

Gad Allon

Gad Allon is the Jeffrey A. Keswin Professor and Professor of Operations, Information and Decisions, and the director of the Management and Technology Program at the university of Pennsylvania.

He received his PhD in Management Science from Columbia Business School in New York and holds a Bachelor and Master degree from the Israeli Institute of Technology.

His research interests include operations management in general, and service operations and operations strategy in particular. Professor Allon has been studying models of information sharing among firms and customers both in service and retail settings, as well as competition models in the service industry. His articles have appeared in leading journals, including Management Science, Manufacturing and Service Operations Management and Operations Research. Professor Allon won the 2011 “Wickham Skinner Early-Career Research Award” of the Production and Operations Management Society. He is the Operations Management Department Editor of Management Science and serves on the editorial board of several journals.

Gad is an award-winning educator, teaching courses on scaling operations and operations strategy and was recently named among the “World’s Top 40 B-School professors under the age of 40.” He has also been an innovative leader in many educational technology initiatives. He is the co-founder of ForClass, a platform that enables professors to drive higher student engagement and accountability in their classrooms. Professor Allon regularly consults firms both on service strategy and operations strategy.

Melissa Baker

Assistant Professor in the Department of Hospitality and Tourism Management, in the Isenberg School of Management, at the University of Massachusetts Amherst. She is an award winning teacher focusing on service experience management, human resources management, and restaurant management. Her first main stream of research focuses on service failure and recovery while her second main stream of research focuses on appearance and impression formation. Dr. Baker’s research has been published in top tier marketing and hospitality journals.

Pitchiah Balasubramanian

Pitchiah “Pitch” Balasubramanian is a seasoned versatile and innovative business technology leader with 28 years of progressive leadership experience in managing a wide range of functions, operations, and projects within various industries, including financial services, manufacturing, and transportation for organizations such as Accenture, PNC Bank, Ally Bank, TD Bank, Comerica Bank, Nationwide Insurance, Freedom Mortgage, and Daimler Chrysler Financial Services. He has broad experience within financial services project portfolio management and operations, having successfully lead 170+ strategic initiatives, 17 work streams, and enabled 6 business capabilities, valued at \$300 MM+ in just over three years. He has demonstrated strengths in managing projects involving third-party/vendor management, e-commerce/digital transformation, and Risk, Compliance, and Regulatory. His recent business and IT

projects include the management of enhancements to B2B/B2C sites, data strategy, governance, transformation, and remediation, as well as the migration to AWS. He is a servant and thought leader with a broad skill set and proficiencies within mortgage servicing, consumer and commercial real estate and non-real estate lending, finance, capital market trading applications, and treasury management, among other areas. He is an engaging personality with proven leadership skills working effectively on infrastructure and application development projects using waterfall and agile methodologies within enterprise organizations and PMO's. He graduated from the ABA Stonier Graduate School of Banking in 2011 and continues to be involved as a Capstone advisor, Capstone facilitator, and Bank Exec faculty. He is currently leading the enterprise payments transformation program initiative for Flagstar Bank Inc., Troy, MI.

James Ballentine

James Ballentine is the Executive Vice President of Congressional Relations and Political Affairs for the American Bankers Association (ABA).

James, a 15-year veteran of ABA, leads the association's Congressional Affairs and lobbying group and is responsible for managing and directing ABA's political operations and grassroots initiatives.

Prior to his current duties, James served as ABA's Senior Vice President for Grassroots and as Director of ABA's Center for Community Development. Prior to ABA, James served as the Associate Deputy Administrator at the U.S. Small Business Administration (SBA) and as the Senior Advisor to SBA's Deputy Administrator. Before SBA, James worked nine years on Capitol Hill as Chief of Staff and Legislative Director (1993 – 1998) to former House Banking Committee member Maryland Congressman Albert Wynn (D-NY) and as Legislative Director (1989-1992) to former New York Congressman Frank Horton (R-NY).

Ronald Best, Ph.D.

Dr. Best is a Professor of Finance in the Department of Accounting and Finance at the University of West Georgia which he joined in 1998. He previously was a finance faculty member at Mercer University (1997-1998) and the University of South Alabama (1992-1997). He earned a BBA and MBA from the University of Georgia and a Ph.D. from Georgia State University. He has authored articles appearing in various academic journals including: The Journal of Finance, The Journal of Financial Research, The Financial Review, The Review of Quantitative Finance and Accounting, The CPA Journal, and The Journal of Economics and Finance.

Dr. Best is a faculty member at the ABA Stonier Graduate School of Banking, the Graduate School of Banking at LSU, the South Carolina Bankers School, and the Alabama Banking School. He has also taught seminars sponsored by the American Banking Association.

Mikelle Brady

Mikelle Brady is Partner at Profit Resources, Inc. (PRI), a consulting firm founded in 1990. Over the last 26 years, the company has grown its consulting services to include: process improvement, profit enhancement, systems evaluation & selection, technology planning & implementation, and workflow management for over 200 banks in 22 states.

Mikelle's banking career spans nearly 20 years, beginning at a bank in Cincinnati, Ohio, where she gained knowledge and experience in retail banking and customer service. After joining PRI 14 years ago, Mikelle immediately developed expertise in procedure documentation, workflow reengineering, and project management with large institutions in documenting payment processing risk, loan post closing reengineering, lockbox operations standardization, and billing.

With community banks, Mikelle works on the retail side of the bank improving process efficiency and organizational structure. For banks \$250 million to \$3 billion in assets, she implements a customer service model that provides a detailed scheduling tool for staffing to the half hour based upon customer traffic trends. Mikelle additionally leads and manages the PRI Customer Sales and Satisfaction Solutions for banks, which includes deposit retention & segmentation and a sales culture assessment & action plan.

Mikelle is an instructor at the ABA Stonier Graduate School of Banking (a Wharton School partner), teaching "Strategies for Increasing Non-Interest Income." She has developed educational sessions that were delivered to hundreds of bankers on topics related to bank profitability."

Pedro Bryant Pedro is a career banker. He joined Republic Bank in July 2020 and his first assignment was to develop and launch a community loan fund to support small businesses, promote business development to help create jobs and economic opportunities in communities impacted by inequity and inadequate access to capital. He also has oversight of the Bank's SBA Lending Division. Prior to joining Republic Bank, Pedro served as President and CEO of Metro Bank in Louisville. Pedro is recognized as an exceptional leader in the community. Prior to coming to Louisville in 2002 he served as President and CEO of American State Bank in Tulsa, Oklahoma. Pedro has also served in management and leadership positions with banks in South Carolina and Georgia where he began his career in his hometown of Hinesville.

Don Buckless

Of his twenty-eight years in banking, all have served the banking needs of individuals and businesses in Hampton Roads region in Virginia. His path through the ranks included ten years in retail banking and fourteen years in commercial banking. In 2012, he joined Old Point National Bank and was named its' Chief Lending Officer in 2015. His lending experience includes, C&I, Non-Profit, Commercial Real Estate, Asset-Based, and Acquisition Lending. For the last sixteen years he has served as a 3rd-year Fellow at the Virginia Banker's Association School of Bank Management.

Don resides in Williamsburg, Va.

Scott Burditt

Scott is genuinely interested in learning about others and loves nothing more than listening to customers tell their stories of ""jobs"" they're trying to get done unsuccessfully. For two decades, he's used those moments of customer frustration to fuel business growth by creating solutions and leading anywhere from 50 to 1,000 associates in delivering these solutions to the market through sales, marketing and customer experience.

He's changed the way investors transact business by leading the creation of the first transactional mutual fund web site. He saved the financial services industry millions by overseeing the development of the industry's first electronic statement, trade confirmation and compliance documentation. He identified new uses for an old agricultural commodity by facilitating the collaboration of scientists, government officials, business executives and international diplomats. He helped credit unions underwrite jumbo mortgages by partnering with investment banks to create a credit union mortgage-backed security. And, he changed the value proposition of a creative services firm from printed retail signage to digital resulting in 55 percent growth and 1,000 percent increase in profits.

Scott's broad industry experience, laser-focus on customers, innovative and entrepreneurial spirit, curiosity for discovering the root of any problem and collaborative approach to aligning people around a common vision enable him to invent, communicate and execute transformative strategies that achieve growth.

Most recently, Scott transformed the consumer business of a \$16 billion Midwestern regional bank at a time when interest rates and regulations pressured earnings and consumer behavior and expectations of banking were rapidly changing. By designing an advisory-based customer experience and delivering it consistently through all customer touch points, customer satisfaction improved by 20 percent resulting in a nearly 50 percent increase in sales. In his role, he led customer and associate experience as well as operations for over 100 branches, 300 ATMs, a 150-associate call center, associate training and online, mobile and social channels.

Thomas Carlin

An authority on credit risk, Tom is a Managing Partner at Ensight. He has worked with major financial institutions over the last twenty years, designing and teaching credit related topics including: commercial lending, consumer lending, business lending for branch bankers, accounting for bankers, financial statement analysis, cash flow analysis and loan structuring.

His audiences include business bankers, branch lenders, recent graduates going through the organizations basic credit training program and middle market lenders with many years of experience.

