking, The Bankers Magazine, Bank Marketing and other journals. He also has extensive consulting experience in competitive strategies, strategic planning, and customer acquisition and retention strategies for such clients as the American Bankers Association, Bank Marketing Association, Capital One, Citicorp, First Data, Kaiser-Permanente HMO, Key Banks, KPMG Peat Marwick, Medtronic Medical, Target Stores, Total Systems (TSYS), US Bank, the U.S. Treasury Department and the U.S. Agency for International Development (USAID).

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4 The SWGSB Faculty is subject to change at anytime.
Sanford M. Brown a partner in the Financial Services & Products Group, counsels and represents financial institutions and specialty finance companies, as well as their shareholders and holding companies, in matters involving state and federal banking laws, regulations and enforcement actions; in corporate transactions, such as mergers, acquisitions, securities offerings, holding company formations and Subchapter S corporation elections; and in matters involving privacy and identity theft. Mr. Brown served in the Office of the Comptroller of the Currency from 1987 to 1989. His responsibilities included a wide range of matters relating to the regulation of national banks, including the development of banking policy in the areas of risk-based capital and dividends. He is a faculty member of the Southwestern Graduate School of Banking, and is a frequent speaker at regional and national banking seminars and educational programs. He is listed in The Best Lawyers in America in the areas of Banking and Finance and Financial Services Regulation, including as a 2015 “Lawyer of the Year” in the latter category. He was named a Best Lawyers 2017 "Lawyer of the Year" in Financial Services Regulation Law in Dallas. Mr. Brown is also listed in Chambers USA: America’s Leading Lawyers for Business.

William T. Chittenden, Ph.D. is an Associate Professor of Finance and the Chair of the Department of Finance and Economics in the McCoy College of Business Administration at Texas State University. Dr. Chittenden earned a B.B.A. in Finance and a 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 and has taught at SWGBS since 2001. Professor Chittenden specializes in Treasury Management and Bank Management. He is the Director of the Corporate Treasury Management Program at Texas State and teaches a Certified Treasury Professional review course. He is past president of the San Antonio Treasury Management Association. Dr. Chittenden has published articles in the Journal of Portfolio Management, the Journal of Investing, the Journal of Economics and Business, among others. He has also served as a financial consultant to the Bank of Montreal/Harris Bank, ABN/AMRO, Household International, Fitzsimons Federal Credit Union, TAP Pharmaceuticals, and other regional, national, and international firms.

James J. Clarke, Ph.D. is on the faculty of the America’s Community Bankers (ACB) National School of Banking and has served on faculty the ABA’s Stonier Graduate School of Banking. He is also a faculty member on a number of state banking schools including Massachusetts, Connecticut, New York, and Pennsylvania.

Jim has conducted seminars on ALM and strategic planning for bank associations and individual banks. He is responsible for the ALM education for America’s Community Bankers, but Jim also conducts seminars on “Current Issues in Asset/Liability Management” for Pennsylvania, Ohio, Illinois, Maryland, Connecticut, Maine, West Virginia, Utah, New York and Massachusetts Bankers Associations, along with Bank Administration Institute (BAI), Risk Management Association (RMA), and the Financial Management Society (FMS).

He is a frequent speaker to bank boards, and banking conventions. In 2004 through 2006 Jim spoke at the Connecticut Bankers Convention, ACB’s Seminar for Presidents, ACB’s Mutual Conference, Ohio Bankers CEO Conference, Massachusetts Bankers CEO Conference, and the Maine Bankers Convention. Jim also has done directors education for the Connecticut, Illinois, Indiana, Maine, Massachusetts, Michigan, New York, Ohio, North Carolina, and Pennsylvania’s Bankers Associations. He has also worked with individual bank boards on education programs.

Dr. Clarke has facilitated strategic planning meetings and retreats for over a hundred community banks over the last four years.
Dr. Clarke has written in the area of interest rate risk, investments, bank strategic planning, and board governance. Jim is currently a member of the board of two community banks in Pennsylvania, and an investment management company in Connecticut. Dr. Clarke has a B.A. in Economics from LaSalle College and a Ph.D. in Economics from the University of Notre Dame. He is a retired faculty member of the Finance Department at Villanova University.

**Donna de St. Aubin’s** human resource and management expertise spans more than 25 years and includes executive human resource positions in the health care, financial and insurance industries. In addition to her experience in human resource management, planning and internal staffing, Ms. St. Aubin has also been involved in major corporate mergers, acquisitions, divestitures and consolidations. She has worked with many organizations creating organizational structures and succession plans for long-term success of the business.

A frequent speaker before industry and management groups, Ms. St. Aubin has taught at the University of Colorado and the University of Wisconsin Executive Management Institute. She is a past faculty member of the Keller Graduate School of Management, and is a long-standing faculty member of the Graduate School of Banking at Colorado and is also on the faculty of the Missouri School of Banking and SW Graduate School of Banking at Southern Methodist University.

Ms. St. Aubin received a M.B.A. from Northwestern University, Evanston, Illinois and a B.A. from the University of St. Catherine, St. Paul, Minnesota. She is a member of ASTD, Human Resource Management Association of Chicago, International Women's Forum (IWF) and the National Association of Women Business Owners (NAWBO).


**Mark M. Faircloth** brings over two decades of experience as a successful banker to his work with Omega Performance Corporation, a global leader in performance improvement for financial institutions. As a senior consultant, he works with senior and mid-level managers to help improve profitability by developing and implementing commercial and retail performance solutions. His work includes industry research, strategic planning, executive consulting, development of management practices, training delivery and sustainment activities. In addition to his client work, Mark leads one of Omega’s most productive consultant teams. Mark joined Omega Performance in 1998 following a successful career in retail and commercial banking, where he served in a variety of front line sales, management and marketing positions. He has been recognized multiple times with the Palladin and President’s Awards as the company’s top consultant. In addition to his responsibilities at Omega Performance, Mark serves on the faculties of the Southwestern Graduate School of Banking at Southern Methodist University, the American Bankers Association National Commercial Lending School, and several state banking schools. He is a nationally recognized expert in the area of commercial relationship negotiations. Mark is a frequent speaker at industry conferences and his articles have appeared in several national and international financial publications. He is the author of the book Coaching: Taking Your Team to the Next Level. Mark is a graduate of the University of Alabama and the Graduate School of Banking of the South at Louisiana State University.

