



GRADUATE SCHOOL OF BANKING
AT LOUISIANA STATE UNIVERSITY

2019 CATALOG

MAY 19–31, 2019

INVESTING IN YOUR FUTURE

The Graduate School of Banking at Louisiana State University provides an organized course of study of general banking subjects tailored to the particular needs of bankers in the fifteen sponsoring states. The three-year program covers subjects applicable to bank management and operations including monetary, economic, and regulatory theories and practices. The School's purpose is to fill the need for graduate-level study by bank officers and others meeting admission requirements leading toward a broader knowledge and understanding of major banking functions such as credits, investments, asset and liability management, planning and control, regulatory issues, human resources, and marketing.





OBJECTIVES

Within its academic framework, the School seeks to involve students in full participation in the learning process. Rather than any attempt at a how-to approach, the School concentrates on why, stimulating the student to a better understanding of banking and its opportunities within the context of its changing environment. Students are exposed to a variety of solutions to problems common to banks and are encouraged to weigh the effects of each.

BANK STUDY PROJECTS

Bank study projects are assigned for courses in the first and second year sessions. These projects are given to the students at the end of the resident program to be submitted throughout the coming year. Each project is given a specific due date and must be returned to the Graduate School of Banking by the assigned date. Failure to meet the deadlines for the projects will result in a student becoming ineligible to return to school the next year. Only the director of the School has the authority to grant time extensions for bank study projects. Such extensions will be granted only in case of illness.



ADMISSION REQUIREMENTS

The instructional program at the Graduate School of Banking is designed for bank officers and regulatory officials with substantial educational and background experience. New students wishing to attend the 2019 Session must file an application accompanied by a \$300 non-refundable annual processing fee. This application should be filed before April 16. Applications should be filed with the Graduate School of Banking, 4273 Highland Road, Baton Rouge, Louisiana 70808-4541. For further information, call 225-766-8595 or 1-888-278-0025.

To be eligible for admission, the following minimum requirements must be satisfied:

EDUCATIONAL BACKGROUND

Applicants must have completed, by April 16, college or American Institute of Banking credit for a course in Basic Accounting and for a course in either Economics or Money and Banking. These required courses may be completed in residence or by correspondence.

EXPERIENCE

Bankers/applicants must be officers (or employees performing officer functions) and have a *minimum of three years* of experience as an officer. An applicant who is not an officer but who is performing officer functions must include, with an application and non-refundable fee, a letter from the chief executive officer of the bank describing duties and responsibilities. Applicants from state and federal supervisory agencies should have a minimum of five years of experience in bank supervision and banking.

As a matter of policy, the Graduate School of Banking does not discriminate among applicants and participants on the basis of race, religion, sex, national origin, color, age, or handicap.

FEES

Fees are payable to the Graduate School of Banking, 4273 Highland Road, Baton Rouge, Louisiana 70808-4541, and are due as follows:

FIRST-YEAR STUDENTS

Tuition fee (when accepted)	
Includes materials, room, and meals	\$4,145
Non-refundable annual processing fee	<u>\$300</u>
Total Fees	\$4,445

SECOND-YEAR STUDENTS

Tuition fee (by January 1)	
Includes materials, room, and meals	\$4,145
Non-refundable annual processing fee	<u>\$300</u>
Total Fees	\$4,445

THIRD-YEAR STUDENTS

Tuition fee (by January 1)	
Includes materials, room, and meals	\$4,145
Diploma fee	\$50
Non-refundable annual processing fee	<u>\$300</u>
Total Fees	\$4,495

REFUNDS

If an applicant withdraws before January 1, 2019, the full tuition will be refunded. An applicant withdrawing between January 1 and April 1 will forfeit \$150; an applicant withdrawing from April 1 to May 1 will forfeit one-half of the total tuition; an applicant withdrawing after May 1 will forfeit the entire fee.



SESSION DATES

The dates for the 2019 Session of the Graduate School of Banking are Sunday, May 19– Friday, May 31. Listed below are the dates and times for the beginning and ending activities for each class.