Peter Cappelli

Peter Cappelli is the George W. Taylor Professor of Management at The Wharton School and Director of Wharton's Center for Human Resources. He is also a Research Associate at the National Bureau of Economic Research in Cambridge, MA, served as Senior Advisor to the Kingdom of Bahrain for Employment Policy from 2003-2005, and since 2007 is a Distinguished Scholar of the Ministry of Manpower for Singapore. He has degrees in industrial relations from Cornell University and in labor economics from Oxford where he was a Fulbright Scholar. He has been a Guest Scholar at the Brookings Institution, a German Marshall Fund Fellow, and a faculty member at MIT, the University of Illinois, and the University of California at Berkeley. He was a staff member on the U.S. Secretary of Labor's Commission on Workforce Quality and Labor Market Efficiency from 1988-'90, Co-Director of the U.S. Department of Education's National Center on the Educational Quality of the Workforce, and a member of the Executive Committee of the U.S. Department of Education's National Center on Post-Secondary Improvement at Stanford University. Professor Cappelli has served on three committees of the National Academy of Sciences and three panels of the National Goals for Education. He was recently named by HR Magazine as one of the top 5 most influential thinkers in management and was elected a fellow of the National Academy of Human Resources. He received the 2009 PRO award from the International Association of Corporate and Professional Recruiters for contributions to human resources. He serves on Global Agenda Council on Employment for the World Economic Forum and a number of advisory boards.

Charles Christy

Mr. Christy has been involved in the banking industry for over 30 years, ranging from small community banks, regional banks, and 12+ years at a top 5 ranked bank. He recently transitioned to consulting focusing on strategic bank advisory services. Also, as a certified partner of Predictive Index, Mr. Christy is focused on helping organizations build better teams, utilize the strengths with their existing talent, and hire new talent that are a better fit to the company and its culture.

Mr. Christy thrives on leading transformative change and innovation. A veteran of eight successful turnarounds in the financial services industry, he is a seasoned executive who creates high functioning teams that sustain positive results. He has anticipated and addressed the unique challenges of underperforming banks through the last few decades of regulatory and competitive upheaval. His ability to think strategically combined with his clarity of vision drives positive organizational change and value for all stakeholders. Charlie's excellent reputation in the investment community (having raised over \$1 billion in capital), and with regulatory agencies, gives the organizations with whom he aligns, a visible and respected profile.

Most recently, Mr. Christy was the Chief Operating Officer with White Clay, a software development company focused on data optimization for banks and other financial institutions. In his last bank role, he served as the Executive Vice President and Chief Financial Officer of Fidelity Southern Corporation in Atlanta, Georgia, where he helped lead its transition from a small community bank to a Southeast regional franchise. He had already assisted CoastalSouth Bancshares through a similar seven-year transformation as their Chief Financial Officer during the financial crisis.

Prior to that position, Charlie tackled the challenges at the \$13.2 billion Citizens Republic Bancorp in Michigan as their EVP, Vice Chairman, and Chief Financial and Administration Officer from 2002 to 2010. In that role, he led the Accounting, Finance, Treasury, Operations departments as well as their IT, Legal, Investor Relations, Consumer and Small Business Underwriting, Indirect Lending, Collections, Credit Administration, and Mortgage Operations and Servicing functions.

From 1991 to 2002, Charlie held various leadership positions at Bank One Corporation, including Director of Acquisitions for the Wealth Management Company, Treasurer of the 1600+ branch Retail Group, EVP of Consumer Lending, EVP & CFO of Consumer Finance, and EVP/CFO of Bank One Kentucky. Before beginning his distinguished career in the financial services industry, he served as Senior Manager and National Functional Specialist for financial management and strategic financial planning for Deloitte in their Cincinnati office.

Mr. Christy is a graduate of Ohio University where he earned his B.B.A in Accounting and Finance. He also attended the ABA Stonier Graduate School of Banking, graduated with honors (1997), and his thesis, *Leadership: How to Win in a World of Constant Change*, was published and made library. He also published an article (1988) in *Healthcare Financial Management* magazine entitled *Annual Financial Physicals: Just What the Doctor Ordered*. Mr. Christy has been on the faculty of Stonier for over 19 years and served on the Stonier Board for 6 years.

Lawrence Clinton

Larry Clinton is President and CEO of the Internet Security Alliance (ISA) (www.isalliance.org). The ISA is a multi-sector trade association that focuses on thought leadership, policy advocacy and developing best practices for cyber security. Mr. Clinton holds a certification in Cyber Security Risk Management from Carnegie Mellon University and is a member of the faculty of the Wharton School Executive Education Program. The National Association of Corporate Directors named Mr. Clinton as one of the 100 most influential people in the field of corporate governance in 2015 and 2016. He is the longest serving member and two-time chair of the board of the IT Sector Coordinating Council and serves on the Cybersecurity Advisory Board for the Center for Audit Quality. He is widely published and has been a featured spokesman on cyber issues in virtually all major media outlets from WSJ, USA Today Fox News, NBC, CBS, NYT, PBS Morning Edition CNN & even MTV in India. He testifies often before Congress. He has briefed industry and governments world-wide including NATO and the OAS. He is the primary author and editor of the ISA's *Cyber Social Contract*, policy documents which have been endorsed by the House GOP Cyber Security Task Force and were the Foundation for President Obama's Executive Order 13636 on cyber security. He is also the principle author of the NACD *Cyber Risk Handbook* for corporate boards which PriceWaterhouse found had substantially improved corporate director's management of cyber risk since its publication.

Peter Conti-Brown

Peter Conti-Brown is an assistant professor at The Wharton School of the University of Pennsylvania and Nonresident Fellow in Economics Studies at The Brookings Institution, where he is affiliated with the Hutchins Center for Fiscal and Monetary Policy and the Center on Regulation and Markets. A financial

historian and a legal scholar, Conti-Brown studies central banking, financial regulation, and public finance, with a particular focus on the history and policies of the US Federal Reserve System. He is author of the book *The Power and Independence of the Federal Reserve* (Princeton University Press 2016), the editor of two other books, and author or co-author of many articles on central banking, financial regulation, and bank corporate governance in academic journals and in the popular press. He received a law degree from Stanford Law School and a PhD in history from Princeton. He is currently at work on two books. The first is a history of bank supervision in the United States from the Civil War to Dodd-Frank (co-authored with Sean Vanatta, under contract with Harvard University Press), the second a comprehensive political and institutional history of the US Federal Reserve. Conti-Brown is married with four children.

Sandeep Dahiya, Ph.D.

Dr. Dahiya is an Associate Professor of Finance at the McDonough School of Business, Georgetown University. After receiving his Ph.D. in Finance from New York University in 1999, he joined the faculty of Georgetown University. He took a leave of absence in 2001 to work for the Corporate Finance and

Strategy practice of McKinsey & Company. His consulting work focused on advising Fortune 500 CEOs and CFOs on valuation and corporate finance issues. Prior to getting his Ph.D. he worked for ICICI Bank, the second largest bank in India.

He is widely published in the academic and financial press. His research program currently focuses on lending relationships between commercial banks and large corporations. He was among the four finalists for the Dorothy Brown Award given to outstanding faculty of Georgetown University. He has taught in the undergraduate, MBA and executive MBA programs at Georgetown University as well as at University of Basel.

Jason Dal

Jason Dal is a Senior Vice President and the Head of Testing and Validation at Wells Fargo. Over the past 25 years, Jason has held a number of senior leadership roles overseeing regulatory and operational risk programs for the company. In his current role, as part of Wells Fargo's Independent Risk Management group, Jason leads a large multi-national team responsible for assessing risk and executing control testing for operational and regulatory risk types across a broad variety of businesses within the Consumer Banking and Payments, Virtual Solutions and Innovation divisions. Over the past few years, he has been assisting with Wells Fargo's transformation by building new risk programs, enhancing the company's risk framework, and improving the risk culture. Mr. Dal attended the University of New Mexico where he earned a Bachelor of Arts in Political Science. In addition, he received a Master of Business Administration from the University of Phoenix. Mr. Dal is a graduate of the American Bankers Association's (ABA) Stonier Graduate School of Banking at the University of Pennsylvania, a Certified Regulatory Compliance Manager (CRCM), and a Certified Internal Auditor (CIA). As part of the ABA Stonier Graduate School of Banking faculty, Mr. Dal serves as a Capstone Strategic Project Advisor and an instructor for the innovative bank management computer simulation, ABA BankExec.

Mark Faircloth

Mark Faircloth brings over three decades of experience as a successful banker and consultant to his work with Faircloth Performance Partners, an innovative network of professionals serving the banking industry with a range of solutions from management consulting to skill based workshops.

Mark's banking experience spans both the retail and commercial sectors, where he served in a variety of front line sales, management and marketing positions. He is an internationally recognized expert in commercial relationship negotiations.

In addition to his day-to-day work with bankers, Mark has been associated with the ABA as instructor and consultant for over 20 years. He is also on the faculties of other national, regional and state banking schools. Mark is a frequent speaker at industry conferences and his articles have appeared in several national and international financial publications.

Mark is a graduate of the University of Alabama and the Graduate School of Banking at Louisiana State University.

Amber Farley

Amber Farley, Executive Vice President of Financial Marketing Solutions, is a well-known and respected teacher, presenter and thought leader on digital marketing, emerging media, and social marketing strategies for banks around the country. She has a passion for branding and digital strategy and a knack for igniting that passion within bankers. With her extensive experience of working with bank clients across the country, she offers unique insights to so many of today's most pressing topics, the challenges that the next generation of bankers face and the problems they'll have to solve. Adding usability, meaning, structure, functionality and even fun to the brand experience, she helps banks reach people the new-fashioned way, right at the moment of relevance.