**Chet Fenimore** is the managing partner of the firm. Mr. Fenimore brings more than 28 years of experience advising financial institutions and as a former federal and state banking regulator. The primary focus of Mr. Fenimore’s practice is acquisition, corporate governance, regulatory and
securities law matters for banks, thrifts and other financial institutions. Representation includes mergers, acquisitions by holding companies, failed bank acquisitions, trust preferred securities repurchases, all aspects of raising capital (public and private), ownership succession, tender offers, reverse stock splits and mergers in order to effect Subchapter S elections and going-private transactions, representation of directors and officers (including director and officer compensation), compliance issues, shelf and de novo charters, representing private equity investment funds with respect to investments in financial institutions and compliance of funds with the regulatory framework, and filing applications to federal and state regulatory authorities.

Mr. Fenimore has both state and federal regulatory experience serving as a bank examiner with the Oklahoma Banking Department and the Office of the Comptroller of the Currency. Prior to founding the firm, Mr. Fenimore was the Managing Partner of the Austin office of a large international law firm.

**Leah M. Hamilton, J.D.** is a highly accomplished federal banking regulatory compliance professional with nearly 25 years of experience in the financial services industry. Her compliance knowledge spans Lending, Deposits, BSA/AML and Compliance Risk Management.

Currently, Leah serves as a Vice President and Sr. Consultant with ProBank Austin, providing education and advisory services to more than 1000 clients. Prior to joining ProBank, Leah has served as the Chief Compliance Officer for a $4 billion community bank, a start-up mortgage company and, most notably, for TriComply, Temenos’ compliance division. Additionally, she has served as in-house counsel and worked for several leading banking software firms.

Leah is nationally recognized for her practical compliance advice and her engaging approach to teaching regulatory compliance matters with her quick wit, sense of humor and examples, making compliance an enjoyable educational experience. Where compliance is every employee’s responsibility every day, she provides valuable and practical insight to effectively understand and manage compliance.

As a compliance expert, Leah has served as a lead advisor on consent order remediation engagements and management responses to examiner concerns. She is often called upon to assist in potential RESPA Section 8, UDAAP and Overdraft matters. Leah has trained more than 1,000 lenders on TRID and served as a TRID and 2018 HMDA expert for the American Bankers Association.

Leah received her Juris Doctorate from Northern Illinois University College of Law and her Bachelor of Arts in General Studies degree from the University of Texas at Dallas where she majored in law and minored in business management. As a faculty member for Southwest Graduate School of Banking at Southern Methodist University in Dallas, she teaches SWGSB’s Complying in a Compliance World and Today’s Compliance Issues courses.

**Richard Hamm** As owner of Advantage Consulting & Training, Hamm provides consulting and training to banks and businesses. He specializes in lending and credit training for banks, plus consulting and CFO-type services to businesses on issues such as strategic planning, optimization of capital structure and financing, and treasury management. His banking background includes senior credit positions in the community bank environment, plus significant commercial lending experience in the regional bank environment. Active in lending and banking training for 15 years, Hamm serves on the faculty of the Barret School of Banking (Memphis), the Graduate School of Banking (Madison), the ABA National and Graduate Commercial Lending Schools and The Risk Management Association (RMA) and its local chapters. He has written 17 articles published by and currently serves
on the Editorial Board of The RMA Journal. He is a graduate of the University of Alabama, where he received B.S. and M.B.A. degrees. He is also a Certified Treasury Professional.

**Joseph Hansen** is a Senior Vice President at Premier Bank Texas in Grapevine Texas. For 24 years his career has focused on the community banking segment within the banking industry. Key Practice areas include strategic planning, credit/risk management and commercial lending in the SME segment. He currently serves as a director for a FINRA and SIPC member investment banking firm and holds a series 27 (Financial Operation Principal) Series 79 (Investment Banking) and Series 7 (General Securities) licenses. He has been a CEO and Director for a De Novo/start up bank in Dallas, Texas. In addition, MAJ Hansen serves his community alongside his two daughters in the Texas Army National Guard.

Joe is a graduate of both the Southwest Graduate School of Banking and Bank Operations Institute. He received master level credentials from Oxford University-England in financial strategy and from University of Mary Hardin Baylor in business administration. Undergraduate studies include bachelors in finance and aerospace science.

As a certified flight instructor, Joe enjoys teaching students to fly in his spare time.

**Scott E. Hein, Ph.D.** 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. Professor Hein is also currently a member of the faculty of the Texas Tech School of Banking and the SW Graduate School of Banking at SMU. He is an independent director on the Board of FinPro Inc., as well as a consultant there.

Dr. Hein served as the faculty director of the Texas Tech School of Banking for most of the time from 1987 through 2016. As a result of his bank school involvement, he is a friend and supporter of the community banking business model, the Conference of State Bank Supervisors and their community banking program, as well as an advocate of a 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. He has also served as a consultant to the Federal Reserve Bank of Dallas and a visiting scholar at the Federal Reserve Bank of Atlanta.

Dr. Hein 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 (over 50 years), and has two grown daughters and five grandchildren. (On a more personal note, Scott was diagnosed in 2006 with stage 4 melanoma cancer. Through the grace of God, wonderful support from friends, family and caregivers he remains a “cancer survivor.”)