Augustine Faucher

Augustine (Gus) Faucher is senior vice president and chief economist of The PNC Financial Services Group, serving as the principal spokesperson on all economic issues for PNC.

Prior to joining PNC as senior macroeconomist in December 2011, Faucher worked for 10 years at Moody's Analytics (formerly Economy.com), where he was a director and senior economist. He was responsible for running the firm's computer model of the U.S. economy, edited a monthly publication on the U.S. economic outlook, covered fiscal and monetary policy, and analyzed various regional economies. Previously, he worked for six years at the U.S. Treasury Department, and taught at the University of Illinois at Urbana-Champaign. He was named senior vice president in March 2015, deputy chief economist in February 2016, and to his current role in April 2017.

Faucher is frequently cited in international, national, and regional media outlets including The Wall Street Journal and The New York Times. He has appeared on ABC World News, CBS Evening News, NBC

Nightly News and Nightly Business Report, and is regularly featured on CNBC, CNN and Fox Business. In addition, he appears regularly on CBS Radio, NPR and Marketplace.

He serves on the board of directors of The Economic Club of Pittsburgh - the local chapter of National Association of Business Economics (NABE). He is also co-chair of the Financial Roundtable of NABE.

Faucher earned a Ph.D. in economics from the University of Pennsylvania, with concentrations in labor economics and public economics. He also has a B. A. in economics from Cornell University.

Harvey Floyd

Harvey Floyd II is an organizational psychologist, senior executive coach and university lecturer who specializes in the areas of diversity, equity and inclusion (DEI), leading and managing complex change, executive development and coaching, and high performance teams. He is deeply committed to building thriving and inclusive organizational cultures.

Currently, Harvey holds Lecturer positions in the University of Pennsylvania's Master of Science in Organizational Dynamics Program, and Wharton Executive Education, where he teaches on Diversity and Inclusion in 21 Century Organizations. As an Executive Coach at the Wharton School, Harvey serves as Lead Coach for the Executive Development Program (which includes High Performance Team Coaching), in addition to signature programs - the MBA, Executive MBA, and General Management Program. Harvey is also a Senior Executive Coach at AIIR Consulting, and an Adjunct Faculty in the U.S. State Department's School of Leadership and Management at the Foreign Service Institute.

Jacqueline Garner, Ph.D.

Dr. Jacqueline Garner has been at The Scheller College of Business at Georgia Institute of Technology since 2016. She teaches financial modeling and international finance. She was previously the John Nutie and Edie Dowdle Professor of Finance in the College of Business at Mississippi State University from 2012 to 2016. She was previously an Associate Professor of Finance (with tenure) at The LeBow College of Business at Drexel University (Philadelphia, PA) from 2002 to 2012.

During graduate school, Dr. Garner worked as a financial economist at The U.S. Securities and Exchange Commission. After receiving her Ph.D. in Finance from Georgia State University in 1998, she joined the staff of The University of Rhode Island. She has held teaching appointments at The University of Delaware and Georgia State University. In 2007 she taught at Korea University in Seoul, Korea. Prior to graduate school, Jacqueline held several financial analyst positions at various firms.

She has published in numerous academic journals such as The Journal of Finance, The Journal of Business, Journal of Corporate Finance, Journal of Banking and Finance, and Financial Management, among others. From 1999 – 2007, she regularly contributed to “The Wall Street Journal Finance Educators’ Review.” Her research focuses on corporate finance; more specifically she studies issues related to initial public offerings, corporate governance, and investment bank compensation. In April of 2014 she was awarded the College of Business Research Award at Mississippi State University.

Dr. Garner has won several teaching awards. In 2020, she won the Linda and Lloyd Byars Award for teaching excellence. In 2018, she was named “Favorite Lecturer” at Georgia Institute of Technology and was featured in an article “Tech’s Top Teachers.” On two occasions, the Lead MBA class at Drexel University has voted her “Favorite Professor,” and she was a fellow in The LeBow College of Business (Drexel University) Center for Teaching Excellence. In 2010, she won the prestigious Christian R. and Mary F. Lindback Award, a Drexel University wide award for excellence in teaching. In April of 2014 she was awarded the Mississippi State University College of Business Research Award and was also voted “Favorite Finance Professor” by the students.

She has served on the board of Southern Finance Association and served as the VP-Financial Education for Financial Management Association as well as President and VP-Program for Eastern Finance Association. She is currently a trustee for Eastern Finance Association. She currently serves as the VP-Financial Education for Financial Management Association and is the Associate Editor (or serves on the Editorial Board) for several journals: Journal of Undergraduate Research in Finance, Journal of Applied Finance, and Journal of Risk Finance.

Jacqueline is an avid runner, having completed several marathons and other races. She is regularly seen running with her German Shorthaired Pointer, named “Miles.”

Jason Goldberg

Jason M. Goldberg, CFA, joined Barclays in September 2008 and is currently a Managing Director and senior equity analyst following the U.S. Large-cap Bank industry. Prior, Jason was at Lehman Brothers beginning in July 2000. Jason began covering the banking industry on the sell side in 1995 at Smith Barney. He earned a Bachelors of Business Administration from the University of Michigan. He is a Chartered Financial Analyst.

Jason has been recognized as a top ranked analyst in Institutional Investor's “All-Star Analyst” survey for 15 straight years, including 9 years in two categories. He has ranked in its Large-Cap Bank category in each of the past 13 years, consistently placing No. 4 or higher. He also ranked in its Mid-Cap Bank category for 11 consecutive years, including being the No. 1 ranked analyst 5 times.

In addition to his research responsibilities, Jason is a frequent speaker at industry conferences and has presented the Wall Street point of view at numerous company retreats and board meetings of both U.S. and foreign banks, as well as to the U.S. Department of Treasury, Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), the International Monetary Fund (IMF), the Financial Accounting Standards Board (FASB), the American Bankers Association (ABA), and the Bank Administration Institute’s (BAI) CFO Roundtable. He is regularly quoted in the Wall Street Journal, Financial Times, The New York Times, Reuters and other business publications and is a frequent guest on CNBC and Bloomberg TV/radio.

His coverage universe encompasses 21 S&P 500 components and approaches \$1.6 trillion of market capitalization. It includes Ally Financial, Bank of America, Bank of New York Mellon, BB&T, Capital One, Citigroup, Comerica, Fifth Third, Goldman Sachs, Huntington Bancshares, JPMorgan Chase, KeyCorp,

M&T Bank, Morgan Stanley, Northern Trust, PNC Financial, Regions Financial, State Street, SunTrust, U.S. Bancorp, and Wells Fargo.

Jason, his wife, and their three children, reside in Tenafly, New Jersey, where Jason coaches youth football.

Martine Haas

Professor Martine Haas's work focuses on collaboration in global, knowledge-intensive organizations. Her research and teaching interests include global teams, knowledge sharing, information technology use, managing human capital, implementing strategic capabilities, field research methods, and the sociology & social psychology of organizations. She has published articles in leading scholarly journals including the *Academy of Management Journal*, *Administrative Science Quarterly*, *Management Science*, *Organization Science*, and the *Strategic Management Journal*. Her academic research has received scholarly awards including the Academy of Management's William H. Newman Award for outstanding dissertation-based research and the Academy of International Business's Best Paper Award.

Martine is an award-winning teacher who has taught courses in global strategy, general management, and organizational behavior to executives, PhD students, MBA students, and undergraduates. She has worked for McKinsey & Company in London and for the international aid agency Oxfam, and as a consultant to a range of organizations including the World Bank, the BBC, and the Tate Gallery of Modern Art.

Martine received her PhD in Organizational Behavior from Harvard University, an MA in International Relations from Yale University, and a BA in Human Sciences from Oxford University. Previously, she served as an assistant professor at Cornell University's School of Industrial & Labor Relations, and as a visiting professor at London Business School.

Charles Hoffman

Charles Hoffman is currently an Adjunct Professor in the Economics Department at George Mason University. He retired in May of 2012 after 37 years with the American Bankers Association. He started his career at ABA as an Economist in the Economic Research Division. He spent 15 years as Director of the Stonier Graduate School of Banking. He also served as Director of the Institute of Certified Bankers and Director of the ABA Schools Division. He was in charge of launching and developing ABA's online training business during the first 10 years of that effort.

He currently teaches courses on financial markets and monetary policy at George Mason University. He has a Bachelors degree in Agricultural Economics and a Ph.D. in Economics from the University of California at Davis.

Eric Holmquist

Eric Holmquist is Executive Vice President and Chief Risk Officer at Customers Bank. Holmquist has more than thirty-five years of financial industry expertise, spanning enterprise risk management, executive reporting, information management programs, and is skilled in creating operational efficiency and risk alignment. Holmquist's experience spans numerous management roles of increasing responsibility at leading financial institutions and prominent advisory practices where he was responsible for all areas of enterprise and operational risk management. Most recently, Holmquist served as managing principal, enterprise risk management at Capco, a global consulting firm to the financial services industry. Earlier in his career, Holmquist held executive positions at FIS, Assume Partners, Advanta Bank Corp., and other financial institutions, as well as managed a financial advisory practice.

Holmquist earned a Bachelor's in Leadership Studies from Villanova University. He is a member of the Risk Management Association's Editorial Advisory Board, an instructor for American Bankers Association Stonier Graduate School of Banking, and is a member of the American Bankers Association and the Risk Management Association. Holmquist is a frequent speaker at industry conferences and has written more than 50 published articles, as well as contributed to three books on risk management.

Mike Holt

Mike Holt is Partner with Profit Resources, Inc. (PRI), a consulting firm founded in 1990. Over the last 26 years, the company has grown its bank consulting services to include: process improvement, profit enhancement, systems evaluation & selection, technology planning & implementation, and workflow management for over 200 banks in 22 states.

Mike's 11 years of professional experience in banking and consulting have made him a lead revenue enhancement, interchange and EFT expert. He brings strength in Non-Interest Income, EFT Network analyses, EFT processing expense structure and contracts, debit card brand agreements, Information/Branch Capture implementation, service delivery modeling & implementation, and profitability analyses.

Mike's proficiency in these areas have delivered measurable results in banks ranging in size from \$180 million to \$11 billion in assets. He has led non-interest income engagements that averaged over \$1mm in revenue enhancement, providing recommendations that receive 85% approval and increase annual income by 56.4%.

In the current fluctuating and constantly evolving EFT environment, Mike has emerged as a top card expert. To aid bankers in understanding debit card profitability, Mike created the PRI EFT Network profitability model based on ATM, PIN-debit and SIG-debit card usage. The model is used to guide banks through contract decision and negotiation phases, as well as to analyze profitability between debit card networks.

Mike is an instructor at the ABA Stonier Graduate School of Banking (a Wharton School partner), teaching "Strategies for Increasing Non-Interest Income." He has delivered educational sessions to hundreds of bankers on topics related to bank profitability.

Phillip Hudson

Phillip Hudson is President and CEO of Aspen Consulting Group, Inc., a Salt Lake City, Utah based consulting firm providing strategic and tactical planning assistance to Financial Institutions in the United States. Immediately prior to his current position he served 16 years as Executive Vice President and Director of Retail Banking and Marketing for a \$25 Billion Bank Holding Company with over 300 branches in 7 Western States.

Mr. Hudson has held a variety of executive positions, such as Senior Vice President, Lincoln First Bank, Syracuse, New York; President and CEO, First Virginia Bank of Tidewater, Norfolk, Virginia; and EVP, Horizon Bancorp, Morristown, New Jersey.

The author of numerous articles on banking, he is a frequent speaker at national and international conferences. Mr. Hudson authored a book entitled Sales Management for Retail Bankers published by Sheshunoff, and is also the co-author of a series of eight sales and service instructional booklets published expressly for community bank chief executive officers by the American Bankers Association. An acknowledged expert on banking technology and marketing issues, he has represented the industry at hearings conducted by both the U.S. Senate and the House of Representatives.

From 2004 until 2018, Mr. Hudson served as Chairman of the Board of Peoples Inc. a multi-bank holding company, Chairman of the Board of Peoples Bank of Kansas based in Lawrence, Kansas and Chairman of the Board of Directors of Interbank 1, an Information Technology Company based in Colorado Springs, Colorado. He is currently a faculty member of the ABA Stonier Graduate School of Banking.

Mr. Hudson completed 6 years of active duty with the U.S. Army. He served as a commissioned officer with the U.S. Army Special Forces. He was awarded the Purple Heart and the Army Commendation Medal for valor.

Mr. Hudson previously served on the Plus System Board of Directors and the Old Dominion University Board of Trustees, Norfolk, Virginia. Mr. Hudson is the past Chairman of Star System, Inc., the largest regional ATM point of sale network in the United States. He is past President of the Bank Marketing Association, Prevent Blindness Utah and the Utah Pilots Association. He has also conducted USAID sponsored instruction for senior banking executives in Sarajevo, Bosnia-Herzegovina, Tbilisi, Georgia and Moscow, Russia.

Razvan Ionescu

Razvan Ionescu, CFA is Director, Foreign Exchange at Citizens Bank Global Markets. He is responsible for foreign exchange sales, and structuring and negotiating customer transactions in spot and derivative currency markets in the Mid-Atlantic region.

In his role Ionescu advises CFOs, controllers and treasurers on currency hedging strategies and global financial market conditions. He frequently presents at industry conferences and is a published author in several risk management and corporate finance publications.

Ionescu was previously with Chatham Financial, KPMG and Susquehanna Bank – BB&T. Ionescu holds a bachelor's degree in Applied Accounting from Oxford Brookes University and a master's in Finance degree from London Business School.

Raghuram Iyengar

Raghuram Iyengar is a professor of marketing at the Wharton School and faculty director of Wharton Customer Analytics, the world's preeminent academic research center focusing on the practice of data-driven business decision making. Professor Iyengar's research interests are in the area of pricing and social networks and his teaching interests are in market research and analytics. In the area of pricing, his work focuses on the impact of multi-part pricing schemes on consumer response.

He has an undergraduate degree in engineering from I.I.T. Kanpur, India and a PhD in marketing from Columbia University. His research has been published in Journal of Marketing Research, Journal of Consumer Research and Marketing Science.

Mike Malefakis

Michael Malefakis joined Wharton's Executive Education team as CEO & Associate Vice Dean. He works closely with the Vice Dean to set the strategic direction for the Division, overseeing business development, faculty engagement, and program design to grow our portfolio of custom and open enrollment programs in the US and overseas.

Mike came to Wharton from Columbia Business School where he served as Associate Dean of Executive Education. At Columbia Mike led the team that grew revenue more than 50% over five years by working closely with faculty and staff.

Prior to Columbia, Mike served as Director of Executive Education at the University of Chicago Booth School of business. At Booth, he was responsible for overall strategy, P&L, and marketing of both open and custom programs. He also launched programs in Barcelona, Singapore and London as part of Booth's global outreach.

Earlier in his career Mike worked as the Director of the Executive Education Center at the Instituto Centroamericano de Administracion de Empresas in San Jose, Costa Rica. While there, Mike managed a 12-country executive education program that provided training to more than 3,800 executives annually.

Mike holds a Masters of International Affairs from Columbia and a BA in Social Science from the University of Michigan.

Phillip Mantua

Phil Mantua is Executive Vice President and Chief Financial Officer for Sandy Spring Bank, a \$3.0 billion community bank located in Olney, Maryland. Prior to becoming CFO, he served as Senior Vice President, Director of Managerial Accounting with Responsibility for Asset/Liability Management, Profitability & Performance Measurement, and Financial Planning. He joined the bank in May 1999, after spending 15 years with Olson Research Associates, an educational consulting firm located in Columbia, Maryland.

At Olson, Mr. Mantua developed financial planning systems, strategic plans, and asset/liability management policies for financial institutions. He also provided Board and Executive Management level education and consulting services to a wide variety of financial institutions. He is a frequent speaker at various industry-based seminars and workshops on topics such as interest rate risk, financial performance analysis, and overall risk management.

Mr. Mantua is a former faculty member for the Harry Blythe School of Banking, the Mississippi School of Banking, and the Midwest School for Community Bankers. He is currently a faculty member of the Maryland Banking School, the CFT Branch Management School and the Center for Financial Training-Mid Atlantic. He is a member of the Maryland CPA Association and the American Institute of CPAs. He is also a board member of the Association for Management in Financial Services (AMIFs).

Aneil Mishra

Aneil is an internationally recognized and widely published thought leader, educator, and consultant in the areas of trust, leadership, organizational culture and effective change. He has developed and taught executive programs in leadership and organizational development with a number of leading companies in the U.S., Turkey and South America. His clients have included Abbott Labs, Coca-Cola İçecek (Turkey), the District of Columbia Bar, Lenovo, the Maryland State Bar Association, Sanofi, and several medical schools and healthcare organizations. He is the coauthor of four books, including, most recently, *College to Career: Your Guide to Getting Your Dream Job* (2020).

Aneil is the Thomas D. Arthur Distinguished Professor of Leadership at East Carolina University. He has been a business school professor at Duke University, Wake Forest University, and Penn State University. He has taught in Executive Education programs through the University of Michigan and has been an executive coach through Duke Corporate Education. He currently serves on the board of directors of the Carolina Headache Foundation.

Aneil's research has been widely published and he is regularly featured in the Wall Street Journal. He is also a contributor to Entrepreneur.com and IvyExec.com.

Aneil is a graduate of Princeton University and the University of Michigan Ross School of Business.

Karen Mishra

Dr. Karen Mishra is an associate professor of marketing and management in the Lundy-Fetterman School of Business at Campbell University in Buies Creek, NC. She is the co-author of two books on leadership and provides executive coaching using Gallup's StrengthsFinder 2.0. In her leadership and team consulting, she helps organizations and teams build trust and improve employee communication and engagement. She was the first female and youngest National Account Manager for the \$75 million Pepsi-Cola account, and was most recently the CMO of a healthcare analytics startup in its first year. Her M.B.A. is from the University of Michigan's Ross School of Business and her Ph.D. is from the University of North Carolina at Chapel Hill.

Ethan Mollick

Ethan Mollick is an Associate Professor at the Wharton School of the University of Pennsylvania, where he studies and teaches innovation and entrepreneurship. He is also author of *The Unicorn's Shadow: Combating the Dangerous Myths that Hold Back Startups, Founders, and Investors*. His papers have been published in top management journals and have won multiple awards. His work on crowdfunding is the most cited article in management published in the last seven years.