**Phillip Hinkle** oversees the Information Technology examination function of approximately 275 banks and trust companies chartered by the state of Texas. He is known for addressing complex technical issues in plain language. He has held a variety of IT certifications including Certified Information System Security Professional (CISSP), Certified Information Systems Auditor (CISA), and Certified Ethical Hacker and was trained by the National Security Agency in Information Security Assessment Methodology. He has a broad background in the banking industry, including financial analysis, loan work out, and both bank & trust company examination. Prior to coming to work for the
Texas Department of Banking, Phillip was the Manager of Correspondent Reviews for First Interstate Bank of Denver, Denver, Colorado. He is a graduate of the American Banker’s Association National Graduate Trust School and the Texas Governor’s Management Development program. He has received the FBI’s Service Award from FBI Director Robert Mueller and has served on the national governing board of the United States Public and Private Partnership, Inc. (USP3), which he helped form for gathering and sharing information as a pilot program of the Department of Homeland Security. The Homeland Security Advisory Council identified it as a “trusted and proven model for effectively gathering and sharing information.” Most recently he led the formation of the Texas Bankers Electronic Crimes Task with the US Secret Service. The task force developed best practices for mitigating Corporate Account Takeover risk and in Dec 2014 launched the national Executive Leadership of Cybersecurity initiative called ELOC (pronounced E-Lock). He currently serves on the FFIEC’s Cybersecurity and Critical Infrastructure Working Group that is developing and shaping the FFIEC’s cybersecurity programs.

**J. Keith Hughey**, founder of the consulting practice that bears his name, J. Keith Hughey Company (JKHC), has been a management consultant since 1977. Prior to entering the consulting ranks, he was Assistant Manager of the Profit Planning Group at Texas Commerce Bank in Houston. During his nearly four-decade career as a consultant Keith has served as Senior Consultant and Manager of the Business Strategies Practice of JMFA (2012-2015), Principle in the WHY Group (2003-2008), Executive Vice President of FinSer Capital Corporation (1990-1993), and Executive Vice President of Profit Technology Corporation – a division of Banc Systems, Inc. (1977-1980).

During the first twenty-two years of Keith’s professional career he specialized in devising and implementing risk management models, monitoring protocols and operational strategies for financial institutions. Beginning in 1996 Keith’s focus shifted in the direction of human capital. As a result, today he assists clients of all sizes and across varied industries with issues of corporate governance, succession planning, management and leadership development, organizational health and human systems, and strategic planning.

Keith is the author of the widely read weekly e-letter, Monday Morning Musings, a noted speaker, guest lecturer, and faculty member at the Southwestern Graduate School of Banking at Southern Methodist University (SMU), where he teaches classes in strategic planning and leadership. He is also a member of the executive committee and the advisory board of the Banking Program at the Mays School of Business at Texas A&M University. Keith is an honors graduate of the University of Houston where he studied accounting as an undergrad and finance and economics as a graduate student.

**Edward A. Krei** is an independent bank consultant based in Oklahoma City, Oklahoma. He has served as a board member or advisory director of several banks and financial services companies. Mr. Krei is a faculty member of the SW Graduate School of Banking at Southern Methodist University in Dallas, Texas, and has served as an instructor for financial institution regulatory agencies. Mr. Krei received his BBA degree with honors in accountancy from the University of Mississippi and is a member of that school’s accounting hall of fame. He was gold medalist on the CPA examination in Tennessee. Mr. Krei has served on committees and boards of numerous charitable and civic organizations.

**C.K. Lee** is an investment banker assisting bank and financial services clients in Texas and the surrounding region. After nearly seven years of mergers and acquisitions experience with a boutique firm in Dallas, TX, Mr. Lee joined Piper Jaffray & Co. in November of 2016. He will open a Dallas office for Piper and leverage the firm’s full service platform on behalf of his client institutions in the
Mr. Lee has handled more than 30 merger and acquisition transactions on behalf of clients throughout the country, representing more than $1.2 billion in aggregate deal value. He has also assisted clients with Section 363 bankruptcy resolutions, strategic planning services, regulatory advisory work and expert witness assignments.

Mr. Lee began his career as a staff member on Capitol Hill and was a federal regulator for ten years at the FDIC and the Office of Thrift Supervision. During his government service, he was a senior advisor to a U.S. Senator, a deputy to the Chairman of the FDIC, a member of the Basel Committee on Banking Supervision, oversaw the OTS’s international affairs, and served two years as a Regional Director in Dallas, TX during the 2008-2010 financial crisis.

Mr. Lee received his Bachelor’s degree from the University of Florida and his Master’s degree from the London School of Economics. He is married and has two daughters. In addition to his professional work, Mr. Lee is an avid private pilot, snow skier and occasional fly fisherman.

Steve LeFever Part comedian, part financial manager, former commercial banker, current entrepreneur, and 100% world-class presenter, Steve drives home his message with a no-nonsense, laugh-out-loud approach that makes him the top-rated presenter at virtually every conference he attends. For over 20 years, Steve has combined humor and practical knowledge in hard-hitting, substantive presentations. His ratings currently rank him as the highlight of our clients’ conventions in a wide spectrum of industries.

An internationally-recognized author and advocate for independent business, Steve’s book, “Profit Mastery: Knowledge-Driven Financial Performance” has sold over one million copies.

Steve has traveled widely, and the Profit Mastery program has been presented on three continents in eight languages over two decades to hundreds of thousands of business owners, managers, commercial bankers, accountants, and business coaches. Steve possesses a breadth of knowledge and experience in banking, finance, and small business management. His work with the Risk Management Association (RMA), the Association of Small Business Development Centers (ASBDC), and financial institutions around the globe help keep his insights sharp and his information relevant to business owners, operators, and managers.

Tim Leonard is the Chief Information Officer of Commercial Bank of Texas, in Nacogdoches. Tim has over 15 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 the opportunity to speak at state and national conventions concerning IT infrastructure, management and information security. He’s held numerous certifications in computer information systems and has worked as a private investigator and computer forensics specialist. He is a graduate of Stephen F. Austin State University, and the Texas Banker’s Association Management Development Program. His presentations consistently score high marks and his style is a fantastic mix of high energy, humor and heart.