Prior to his time in academia, Ethan cofounded a startup company, and he currently advises a number of startups and organizations. As the Academic Director and cofounder of Wharton Interactive, he works to transform entrepreneurship education using games and simulations. He has long had interest in using games for teaching, and he coauthored a book on the intersection between video games and business that was named one of the American Library Association's top 10 business books of the year. He has built numerous teaching games, which are used by tens of thousands of students around the world.

Mollick received his PhD and MBA from MIT's Sloan School of Management and his bachelor's degree from Harvard University, magna cum laude.

Donald Musso

Donald "Don" Musso founded FinPro, Inc. in 1987 and it has become a nationally known thought leader in Community Banking. In 2012, Don also formed FinPro Capital Advisors, Inc. as a wholly owned subsidiary of FinPro to conduct Capital Market and Investment Banking Activities.

Don has a diverse background and skillset. In addition to his 27 years of experience at FinPro and FCA, Don has started numerous denovo's (several as a founder), is a large investor in Community Banks, is a member of various bank Boards and teaches for elite banking programs. He also frequently discusses community bank policy with all of the Banking agencies in Washington DC.

Don is a recognized expert in value creation for banks, strategic planning, loan and deposit growth, internal risk assessments, asset/liability management, customer segmentation and delivery alternatives, de novo bank formation and investment banking.

Don is a frequent speaker on financial institution related topics and has assisted trade groups such as the, ABA, CSBS, Bank Director and numerous State Organizations in various activities. He is on the faculty of Stonier Graduate School of Banking and the Graduate School of Banking at Colorado, where he teaches Strategic Planning, M&A and Risk Management.

Don earned a B.S. in Finance from Villanova University and a M.B.A. in Finance from Fairleigh Dickinson University.

Saurabh Narain

Saurabh Narain is the President and Chief Executive of National Community Investment Fund. He joined NCIF in 2003, and, under his leadership, the fund has become the largest equity investor (in numbers) in CDFI Banks in the country, grown assets under management to \$228 million (including \$203 million in NMTC allocations) and pioneered the development of NCIF's Social Performance Metrics. He is involved in policy and advocacy for the industry through his board positions in the CDFI Coalition and memberships with the Federal Reserve Board's Consumer Advisory Council (2008-10) and the Minority Depository Institutions Advisory Council of the Officer of Thrift Supervision (2009-11). NCIF is also a member of the Investors Council of the Global Impact Investing Network and the Strategy and Adoption Committee of the Impact Rating and Investing System led by the Rockefeller Foundation. Prior to NCIF, he has had extensive experience in capital markets and risk management having worked at Bank of America for almost 17 years based in Asia and the US. Towards the end of his tenure in Hong Kong, he was Head of Marketing, Non-Japan Asia for Global Derivative Products. He has done business in almost 10 countries in Asia/US dealing with financial institutions, global multinational corporations and governments.

He is interested in inclusive finance and the microfinance movement in India. He is a member of the Steering Committee of the Professional Risk Managers' International Association, Chicago Chapter and is a regular speaker in industry conferences.

Saurabh is a graduate of the ABA Graduate Stonier School of Banking (2007), and holds an MBA from Indian Institute of Management in Ahmedabad (1985), and a Bachelors of Arts (Honors) in Economics from St. Stephens College, University of Delhi (1983), India.

Rob Nichols

Rob Nichols is the president and CEO of the American Bankers Association, which represents banks of all sizes and charters and is the voice for the nation's \$18 trillion banking industry.

Rob joined ABA in August 2015 following ten years at the helm of the Financial Services Forum, a non-partisan financial and economic policy organization. Before joining the Forum, Rob served in the George W. Bush administration as the assistant secretary for public affairs at the Treasury Department, a position requiring confirmation by the United States Senate. In this role, he acted as chief spokesperson and head of the office of public liaison, serving as Treasury's lead representative with the media, business, professional trade organizations, consumer groups and the public.

Rob's earlier career highlights include working as communications director to U.S. Sen. Slade Gorton and press secretary to the late Rep. Jennifer Dunn, a former member of the House leadership, and in the West Wing as an aide in the Office of the Chief of Staff in the George H.W. Bush administration.

Rob is a recipient of the Alexander Hamilton Award, the highest honor of the U.S. Department of the Treasury. He also is consistently ranked as one of Washington's Top Lobbyists by The Hill and was described as one of the "new generation of trade group CEOs" by The Washington Post.

In 2020, Rob was elected to serve a two-year term as chairman of the International Banking Federation, whose members include the national banking trade associations representing every major financial center. As chairman, Rob works with IBFed members to develop international consensus on critical issues, actively engaging with international standard setters and global supervisory bodies on issues that affect banks across borders and around the world.

Rob serves on the Board of Governors of FARE (Food Allergy Research & Education) and is a Corporate Advisory Council member at the Children's National Hospital.

Rob is a graduate of the George Washington University.

John Oxford

John Oxford didn't choose marketing as a profession; it chose him. At age 17, Oxford found his first job as a taste tester and commercial viewer for Nabisco. Taste-testing snacks and cookies while watching commercials to ensure the message and products match was a great gig, but there are only so many Nutter Butters and Oreos a young man can eat during the summer. Therefore, Oxford decided not to jump straight to the pros and instead went to college.

Fast forward to today, Oxford now uses his well-honed skills in brand messaging as director of corporate communication and external affairs with Renasant Corporation, the parent of Renasant Bank. In addition, Oxford is the marketing section instructor at the University of Mississippi's Banking School and host of the bi-weekly marketing podcast www.marketingmoneypodcast.com. He is a member of the ABA's Marketing Conference Board.

Prior to joining Renasant, Oxford lived in Washington, D.C., where he served in the administration of President George W. Bush as a legislative assistant and public affairs aide to the Executive Office of the President for both the Office of Management and Budget and the Department of Health and Human Services. Oxford is also a former commercial spokesperson for Cellular South (now C Spire Wireless), the largest privately-owned mobile phone network in America.

A fan of life-long education, Oxford received his Certified Financial Marketing Professional designation from the Institute of Certified Bankers ('07) at Northwestern University in Evanston, IL, his master's degree in Government ('06) from the Johns Hopkins University in Baltimore, MD, and his B.A. in Communication and minor in Political Science ('99) from the University of Tennessee in Knoxville. Oxford serves his community as Chairman of the Autism Center of North Mississippi. He is also past Chairman of the Tupelo Redevelopment Agency and past Executive Board Member and Communication Chairman for

the Northeast Mississippi United Way. He formerly served ('06-09) as a First Lieutenant in the Mississippi State Guard, and was named Top 40 under 40 in Mississippi in 2007 by the Mississippi Business Journal.

He and his wife, the former Emily Black, make their home in Tupelo, Mississippi, with their three very active children, a dog, two cats and whatever else needs a home.

Michael Pagano

Michael S. Pagano is The Robert J. and Mary Ellen Darretta Endowed Chair in Finance at Villanova University. Professor Pagano has conducted empirical and theoretical analyses related to various issues in market microstructure, financial institution management, risk management, international finance, fixed income, and cost of capital estimation. He has published in numerous finance journals such as the Journal of Financial Economics, Journal of Financial Intermediation, Journal of Financial Markets, and the Journal of Banking and Finance. Professor Pagano serves as an associate editor of The Financial Review and on the editorial boards of the International Journal of Managerial Finance and Advances in Quantitative Analysis of Finance and Accounting. He has also been a Fulbright Scholar at the University of Costa Rica, as well as a visiting professor at the University of Otago in New Zealand and the American University of Rome, and has received awards for both teaching excellence and academic scholarship.

Prior to earning his doctorate and joining the Villanova University faculty, Professor Pagano spent over 10 years in the financial services industry. He holds the Chartered Financial Analyst (CFA®) designation and has prior work experience at Citibank, International Capital Markets Corp., as well as Reuters America. Professor Pagano is also a frequent commentator on financial institutions and current market structure issues and has been quoted in various media sources such as the Wall Street Journal, New York Times, Financial Times, Associated Press, CNBC's Squawk Box and Closing Bell, Bloomberg TV, and Bloomberg Radio. In addition, he is the Academic Director of Villanova's M.S. in Finance program, as well as Program Chair of the annual Mid-Atlantic Research Conference in Finance (MARC). Professor Pagano serves as a member of both FINRA's Market Regulation Committee and as the chair of Supervisory committee for the Board of Directors of Citadel FCU.