S. Scott MacDonald, Ph.D. is president and CEO, SW 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 joined the Southern Methodist University faculty as a visiting professor of Finance in 1997 and was named director of the SWGSB Foundation in 1998. Before coming to SMU, he was an associate professor of Finance and director of the School of Applied Banking at Texas Tech University. Recipient of
numerous teaching and research awards, Dr. MacDonald is a frequent speaker at professional programs, banker associations and banking schools. He has served as an expert resource witness before the Texas state Senate, Chairman of the Board of Directors of a Texas financial institution, and as advisory board member of the Independent Bankers Association of Texas, Education Council. Dr. MacDonald is the co-author of the best selling textbook on banking, Bank Management, and the author of articles in professional academic journals such as the Journal of Financial Economics, The Journal of Business, The Journal of Futures Markets, The Review of Futures Markets, Quarterly Journal of Business and Economics, and the Journal of Money, Credit and Banking.

Dave Martin is founder of bankmechanics, a retail banking performance company. bankmechanics works with banks and credit unions to keep their vital "moving parts" – their employees - engaged, informed, and motivated. Dave has trained and consulted on-site with several hundred banks and credit unions in 46 states and Canada over the past 20+ years. Dave Martin has become one of the most prolific writers in the banking industry. His columns and newsletters are read in thousands of financial institutions each month and his keynote presentations, seminars, and podcasts have an authenticity and humor that brings teams of all sizes and seniority levels together.

Previously, Dave was Executive Vice President / Chief Development Officer with Financial Supermarkets, Inc., a leading provider of training, consulting, design, and construction for in-store and non-traditional branches. Prior to joining FSI, Dave was EVP/Chief Training Officer for NCBS, a SunTrust Bank subsidiary. His banking background includes serving as Director of In-Store Banking for First National Bank Texas, managing at that time the largest Wal-Mart in-store banking program in the United States. Dave’s banking career began as branch manager of an in-store branch for Progressive Bank and Trust (now Capital One) in Houma, Louisiana.

Dave has a BS in Accounting and an MBA from Nicholls State University. He resides with his wife Cindy and two teenaged sons in Sugar Land, Texas.

Jeffrey M. Mercer, Ph.D., is the Centennial Bank Chair in Finance and Senior Associate Dean of the Rawls College of Business at Texas Tech University. Prior to joining Texas Tech in 2002, Dr. Mercer was Director of Investment Research at Ibbotson Associates, a Chicago-based investment consulting firm now wholly owned by Morningstar, Inc. He also served on the Graduate Business Faculty at Northern Illinois University where he held positions as faculty member, Finance Department Chair, and Acting Associate Dean of the College of Business. He currently serves as the Director of the Texas Tech School of Banking and faculty member of the Southwest Graduate School of Banking at Southern Methodist University (SWGSB).

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

Dr. Mercer, or press coverage of his work, has appeared on or in Forbes, ABC World News This Morning, CNN.com, BusinessWeek, The Wall Street Journal, Barron’s, USA Today, SmartMoney, Financial Times, The Motley Fool, Fox Business News, and The CBS Early Show. He has received numerous recognitions and awards for his research and teaching, and was recently awarded “Integrated Scholar” faculty designation by the Provost at Texas Tech University.
Dr. Mercer holds a B.S. degree in Finance from the University of Wyoming, and both an M.S. and Ph.D. in Finance from Texas Tech University.

**Rosalind Mouser** is Deputy General Counsel and Senior Vice President at Simmons Bank. She manages litigation for Simmons in Arkansas, Kansas, Missouri and Tennessee. Mouser joined Simmons after a thirty-year practice at Ramsay, Bridgforth, Robinson and Raley, LLP in Pine Bluff. Mouser is a member of the Arkansas, Jefferson County, and American Bar Associations, the American Bankruptcy Institute, the American College of Bankruptcy, and the Debtor/Creditor Bar of Central Arkansas.

**J.P. Nicols** has been internationally recognized as a leading voice for innovation, strategy and leadership, and his work has been featured in some of the industry’s top publications and conferences.

A former senior bank executive, he is Managing Director of the FinTech Forge, and founder of the Bank Innovators Council which is now a part of Next Money, a global community committed to reinventing financial services through design, innovation and entrepreneurship.

JP is a trusted advisor to companies from startups to the Fortune 500, a popular writer, a top rated speaker, and is often quoted in the media on video and in print. He is also a highly rated instructor at the Pacific Coast Banking School held at the University of Washington, and a recurring guest host on the global podcast Breaking Banks. He has been named to several lists as an influential thought leader, including:

- The Best FinTech Influencers with Awesome Blogs (#3)
- Top FinTech Influencers in the USA (#5)
- FinServ 25: The Most Influential Voices in Banking (#8)
- Fintech influencers you should be following in 2017 (#15)
- 25 Must-Read Financial IT Blogs
- 8 FinTech Leaders You Need to Follow
- The Absolute Ultimate Guide of Who's Who in FinTech
- Nine online influencers that shape the future of payments
- Top 25 leading influencers in financial services
- Top 5 Financial Services Thought Leaders

He holds a B.A. from the University of Akron, and an M.B.A. from Cleveland State University, where he conducted his research project at Buckinghamshire College in England. He also completed the Leadership Excellence executive program at the University of Minnesota, and is a graduate of the Cannon Financial Institute and the College for Financial Planning.

**John Oliver's** career in the financial services industry spans over 40 years, working both in Europe and the United States. For the past 20 years he has built a thriving consulting practice focused on strategy development and the developmental needs of managers, executives and directors in the financial services industry.

Through his company, Laurel Management Systems, Inc., Mr. Oliver was responsible for the design and implementation of his company’s highly regarded FIplanner strategy development process. As a result of his extensive management development training experience, he has acted in an advisory capacity for the American Institute of Banking. His consulting services and training programs are utilized by institutions of all sizes and types, from small community-based organizations to major multi-national institutions. Internationally his programs have been implemented for participants from
Asia, Europe, Africa, South America, and Australia. His work with directors has been hailed as a breakthrough in director training.

Mr. Oliver began his career with National Westminster Bank in England, where he gained considerable knowledge of the retail financial-services environment. He then moved to Kleinwort Benson, one of the oldest merchant banks in the City of London. In 1978, he entered the world of international banking when he joined Rothschild Intercontinental Bank. With RIB he was transferred to the United States to form a new project finance/venture capital subsidiary that was subsequently acquired by Continental Bank. His experience covers virtually every sector of the financial services industry.