Anthony Palombit

Anthony Palombit brings more than three decades of corporate and consulting experience in the areas of executive coaching, organizational effectiveness and leadership development. His client list includes: Retail: Burlington Stores, Banana Republic, Victoria's Secret, Nike, Amazon, Fitbit. Technology: VMware, Logitech, Cisco Systems, IBM, eBay, PayPal, Microsoft. Pharma and Biotech: Pfizer, J&J, Eli Lilly, PillPack, Biogen, Ipsen, Genentech. Government: the UN, the CIA, the Department of Defense, the IRS. Financial Services: BlackRock, American Express. Sports and Entertainment: the NFL, Cirque du Soleil. Private Equity: Bain Capital, Advent International. Anthony specializes in coaching c-suite executives of Fortune 1000 and PE portfolio. In addition to coaching, he designs and facilitates executive team off-sites and leadership summits. Anthony teaches in the Executive Education Program at the Wharton School of Business. He has extensive expertise in the field of leadership development assessments (personality, emotional intelligence, leadership impact, 360s and thinking styles) and has trained and certified over

2,000 facilitators, executive coaches and therapists in use of these technologies. He has led efforts in the design, development and delivery of customized, enterprise-wide leadership development programs. Some of the courses he developed and delivered include: Sets Strategy and Drives Results, Leveraging Unconscious Bias to Make Better Business Decisions, Brings Out the Best in People, Client and Market Insight and Builds Process and Organizational Excellence. He spent six years working abroad in Europe, Asia and the Caribbean coaching leaders how to effectively manage in global environments. He is conversant in French. Anthony is a licensed, clinical psychologist in the state of California and has a clinical practice in San Francisco working with individuals and couples in a therapeutic capacity. Anthony has a BS degree in Chemical Engineering, a BA in Biochemistry, MAs in Graphic Arts and French Literature and a Ph.D. in Psychology.

Roch Paraye

Dr. Roch Parayre is a Senior Partner with Decision Strategies International and a Teaching Fellow at the Aresty Institute of Executive Education at the Wharton School, University of Pennsylvania.

An award-winning teacher and world-class speaker, Dr. Parayre speaks, consults and facilitates strategy sessions with senior executives. His focus is on impacting on how people and organizations think, decide, compete, and innovate.

He teaches executives at the Wharton School, for Duke Corporate Education, at the Tuck School of Business at Dartmouth College, and at INSEAD in France. He has consulted and given executive education seminars on 4 continents, on the topics of innovation, decision making, scenario planning, and strategy. He is Academic Director of Wharton's Full-Spectrum Innovation program, is a core Faculty member at the Securities Industry Institute at Wharton, and is an affiliate of the Blue Ocean Strategy Network, an exclusive, certified group of experts on the topic of Blue Ocean Strategy.

His client list at DSI spans various industries, including health care, information technology, financial services, energy, consumer goods, and defense. He has consulted with organizations in health care (Abbott Laboratories, Alcon, AstraZeneca, Baxter Healthcare, Bristol Myers Squibb, Children's Hospital of Philadelphia, GlaxoSmithKline, Hospital of the University of Pennsylvania, Humana, J&J, Mayo Clinic, Medtronic, Novartis, Pfizer, Schering-Plough, UnitedHealth Group, Wyeth); in information technology and telecommunications (3Com, Alcatel, Comcast, EDS, Lucent Technologies, MCI, Microsoft, Progress Software, Texas Instruments); in financial services (American Re-Insurance, Bank of Montreal, Chubb, Credit Suisse, Investors Group, Liberty Mutual, Merrill Lynch, National Australia Bank, New York Life, Pershing, PNC Bank, Selective Insurance, US Federal Reserve, Wells Fargo, and numerous credit unions); and in a variety of other industries such as aviation (American Airlines, Cessna), defense (BAE Systems, Litton Industries, Lockheed Martin), retail and consumer goods & services and food (ARAMARK, Cargill, Coca Cola, CVS, Givaudan, InBev, Pepsi Bottling, SC Johnson, Walgreens), energy (Citgo, Conoco Philips,

Energy, Marathon Oil, US BioEnergy), as well as Ace Hardware, BASF, Bethlehem Steel, Brunswick Corporation, The Conservation Fund, Disney, GE, Illinois Tool Works, John Deere, Knight Ridder, NBC Universal, Philips, The US Olympic Committee, and others.

He was previously a Senior Fellow in the Mack Center for Technological Innovation at the Wharton School, and was on the faculty at the Cox School of Business at SMU, where he won numerous MBA teaching awards. His research work has been published in a variety of academic journals, industry reports, and trade publications. He holds an undergraduate degree in operations research and mathematics magna cum laude from the University of Ottawa, a Master's degree in engineering economic systems from Stanford University, and a Ph.D. in business strategy from the University of British Columbia.

Sean Payant

Sean C. Payant, Ph.D., is Chief Consulting Officer at Haberfeld, a data-driven consulting firm specializing in core relationships and profitability growth for community-based financial institutions.

Christine Pierson

Throughout her career, Christine Pierson has been a driving force behind identifying and capitalizing on shifts in market dynamics, gaps in product offerings and obstacles to business growth. She has consistently addressed and resolved those issues by defining and setting strategies to strengthen revenue, profit, and competitive market position. She has served as an executive in four diverse industries and has been recruited to some of the nation's top corporations based on her reputation as an enthusiastic and transformative leader of change by leveraging the creative application of scientific principles to solve problems and create innovative solutions. Capitalizing on these experiences she is currently leading a niche FinTech business in the consumer lending arena. As President and Chief Operating Officer of Innovative Funding Services, she leads a consumer finance company with strategic B2B relationships in the automotive industry coupled with national and regional lenders that serve over 13,000 applicants per month and over \$1B in loans since its inception in 2007.

Preceding her role in FinTech, she served as Executive Vice President of UMB Financial Corporation's Consumer Services Division serving as a member of the Executive Management Board. Ms. Pierson was responsible for a 1000+ staff and a \$4.2B portfolio and provided strategic insight and innovative approaches to transform a legacy business model to address changes in the banking industry. Her efforts led to sustaining market share while generating new revenue through alternate channels and substantially outperforming the market earning asset growth while reducing costs and propelling organizational effectiveness. These results earned UMB Consumer Division industry recognition two years consecutively with the 2014 and 2015 Celent Model Bank Award.

Prior to joining UMBFC, Ms. Pierson was Vice President US Sales for Bayer Healthcare Corporation's Animal Health Division. In that role, she refocused the organization on a break-through business model that grew new revenue more than \$130M through alternate channels with a 40% return on the cost of sales. As VP of US Sales, Ms. Pierson was accountable for \$.5B in Revenue and a P&L in excess of \$225M.

From 1998 to 2005, Ms. Pierson served in several executive leadership roles at AT&T, including Sales Vice President for Global Business Services and Director of Business Development for the Solutions

group, where she directed strategies and tactics for outsourcing engagements in areas like telecom security, business continuity and IT department management for large global enterprise clients.

Ms. Pierson began her career with AT&T Bell laboratories in 1985 as an Industrial and Systems Engineer and was identified as a high leadership potential individual, selected for AT&T's leadership development program and promoted to roles of increased scope and responsibility in new product introduction, engineering, manufacturing & supply chain, operations and marketing management.

Ms. Pierson serves on several boards of directors, where she is active in helping organizations design strategies and initiatives to strengthen programs and achieve the objectives of all stakeholders. She is a member of the Advisory Board for iShare Medical, Rockhurst University Helzberg School of Management, the University of Missouri Engineering School, and returning faculty for Stonier School of Banking. An active alumna of her alma mater, Ms. Pierson is a member of the University of Missouri R&D Advisory Board and Vice-President of the Mizzou Letterwinners Club. Active in her community, she currently serves on the Executive Committee for the Kansas City area LISC (Local Initiatives Support Corporation) and has served for 20 years on the Lee's Summit Educational Foundation Board.

Ms. Pierson has been a speaker at the American Banker Association National Convention, a featured executive panelist at Wharton with the Stonier School of Banking, Celent's Global Innovation & Insight Day, and executive guest speaker at the Center for Creative Learning, STEM panelist, and Institute of Industrial Engineers conference. Christine's expertise and interests span a myriad of relevant topics including Big Data, Portable Innovation, Leading and Sustaining Change, Engaging Millennials, Customer Experience Strategy, and Women in STEM. Pierson has been featured in a variety of articles in the American Banker for several industry innovations and as a published author offering advice to women forging a career in banking.

Ms. Pierson holds an MBA from Rockhurst University and a Bachelor of Science Degree in Industrial Engineering from the University of Missouri. She is a member of the University of Missouri Engineering Hall of Fame, earned the 2013 National Association of Corporate Director Fellows and was named in 2014 among the American Bankers Most Powerful Women in Banking.

Paul Ratterman

Mr. Paul M. Ratterman currently serves as Managing Director—Fixed Income Capital Markets at Stifel. His banking career began with Liberty National Bank in 1978. He has been working in his current capacity for 30 years, formerly at Liberty, Bank One, J.P. Morgan, and now Stifel.

In addition to receiving a Bachelor of Arts degree in Economics at Hanover College in 1978 and an MBA from Bellarmine University in 1983, he is also a graduate of the American Bankers Association Graduate School of Bank Investments at the University of Oklahoma.

He is a faculty member of the American Bankers Association's Stonier Graduate School of Banking and the ABA International School of Banking. He also instructs Asset/Liability Management and Portfolio Investment classes for the Kentucky School of Banking.

Professional credentials include the FINRA Securities Representative (Series 7), Securities Principal (Series 24), Municipal Securities Principal, and Securities Sales Supervisor (Series 9 & 10).

Mr. Ratterman currently serves as Chairman of the Board of Trustees at Spalding University.

Steven Reider

Steve Reider is the founder of Bancography, a financial services consulting firm. Bancography provides software tools and consulting services to support branch delivery strategies, and also offers traditional advisory services in marketing research, quantitative marketing, and product management.