Educated in England in Banking and Finance, his educational background together with his extensive industry experience and a proven ability to communicate have resulted in his current position as a highly respected consultant in the field of training and development. He has served on the faculty of the BAI Graduate School of Banking and is currently on the faculty of The Community Bankers School. He is listed in the U.S. publications Who's Who in Finance and Industry and Who's Who in the World, as well as in the Dictionary of International Biography published in Cambridge, England. Mr. Oliver is the author of the book What Really Is Expected of Me - The Community Bank Directors Guidebook and has contributed to articles in various financial services publications. Over the last decade he has addressed bankers from all over the world.

**Brandey Wimberley-Orsag** is a Senior Vice President at Jefferson Bank. Jefferson Bank is a billion dollar bank with 11 branches in and around San Antonio. Brandey has been with Jefferson Bank approximately seventeen years. Her primary tasks include assisting clients with the full range of commercial banking products. She has extensive knowledge in all types of commercial loans from small lines of credit to large commercial real estate transactions. In addition to her lending and management tasks, she has played an integral role in revising loan policy, creating and implementing new fair lending guidelines, and auditing fair lending compliance. Furthermore, Brandey previously served for over 3 years as the bank’s CRA officer.

Brandey received a BBA in Finance from Texas State University and an MBA from the University of the Incarnate Word. Furthermore she graduated in the SWGSB Class of 49 with Recognition for Leadership and Graduation with Distinction.

Brandey is involved in many civic organizations. She serves as a Board of Director for Texas State University - Development Foundation. In addition she is on the University's advisory council for the Department of Economics and Finance. She is serves as a director for the San Antonio March of Dimes as well as the CFO for CREW-San Antonio. She is the Past President and Vice President of Finance for WeLead (Women Executives Leading Empowering and Developing), which is the only NAFE affiliated group in San Antonio. In addition she is a Past-President of the San Antonio Kiwanis Club and still chairs the organization's annual silent auction to raise funds for underprivileged children.

**Charles M. Phelan** is EVP & Chief Financial Officer at TIB-The Independent BankersBank and Managing Officer of ALX Consulting, Inc., a wholly-owned subsidiary. He is responsible for managing financial, compliance, audit and enterprise risks of the institution. ALX specializes in Asset Liability Management and Interest Rate Risk reporting for over 300 community banks nationwide. Prior to joining TIB and ALX, Chuck served nine years with the Federal Reserve Bank of Dallas in the Banking Supervision Department. He conducted safety and soundness examinations of bank and bank holding companies throughout the 11th District area of Texas, New Mexico and Louisiana.
R. Jay Phillips is passionate about banker education. His banking career spans 40 years, starting during his high school and college years where he worked in every aspect of community banking. He has served as CEO of independent banks, community banks owned by large holding companies and was most recently CEO of a publicly traded, listed regional bank holding company and its bank subsidiary on the Texas coast. Phillips now heads Cerfis Group, Inc. (www.cerfis.com), a Dallas-based business-consulting firm specializing in corporate strategic planning focused on enhancing shareholder value and organizational effectiveness. In addition to his consulting activities, he is a frequent speaker for industry groups. He founded, chaired the Advisory Council and been on the faculty of the Bank Operations Institute held at Southern Methodist University for over thirty-five years. Phillips completed the Texas Tech Intermediate School of Banking in Lubbock, Texas. He is a graduate of the Southwestern Graduate School of Banking at Southern Methodist University and the National Commercial Lending School in Norman, Oklahoma.

Ken Proctor brings 37 years of professional banking and consulting experience to Abound Resources, where he heads up the Risk Management Practice. Before joining Abound Resources, Ken managed the efforts of four financial institutions to comply with regulatory enforcement actions, including consent agreements and written agreements. Additionally, he has completed BSA/Anti-Money Laundering compliance assessment, GLBA 501b information security reviews and IT audits for a number of U.S. financial institutions.

Ken created the Risk Management Practice areas for two national consulting firms during his tenure with those organizations. He also served as a senior consultant with two international risk management consulting firms. He served as an internal consultant with a major regional bank, held responsible management positions in the auditing departments of two southeast regional commercial banks, and worked as a public accountant.

Ken is a Certified Public Accountant and a Certified Bank Auditor. He is a professional member of the Institute of Internal Auditors. He is a frequent speaker for financial institution industry conferences and seminars, including those sponsored by the American Bankers Association, Bank Administration Institute, Federal Home Loan Bank Board, FDIC and the National Association of Federal Credit Unions. In addition, he has delivered workshops and presentations for numerous state banking and community banking associations, technology vendors and international banking associations. For the past eight years, Ken has served on the faculty of the Louisiana State University Graduate School of Banking program, instructing in risk management. He has also served as an instructor on risk management and other topics for the LSU sponsored Professional Masters of Banking program and on retail banking and lending topics for BAI and the BAI Graduate School of Retail Banking.

Ken has authored articles on risk management for various industry publications and state banking associations. He is co-author of a Technology Planning Guide for Bank CEOs, published by the American Bankers Association, and the Bank Internal Audit Manual, published by Alex Information Services.

Merrill J. Reynolds is partner and co-founder of Reynolds Williams Group dba Bankers Edge. A graduate of Southern Methodist University and The Southwestern Graduate School of Banking, Mr. Reynolds began his career as a bank examiner with the Federal Reserve Bank of Dallas. A 30+ year banking veteran, he has worked for both community and multi-bank holding companies in various lending and managerial capacities. Prior to beginning his consulting career, Mr. Reynolds 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. Mr. Reynolds serves as a faculty member of The Southwestern Graduate School of Banking and is a regular speaker for The Assembly for Bank Directors and numerous national conferences and seminars.

Since the beginning, 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, we formulate one-of-a-kind solutions. This customized approach allows RWG to serve large and small financial institutions nationwide, including commercial banks, savings banks and credit unions.

**Cassy Rubis** is a Digital Marketing and Search Engine Optimization (SEO) Consultant who works with companies to maximize their online presence and get their website noticed by potential customers.

With 14 years of proven success in implementing consumer acquisition and retention marketing campaigns, Cassy Rubis specializes in search engine marketing, social media marketing, SEO, paid search advertising, and website analytics. She is highly respected in the Search Engine Optimization communities, where she earned her reputation for consistent top rankings in all major search engines.

Cassy Rubis holds a bachelor’s degree in Corporate Communications and Public Affairs from Southern Methodist University and is certified in Google Adwords and Google Analytics.

**Jimmy Sawyers** helps financial institutions tackle issues ranging from technology planning to IT risk management. Jimmy’s 30 years of experience in the financial services technology field includes nine years directing the operations and technology division of a fast-growing community bank and over 21 years as a consultant to the financial services industry.

He is a graduate of Christian Brothers University in Memphis, Tennessee with a B.S. in Business and a concentration in Information Technology Management and Telecommunications. Active in the industry as a speaker, author and teacher, Jimmy is a frequent contributor to BankersOnline, a leading Web portal for bankers; he is co-author of the book, The Art of Enterprise Risk Management for Community Banks; and he wrote the book, IT Auditing for Financial Institutions.

Nationally recognized for his entertaining presentations that engage, inform, and educate, Jimmy delivers valuable takeaways, practical advice, and a fresh perspective to complex issues.

**Steve Scurlock** has served as Director of Government Relations and Public Policy 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 Intermediate School of Banking.

**Edmond J. Seifried, Ph.D.** is Professor of Economics and Business at Lafayette College in Easton, Pennsylvania. He is the Chief Economist for BNK Advisory Group, a community bank investment firm. He received his doctorate in economics and business from West Virginia University.

In addition to his course schedule at Lafayette College, he is also a faculty member of numerous banking schools including: Stonier Graduate School of Banking, and the Graduate School of Retail Bank Management. He serves as the dean of the Virginia and West Virginia Banking Schools.

He frequently appears as a guest speaker at regional and national conferences. He has delivered over 2,000 presentations to various groups both in the United States and abroad. He acts as a consultant to the banking industry, and is well known as a speaker at bank customer events and as a strategic planner. Dr. Seifried authored the book “The Art of Strategic Planning for Community Banks.” Dr. Seifried has also served as a director of a community bank.

Dr. Seifried has traveled extensively in the former Soviet Bloc countries where he served as an advisor and consultant to the newly privatized commercial banks.

**Philip Smith** is the President and a member of the Board of Directors of the Memphis-based law firm of Gerrish Smith Tuck, PC, and its affiliated bank consulting firm, Gerrish Smith Tuck Consultants, LLC. Mr. Smith's legal and consulting practice places special emphasis on bank mergers and acquisitions, financial analysis, acquisition and ownership planning for boards of directors, strategic planning for boards of directors, regulatory matters, bank holding company formations and use, securities law concerns, new bank formations, S corporations, going private transactions, and other matters of importance to banks and financial institutions. He is a frequent speaker to boards of directors and a presenter at numerous banking seminars. Mr. Smith’s recent association presentations include the Community Bankers of Michigan, Community Bankers of West Virginia, Community Bankers Association of Georgia, Community Bankers Association of Illinois, Independent Community Bankers of America, Texas Bankers Association and Western Independent Bankers. Mr. Smith received his undergraduate business degree and Masters of Business Administration degree from the Fogelman School of Business and Economics at The University of Memphis and his law degree from the Cecil C. Humphreys School of Law at The University of Memphis. Mr. Smith is a Summa Cum Laude graduate of the Barret School of Banking where he has been a member of the faculty. He has also served as a member of the faculty of the Pacific Coast Banking School, the Colorado Graduate School of Banking and the Wisconsin Graduate School of Banking.

**Martin J. (Dev) Strischek** A frequent speaker, instructor, advisor and writer on credit risk and commercial banking topics and issues, Martin J. "Dev" Strischek is the former SVP and senior credit policy officer at SunTrust Bank, Atlanta. He was responsible for developing, implementing, and administering credit policies for SunTrust’s wholesale lines of business--commercial, commercial real estate, corporate investment banking, capital markets, business banking and private wealth management. He also spent three years as managing director and credit approver in SunTrust’s Florida commercial lending and corporate investment banking areas, respectively. Prior to SunTrust, Mr. Strischek was chief credit officer for Barnett Bank’s Palm Beach market. Besides stints at other
banks in Florida, Kansas City, and Ohio, his experiences outside of banking include CFO of a Honolulu construction company, combat engineer officer in the U.S. Army, and college economics instructor in Hawaii, Missouri, and Florida. A graduate of Ohio State University and the ABA Stonier Graduate School of Banking, he earned his M.B.A. from the University of Hawaii.

Mr. Strischek serves as an instructor in RMA’s Florida Commercial Lending School, the Stonier Graduate School of Banking, and as both an instructor and as a member of the American Bankers Association’s (ABA) Commercial Lending and Graduate Banking School advisory board. His school, conference, and workshop audiences have included participants drawn from the ABA, RMA, OCC, Federal Reserve, FDIC, FFIEC, SBA, the Institute of Management Accountants (IMA) and the AICPA.

Mr. Strischek has written about credit risk management, financial analysis and related subjects for the ABA’s Commercial Insights, the Risk Management Association’s RMA Journal, and other business professional journals. He is the author of Analyzing Construction Contractors and its related RMA workshop. A past national chair of RMA and former Florida Chapter president, Dev serves as a member of the RMA Journal’s advisory board, and an ex-officio board member of the Florida and Atlanta RMA chapters. He also serves on the advisory board of the Atlanta Chapter of the Professional Risk Managers’ International Association (PRMIA), and he has consulted on credit risk issues with banks in Morocco, Egypt, and Angola through the US State Department’s Financial Service Volunteer Corps (FSVC).