Mr. Reider brings 20+ years of experience to his role at Bancography. His recent projects have included marketing and delivery strategies for retail, commercial, wealth, and mortgage banking services across many of the nation's largest metropolitan areas. Additionally, he authored Bancography Plan, Bancography's innovative branch optimization software product. He contributes regularly to financial industry events and publications as a speaker and author.

Prior to launching Bancography, Mr. Reider served as Vice President in corporate marketing at AmSouth Bank, a \$40 billion institution. His responsibilities there included delivery network planning, branch and ATM profitability analysis, market and demographic research, and customer segmentation models.

Mr. Reider holds a Bachelor's degree in Economics and a Master's degree in finance from Tulane University.

Vernon Roberts

Vernon Roberts brings extensive business experience to his work as a coach, author, instructor and speaker. His background in sales, customer service, and business management give him the ability to understand the real-world challenges that his clients face in their work.

With 20 years in the banking and finance industry, Vernon gained experience in retail sales and operations, finance, training and development, and customer relationship management.

Vernon is an accomplished classroom facilitator and coach, who is also highly proficient at creating and delivering virtual training experiences via telepresence, WebEx, Adobe Connect, and a number of other virtual collaboration platforms.

Michael Sacks

Michael Sacks has been a faculty member at the Goizueta Business School for the past nineteen years after earning his Ph.D. in Organization Behavior and Sociology at the Kellogg School of Management at Northwestern University. Michael recently completed a term as Emory's Vice Provost for University

Strategies where he integrated multiple school initiatives towards common university goals. He also previously served as Associate Dean of Emory's Evening MBA Program.

Professor Sacks teaches extensively in Goizueta's executive education department, currently serving as Faculty Director for several open enrollment and custom programs. Michael additionally serves as Academic Director for Emory Healthcare's Woodruff Leadership Academy, and he coordinates several other leadership programs across Emory's campus. He also teaches for HEC Paris and UCLA's executive education programs.

Michael's teaching is centered in the area of Strategic Leadership -- aligning the leadership skills of employees with an organization's culture in order to best execute strategy. This approach integrates traditional leadership topics with the cultural and strategic contexts in which an organization operates. As such, Michael's teaching spreads across three areas: leadership development, organizational management, and strategic alignment.

Professor Sacks has customized many executive education programs for specific business clients on such topics as Leading Organizational Change, Aligning Organization Culture with Strategy, Teams and Teamwork, Influence without Authority, Diversity & Inclusion, Executive Decision-Making, Authentic Leadership, Situational Leadership, Managerial Leadership, Personality and Performance, Conflict Management, Negotiations, and Strategic Thinking.

The high quality of his teaching has been formally recognized via several teaching awards including the Doctoral Teaching Award at Kellogg, the Robert Winch Memorial Teaching Award in the Sociology Department, and the Teacher of the Year Award at Northwestern University. He also served as a fellow in the Searle Center for Teaching Excellence at Northwestern where he helped teach effective classroom teaching techniques to new instructors. He currently mentors new faculty at Goizueta on their approaches to teaching in the classroom.

Michael has presented papers at international conferences and has published his research in several international outlets including the Financial Times, Negotiation Journal, American Behavioral Scientist, Business Communications Quarterly, and Research in the Sociology of Organizations. Michael's work has been supported by grants from the Dispute Resolution Research Center, the Heizer Center for Entrepreneurship, the MacArthur Foundation, and the National Institutes of Health (NIH).

David Schmidt, Ph.D.

David P. Schmidt is the Chair of the Management Department and Associate Professor of Ethics at the Charles F. Dolan School of Business at Fairfield University. Previously, Dr. Schmidt had been Director of the Trinity Center for Ethics and Corporate Policy, a program sponsored by the historic Parish of Trinity Church at the head of Wall Street. In addition to teaching and research in business ethics, Dr. Schmidt consults with a variety of Fortune 500 corporations, investment and savings banks, and professional associations.

Dr. Schmidt is a member of the editorial advisory board of the International Journal of Value-Based Management. He has presented papers at national academic conferences and has appeared on major network television and radio programs to comment on current ethics issues. His publications in

academic journals, trade publications and corporate newsletters have recently focused on ethical issues stemming from advances in technology. His most recent book is a second edition of *Wake-Up Calls: Classic Cases in Business Ethics*.

Dr. Schmidt received his Ph.D. in Social Ethics from the University of Chicago.

John Sedunov

John Sedunov joined the Villanova School of Business as an Assistant Professor of Finance in the fall of 2012. He earned his B.S. in Business Administration from Carnegie Mellon University (2007); and his M.A. in Business Administration (2010) and his Ph.D. in Finance (2012) both from The Ohio State University. His research and teaching interests include systemic risk, banking, financial crises, and risk management. Current research projects include the measurement of systemic risk exposure, the effect of systemic risk exposure on sovereign debt, and the impact of technology on bank lending decisions. Professor Sedunov also teaches Risk Management of Financial Institutions to seniors at VSB.

Sim Segal

Sim Segal is president and founder of SimErgy Consulting, a firm specializing exclusively in enterprise risk management (ERM). Headquartered in Manhattan, SimErgy provides ERM consulting services to companies in all sectors, primarily in the U.S. and Canada. SimErgy also provides executive training on ERM.

With 30+ years of experience in measuring and managing risk, Segal is a globally-recognized ERM thought leader with broad functional experience, deep technical knowledge, and ERM experience in a variety of sectors, such as insurance; banking; credit cards; technology; consumer goods; biotech; telecomm; hospitality; energy; services; timberland; education and research; non-profit organizations; and government bodies.

Segal is author of *Corporate Value of Enterprise Risk Management* (published by Wiley), which introduced his innovative “value-based ERM” approach – a synthesis of ERM and value-based management; his book has been well received by ERM professionals and has also been adopted as required reading on the syllabi of the Society of Actuaries (SOA) and leading universities in the U.S., Canada, the U.K., Australia, China, Italy, Croatia, and Egypt. He is also academic director of the ERM program and senior lecturer-in-discipline at Columbia University, where he designed and implemented the globally-leading ERM MS degree. Segal is host of *Risk Radio™*, a radio show featuring discussions and interviews on ERM topics. He has also conducted several ERM research studies.

Segal has authored numerous articles in publications such as *Forbes*, *American Banker*, and *Corporate Finance Review* and has been quoted in publications such as the *Wall Street Journal*, *Global Finance*, *National Underwriter*, and *Rough Notes*. Segal is a frequently-invited speaker to ERM conferences and events and has made over 180 ERM-related presentations globally.

Segal has served on numerous industry committees, such as: inaugural chair of SOA Risk Committee, leading the design and implementation of its ERM program (2009-2011); chief editor of Risk Management, a quarterly international ERM publication (2008-2009); vice chair of Canadian Institute of Actuaries (CIA) ERM Applications Committee (2013-2015); and member of Joint Risk Management Section's ERM Symposium Program Committee, jointly run by the SOA, CIA and Casualty Actuarial Society (CAS) (2010-2016).

Prior to SimErgy, Segal led ERM consulting practices at Deloitte Consulting, Aon, and Watson Wyatt. Prior to his consulting experience, Segal was an officer at MetLife, where he was a key player in the first successful adoption of economic capital by a U.S. insurer, assisting in its integration into key company processes, such as strategic planning, capital management, and pricing. Segal also led one of the internal teams to convert MetLife into a stock company.

Segal has also played a leadership role in the actuarial profession, serving as vice president, SOA Board of Directors (2009-2011); member, SOA Board of Directors (2006-2009); member, editorial Board of The Actuary, an international publication (2005-2006); president, Actuarial Society of Greater New York (2002-2003); chair, SOA Management & Personal Development Section (2002-2003); and a lead actuary, Actuarial Foundation's Advancing Student Achievement Program (2004-2006).

Segal graduated summa cum laude from Wayne State University, with a B.A. in mathematics. He is a Fellow of Society of Actuaries (FSA) and a Chartered Enterprise Risk Analyst (CERA). Segal is one of 40 ERM experts awarded the CERA for "thought leadership and significant contributions to advance the practice of ERM."

Stephen Sherrer

Andy Sherrer serves as Senior Vice President at Republic Bank & Trust in Norman, Oklahoma. As the Director of Private Banking, Mr. Sherrer leads a team of Republic bankers that work to provide banking and wealth management solutions for clients throughout the Oklahoma City metro.

Mr. Sherrer's educational background includes:

- ABA Stonier Graduate School of Banking – Wharton Leadership Certificate
- University of Oklahoma – M.B.A. with a Finance and M.I.S. concentration
- Oklahoma State University -- B.S. in Marketing

Mr. Sherrer currently serves as:

- A Charter Member of the Oklahoma Banking Association Emerging Leaders
- Immediate Past Chairman of the Norman Chamber of Commerce 2014-2015
- A Member of the City of Norman, Oklahoma Planning Commission
- Chairman of the University of Oklahoma's Price College of Business Entrepreneurship Division Advisory Board
- A member of the Oklahoma Governor's Business Roundtable
- The Moore Norman Technology Center Zone 3 elected Board Member

In addition, Mr. Sherrer has been awarded as:

- An Achiever Under 40 for the State of Oklahoma by the Journal Record
- A member of the 40 under 40 by OKC Biz.
- “Best Norman Banker” – 2013 by The Norman Transcript

Mr. Sherrer currently lives in Norman with his wife, Megan, daughter, Sheridan, and son, Jackson.