Lyle Sussman, Ph.D. is a Professor of Management, College of Business and Public Administration, University of Louisville. He received his Ph.D. from Purdue University and his BS and MS from the University of Wisconsin. He writes and consults on leadership, motivation, communication and high performance teams. Prior to his current position, he taught at the University of Michigan and University of Pittsburgh. Aside from 45 scholarly articles, his work has appeared in Savvy, Bottom Line Reports, Working Woman, Inc., Success, Executive Book Summaries, Investor’s Daily, US Air In Flight Audio, and the Louisville Courier Journal. He has consulted for the Fortune 500, government agencies, and religious organizations. He is a best selling business author with more than 1,000,000 copies of his books in print in 14 languages. He has consulted or spoken throughout the US, Canada, Mexico, Central America, Bahamas, Malaysia, Indonesia, and Central Europe. He was a member of the Lessons in Leadership Lecture group that included Stephen Covey, Tom Peters, and Ken Blanchard. When not in the boardroom, classroom, or airport he enjoys time with his wife and two children.

Christi Thompson With over 30 years in banking and related services, Christi Thompson began her career shortly after her graduation from Southern Methodist University (SMU) with a BBA. She completed additional studies at SMU by receiving her master’s degree, July 2005. Her current position with ARGO Data Resources as Compliance Program Manager began shortly after her 6 year position with the Federal Deposit Insurance Corporation (FDIC) which began November 2009. Prior to working for the FDIC, Christi had formed her own consulting firm and performed various consulting functions for several financial institutions, including de novo bank charters. She began consulting shortly after the sale/merger in 1999 of Texas Central Bank, N.A. in Dallas, where she held the position of Executive Vice President - CFO/COO of this institution for over 14 years. Christi started with this de novo bank charter in December 1985 prior to its opening in July 1986.

Christi is a graduate with recognition in leadership from the SW Graduate School of Banking/SMU (SWGSB) graduating in 1989 (Class 30), and has been a faculty member beginning with the 1991 session. She has also taught and spoken to several other groups including the Texas Tech School of
Banking. She is also a graduate of the American Bankers Association’s (ABA) Graduate Compliance Management School and Commercial Lending School. Her certifications include: ABA’s Certified Regulatory Compliance Manager (CRCM) and Certified Lender Business Banking (CLBB). Christi was also the recipient of the 2002 SWGSB Alumni Association’s Distinguished Service Award for Outstanding Achievement in Banking Education and holds the designation of honorary SWGSB Historian. She also currently serves on the SWGSB Alumni Association council as a Director.

**John Waupsh** is Chief Innovation Officer at Kasasa®, the company formerly known as BancVue. He leads the team that architects the company’s products including Kasasa, a suite of nationally branded products and rewards checking accounts offered exclusively at select community financial institutions.

John is Austin, TX chapter co-lead of Next Money, a global fintech networking organization, and a mentor with Bank Innovation’s global fintech accelerator, INV Fintech.

His work has helped Kasasa grab three Finovate “Best of Show” titles, recognition in Fast Company’s “10 Most Innovative Companies in Finance,” standing in the FinTech Top 100, as well as several MarCom Awards.

**Todd Wentz** joined TIB in February 1988 and has more than 25 years of investment and banking experience. He currently serves as Senior Vice President and Director of Capital Markets Strategies. He is also a voting member of the Internal Investment Committee, Hedging Committee, Mortgage Committee and 401k Committee. Todd is also responsible for the internal pricing of TIB’s Municipal Finance inventory. Todd is a member of the Advisory Board of Sheshunoff Banker’s Economic Investment Alert and has been a guest speaker for the Conference of State Bank Supervisors and several other bank trade conferences and meetings. Todd has written various articles on bank investment portfolio strategies and currently sits on the Special Task Force for the Texas Department of Insurance as the Capital Markets Expert. He is a graduate of Moorhead State University, Moorhead, Minnesota, with a Bachelor of Science degree.

**Dory Alan Wiley** is President and Chief Executive Officer of Commerce Street Capital, LLC. Mr. Wiley has over 20 years of experience in commercial banking, investment banking and investment management. He serves as Portfolio Manager for Service Equity Partners LP, Genesis Bank Fund LP, Commerce Street Financial Partners LP, Commerce Street Income Partners LP, and Commerce Street Income Partners II LP, five private equity funds that invest in financial institutions. Mr. Wiley formerly served as a member of the Board of Trustees of the Teacher Retirement System of Texas, an approximately $90 billion pension fund, and was chairman the investment committee. Prior to co-founding Commerce Street Capital, Mr. Wiley was at SAMCO Capital Markets, Inc. for ten years, in his last position, as President. Previously, Mr. Wiley was Vice President and Manager of the Financial Institutions Group at Rauscher Pierce Rfesn, now RBC Capital Markets. Prior to RBC, he worked for Murray Savings and Loan in asset/liability management and investments. Mr. Wiley often lectures on bank-related topics for universities, seminars and conferences. He has testified as an expert witness on bank and securities valuations, has written articles for various banking periodicals and has been quoted extensively in the media. 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 also serves on several charitable boards. Mr. Wiley received a BBA in Finance and Accounting from Texas Tech University, and a MBA from Southern Methodist University and holds multiple securities licenses.
Christopher L. Williston has served the 650-member Independent Bankers Association of Texas as its President since April 1, 1989, after having served Alex Sheshunoff & Co. from 1987 to 1989, as Vice President – Affiliation. Mr. Williston administered the Sheshunoff High Performance Affiliation Program, a resource/idea sharing network consisting of over 800 chief executive officers from 48 states. Prior to that time, Mr. Williston served the Texas Bankers Association from 1975-1987, leaving TBA as Senior Vice President and Chief Operating Officer. During his tenure there, he pioneered many profit activities of the association including some one hundred workshops and seminars, five divisional conferences and two banking schools and all non-dues related activities. He has co-authored numerous handbooks and publications of the Texas banking industry and currently writes a monthly column entitled “Up Front” for The Alliance of Independent Bankers magazine. Mr. Williston is active in numerous civic and service activities for the association management profession. In 1978, he achieved the designation of CAE (Certified Association Executive), becoming the youngest executive in the nation to receive such designation by the American Society of Association Executives. Today, he is a course instructor to other association managers seeking similar designation. Currently, he serves in numerous capacities in service to Texas financial institutions. Among them are: Past Chairman, Texas Society of Association Executives; Board Member, Texas Independent Bank; Board Member, Pulse EFT Association; Advisory Council, Southwestern Graduate School of Banking; Advisory Council, Texas Tech School of Banking; Advisory Board, The Bank CEO Network; and Board Member, American Association of Bank Directors. Mr. Williston currently resides in Austin with his wife Janice and two children Erin and Christopher. His hobbies include golf, writing and reading. He hopes someday to retire to a lake house close to a golf course and write a juicy novel about politics.