Gregory Smith

Greg Smith is the Stonier Curriculum Director and serves as a Lecturer and Executive in Residence at the University of Wisconsin Milwaukee. In addition, he serves on the Boards of Directors for corporations and non-profit organizations. Previously, he was active in the financial services industry for thirty years.

Mark Smith

Mark S. Smith uses his many talents as a professional facilitator, executive coach, change agent, and organizational development consultant to work with leaders to position their organizations for long-term success.

Known for his versatility and ability to inspire critical behaviors to reach targeted results, Mark has worked with dozens of senior teams and boards of Global 1000 Multi-National Corporations and Non-Profit Organizations to enhance decision-making and build leadership competencies. Mark has worked in North America, South America, Europe, Africa, the Middle East and Asia.

Mark facilitates senior teams to align around common goals and priorities. Among other areas, this skill enables him to work in environments requiring the integration of business units, the breaking down of barriers to develop high performing leadership teams and planning sessions requiring high levels of collaboration. He is adept at bringing disparate ideas into Strategic Plans and aligning teams around implementation of those plans.

Among his current and former clients are:

- Bristol Myers Squibb
- Weichert, Realtors
- Mondelēz International
- Wm. Wrigley Company
- Kraft Foods Europe
- Archer Daniels Midland
- AXA Financial
- Bill and Melinda Gates Foundation
- IBM
- International Finance Corporation

- Pricewaterhouse Coopers
- Mars
- Novartis Pharmaceuticals
- Prudential

Mark's business experience began with IBM in 1984, after which he held senior positions with growing firms in the United States, Hong Kong, Brazil, and Switzerland. He is also a seasoned entrepreneur, having founded and grown a strategic consulting practice, before transitioning it to a multinational consulting group.

Mark is also a sought-after executive coach. His focus areas for coaching include enhancing communication through authenticity, building relationships, developing high performance teams, personal brand development, achieving inspirational leadership, and creating a culture of candor and trust. Through compiling his most impactful coaching lessons, Mark authored "Distinctions: 52 Lessons in Leadership" which was published in 2015.

Eva Smithwick

Eva Smithwick is a Vice President and a Risk Management professional with Wells Fargo Commercial Credit Administration. She directly supports the Wells Fargo Commercial Capital and Auto Credit Group. In her role she is responsible for the credit policy and procedures for her line of business, works with senior managers to help drive the line of business credit culture/risk appetite/business performance, and develops as well as implements strategies that have a significant impact on the credit risk appetite and culture of her line of business.

Eva has over 20 years of experience in business and middle marketing lending in the financial industry. She has held various roles that include Spread Analyst, Business Relationship Manager, Risk Advisor, Credit Underwriter, and Credit Analysis & Portfolio management. Her experience has covered a diverse and wide range of industries in rural as well as urban markets in North Carolina.

Eva holds an AS degree from William Peace University and a BS degree from North Carolina State University. She graduated from the ABA Stonier Graduate School of Banking in 2018. Eva enjoys spending time with her husband hiking in the North Carolina Mountains.

Marc Sokol, Ph.D.

Organizational psychologist, consultant, executive coach, writer and speaker on workplace dynamics for the past 30 years, Marc Sokol has worked with leaders and companies across North America, Europe, Asia, Australia and Africa.

Marc has coached a wide range of executives, and has worked with virtually every C-level leadership role reporting to the CEO.

Successful work with C-level senior leaders has created a variety of opportunities in which Marc has consulted to and partnered with Boards, CEOs, Presidents, Chairs and Vice-Chairs.

As a practice leader in a talent management-consulting firm, he led curriculum and consulting services development for a global team, expanding that firm's capacity to provide leadership development services and coaching to clients.

Seasoned in a wide range of talent management services: executive coaching, assessment, 360 feedback, team development, succession, action learning, leadership development and organizational change, Marc has also managed client engagements across a wide geography.

Having been the leader of several business units himself, Marc has had the opportunity to practice what he believes and discover what really makes a difference, both in the US and as an expatriate business leader.

The combination of these experiences enables Marc to provide deep insight into individual effectiveness and how leaders at every level can increase organizational impact.

Larry Sorensen

Larry Sorensen is the Senior Vice President and Chief Financial Officer for Washington Trust Bank, a \$4.5 billion institution headquartered in Spokane, Washington. He has over 30 years of varied experience in the industry.

He began his career as a thrift regulator for the FSLIC at the Federal Home Loan Bank of San Francisco during the thrift crisis in the 1980's. He then shifted to the private sector working in the Corporate Development department of Golden West Financial Corporation, holding company for World Savings. At \$20 billion in assets, World Savings was one of the largest savings and loans in the country. While at World Savings, his contributions included mergers and acquisitions, including many transactions involving the Resolution Trust Corporation, market research, branch system and market expansion, and corporate real estate.

After taking a year off to travel the world, he worked for an internet start-up during the internet boom, which was an enriching departure from the banking industry and a fascinating experience, with a highly creative and strategic management team. Once the technology crash occurred, he found his home back in the banking industry as the CFO of Sonoma National Bank, a billion institution located in Santa Rosa, California. After its sale to Sterling Bank in the fall of 2006, he joined Commerce National Bank in Newport Beach, California as its CFO. When the opportunity arose to join Washington Trust Bank in the summer of 2008, he moved to Spokane, where he lives today.

Mr. Sorensen has an undergraduate degree in Finance from the University of Colorado and is a graduate of the Stonier Graduate School of Banking (Class of 2007).

Sarah Toms

Sarah E. Toms is executive director and co-founder of Wharton Interactive. She is a demonstrated thought leader in the educational technology field, fueled by a passion to find and develop innovative ways to make every learning environment active, engaging, more meaningful, and learner-centered. Her drive to modernize, transform, and democratize education led Sarah and her team to co-invent simpl.world, an open source simulation framework. She has spent more than twenty years as a leader in the technology sphere, and was an entrepreneur for more than a decade, founding companies that built global CRM, product development, productivity management, and financial systems. In addition, she is coauthor with Peter S. Fader of *The Customer Centricity Playbook*. She is dedicated to supporting women and girls in the technology field through her work with the Women in Tech Summit and techgirlz.org.

Steven Williams

As a co-founder of Cornerstone Advisors, Steve Williams heads up the firm's Strategic Solutions practice and is actively involved in many of Cornerstone's technology planning and performance improvement engagements. Steve has assisted hundreds of banks and credit unions in their efforts to become highly efficient, top performing financial institutions. An experienced private banker with a commercial and consumer credit background, Steve's more than 25 years of experience in the financial services and consulting industries have provided him a deep working knowledge of bank operations and delivery systems, particularly in lending processes. He is an experienced facilitator for management retreats and board planning sessions and is in great demand as a speaker at industry conferences and seminars. Steve is among the authors of *The Cornerstone Performance Report*, an annual benchmarking study for mid-size banks and credit unions. He writes regularly for *GonzoBanker*, Cornerstone's blog, and has been published in numerous industry periodicals, including *American Banker*, *Bank Director*, *BAI Banking Strategies*, and *CU Management*.

Steve served as a faculty member at the American Bankers Association Stonier Graduate School of Banking and the Management Institute of the Credit Union Executives Society. He taught at the National School of Banking in Fairfield, Conn., and the CUES School of Product and Channel Management. Steve holds a Master of Business Administration degree in Finance summa cum laude from Arizona State University, and a Bachelor of Science degree in business journalism from Northern Arizona University.

Richard Wojtecki

Richard Wojtecki is currently Chief Credit Officer of ABOC. ABOC is a \$750 million bank located in downtown Chicago. His duties include Commercial Loans, Retail Loans, Loan Operations and Branch growth with additional responsibilities now including Loan Workouts and management of the Loan Loss Allowance.

Previously, he was Senior Vice President & Business Banking Manager of Bank One, Chicago. He took over the Business Banking Division after being in charge of one of the Middle Market Regions in Chicago. Prior to taking on that function, Mr. Wojtecki was President of Bank One, LaGrange.

Mr. Wojtecki graduated from DePaul University in 1975 with a degree in Corporate Management. He also graduated from the ABA Stonier Graduate School of Banking in 1982 and has been a faculty member since 1983. Prior to teaching Identifying and Managing Problem Loans, he was an instructor on the BankExec™ Program for Banking I students and BankSim for Banking III students. He has also been a Capstone Advisor at Stonier for the last 11 years.

Mr. Wojtecki is also an instructor in the Accounting Department for the Chicago Chapter of the Illinois Bankers Association.

Previously, he was Senior Vice President & Business Banking Manager of Bank One, Chicago. He took over the Business Banking Division after being in charge of one of the Middle Market Regions in Chicago. Prior to taking on that function, Mr. Wojtecki was President of Bank One, LaGrange.

Mr. Wojtecki graduated from DePaul University in 1975 with a degree in Corporate Management. He also graduated from the ABA Stonier Graduate School of Banking in 1982 and has been a faculty member since 1983. Prior to teaching Identifying and Managing Problem Loans, he was an instructor on the BankExec™ Program for Banking I students and BankSim for Banking III students. He has also been a Capstone Advisor at Stonier for the last 12 years.

Mr. Wojtecki is also an instructor in the Accounting Department for the Chicago Chapter of the Illinois Bankers Association.