Charles E. Wilson is Managing Principal of the Banking Industry Group, Inc. which specializes in the Critical Business Issues relating to Profitability, Productivity, Performance and People. An expert on community banking, he specializes in critical organizational performance—productivity issues based on “best practices” of high performance banking which focuses on Customer Relationship Management (Sales & Quality Service) issues. Mr. Wilson is recognized nationally for his consulting, training, and lecturing. More than 3,000 community banks in all fifty states, Mexico, and the Caribbean have benefited by his counsel.
A private university of 12,000 students near the center of Dallas, SMU offers strong undergraduate, graduate, and professional programs through seven schools — in the humanities and sciences; business; the performing, visual, and communication arts; engineering; education and human development; law; and theology. Founded in 1911 by what is now The United Methodist Church, SMU opened in 1915 with support from Dallas leaders. The University is nonsectarian in its teaching and committed to freedom of inquiry.

Students come from all 50 states, the District of Columbia, and nearly 90 foreign countries, and represent diverse economic, ethnic, and religious backgrounds. SMU itself is a gateway to the global community, offering more than 20 study-abroad programs as well as a unique campus in Northern New Mexico on the site of a historic fort and 13th-century Indian pueblo.

The University’s 10 libraries house the largest private collection of research materials in the Southwest. The internationally acclaimed Meadows Museum houses one of the finest collections of Spanish art outside of Spain. As part of SMU’s focus on leadership, the Tate Distinguished Lecture Series and Hart Global Leaders Forum bring national and world leaders to campus for lectures and interaction with students.

SMU ranks in the top third of national universities in U.S. News & World Report. Dedman School of Law ranks among the nation’s 25 most competitive law schools for admission. Nearly 94 percent of graduates passed the July 2008 state bar exam, the best pass rate in Texas. SMU has ranked as the top school in its conference for 10 of the last 11 years in the Directors’ Cup Division I overall athletic rankings.

Founded in 1920, the SMU Cox School of Business equips students with the skills, knowledge, and experiences they need to succeed in business. Major publications—including BusinessWeek, The Economist, Financial Times, Forbes, U.S. News & World Report and The Wall Street Journal—rank SMU Cox among the top business schools in the nation and around the world.

Strategic location. SMU Cox is located in the heart of Dallas, a world center for commerce and culture. You’ll have the opportunity to interact regularly with business leaders and practitioners through speaker series, internships, and mentoring programs.

Small private-school environment. Our size and culture encourage interaction and collaboration. You’ll develop close relationships with professors and fellow students—inside and outside the classroom.

Strong professional network. The Economist ranks the Cox School #1 in the United States and #7 in the world for “Potential to Network.” You’ll have unmatched access to professional advice, career networking opportunities, and social connections around the world.

Innovative programs. The Cox School has a strong history of developing innovative programs and resources that give students a leg up on their peers. In 1970, we introduced the Caruth Institute for Entrepreneurship, one of the first such centers of its kind. We pioneered executive mentoring programs and leadership development centers for undergraduate and graduate business students. Our American Airlines Global Leadership Program, launched in 2000, and BBA Business Scholars Program, started in 2001, have been emulated but not matched by a number of other schools. These and other resources, including more than a dozen specialized centers and institutes, make the Cox educational experience truly unique.
Directions to SMU

From U.S. 75 (North Central Expressway)
- Traveling from the north, exit Lover’s Lane/University Blvd. Continue through the Lover’s Lane/University Blvd. light and turn RIGHT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.
- Traveling from the south, exit Mockingbird Lane. Continue through the Mockingbird light and turn LEFT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.

From Hillcrest Avenue
- Traveling from the north, turn east (left) on Mockingbird Lane. Continue through the Bishop Blvd. light and turn LEFT onto Airline. It will make a series of large curves. Turn LEFT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.
- Traveling from the south, turn east (right) on Mockingbird Lane. Continue through the Bishop Blvd. light and turn LEFT onto Airline. It will make a series of large curves. Turn LEFT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.

From Dallas North Tollway
- Exit Mockingbird Lane and proceed east past Hillcrest Avenue. Continue through the Bishop Blvd. light and turn LEFT onto Airline. It will make a series of large curves. Turn LEFT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.

From Denton
- Go south on I-35 E to I-635 (LBJ Freeway) and east to U.S. 75 (Central Expressway). Go south on Central Expressway and exit Lover’s Lane/University Blvd. Continue through the Lover’s Lane/University Blvd. light and turn RIGHT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.

From Waco
- Go north on I-35 to I-30 East in downtown Dallas and east to U.S. 75 (Central Expressway). Go north on U.S. 75 (sign indicates "Sherman"). Exit at Mockingbird Lane. Continue through the Mockingbird light and turn LEFT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.

From Interstate 30
- Go north on U.S. 75 (Central Expressway) to the Mockingbird Lane exit. Continue through the Mockingbird light and turn LEFT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.

From the Dallas/Fort Worth International Airport
- Take the North Exit from the airport to I-635 (LBJ Freeway). Go east on I-635 to U.S. 75 (Central Expressway). Go south on Central Expressway and exit Lover’s Lane/University Blvd. Continue through the Lover’s Lane/University Blvd. light and turn RIGHT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.

From Love Field Airport
- Exit from the airport to Mockingbird Lane and proceed east. Continue through the Bishop Blvd. light and turn LEFT onto Airline. It will make a series of large curves. Turn LEFT onto SMU Blvd. Just before the second stop sign is a parking garage. Please park on the first floor visitor’s parking area.