May 19

9:00 a.m.–5:30 p.m.

6:30 p.m.

Registration for all students

General assembly for all students

May 20

8:15 a.m.

Classes begin for all students

May 21

7:00 p.m.

Keynote Speaker

MAY 31

10:00 a.m.

Dismissal for first and
second-year students

MAY 31

11:00 a.m.

Graduation–Class of 2019

OUR PROGRAM

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YEAR 1

DESCRIPTION OF FIRST YEAR COURSES

Asset/Liability Management – Stephen Lacewell (Required)

Asset/Liability Management provides a basic understanding of a bank's techniques to measure and manage interest rate risk. Discussion focuses on the responsibilities of a bank's asset and liability management committee, the sources of interest rate risk, and tools to measure the sensitivity of earnings and market value of equity to changes in interest rates. Topics include: the repricing (GAP) model; duration; economic value of equity; simulation models; and balance sheet adjustment and hedging techniques.

Credit Risk Management – Gary Higgins (Required)

Credit Risk Management introduces students to credit risk management in the lending function. Comprehensive credit risk management requires that banks identify and measure risks in the portfolio, develop appropriate policies, procedures, systems and controls to manage and monitor risk and assure that they are working. Portfolio credit risk management is a tool to improve the predictability of portfolio credit quality during economic cycles. A bank study project provides students with an opportunity to assess their institution's tolerance for risk, to develop a risk profile and assess their institution's control environment supporting their credit management process.

Financial Markets – Michael J. Highfield (Required)

An overview of financial markets and institutions. Topics include the role of intermediaries, the nature and functions of money, a review of the time value of money; the level and structure of interest rates; interest rate risk versus price risk; money market and capital market assets; diversification; and the role of derivative assets in risk management. This course is designed to provide foundational finance knowledge for the remaining coursework at the Graduate School of Banking at LSU.

Monetary Economics – Brandon Cline (Required)

Monetary Economics is designed to assist the banker in analyzing and explaining economic conditions and forces. Topics pertain to the entire banking and economic system, but relate directly to risk management, A/L composition, and other decisions made within the bank. The course addresses the effects of policy decisions on financial markets; it takes participants “inside” the Federal Reserve as they learn how monetary decisions are made and implemented. The course provides a practical framework for determining how fiscal and monetary policies affect global, national, and local economies. Other topics include: economic measures and indicators, regulation, interest rate risk, and the trade-offs associated with economic decision making.

Strategic Bank Marketing – Rex O. Bennett (Required)

Strategic Bank Marketing focuses on competitive strategies that banks can use to attain strategic, sustainable advantage and achieve superior, long-term profitability in spite of industry or environmental changes, competitor actions, technology enhancements, and customer/market shifts (including generational shifts.) Customer-driver differentiation that leads to increased customer satisfaction and retention is the essence of such competitive advantage strategies. This course focuses on developing effective strategies through identifying key drivers of profitability, new innovations and disruptive technologies, and through identifying and measuring the Competitive GAP's which limit a bank's ability to enhance performance and profitability. The relationship of marketing strategies to other functional areas of the bank and to the marketplace is emphasized, as are specific, practical techniques to help bank managers.

Basic Credit Analysis – Gary Higgins (Elective)

Basic Credit Analysis is designed to assist less experienced lenders, and others with little or no formal commercial credit analysis training, to assess credit risk. Emphasis is given to the importance, methods, and limitations of various risk appraisal tools - including those associated with financial statements, ratios, and cash flows. Case studies are used to demonstrate how these tools are used and how they relate to specific loan requests. The lender's viewpoint is stressed through the use of practical examples and interactive exercises.

Intermediate Credit Analysis – Ken B. Cyree (Elective)

Intermediate Credit Analysis is an advanced course designed for the student with commercial lending experience who has a working knowledge of accounting and ratio analysis. Emphasis will be placed on refining those techniques, which lead to sound commercial lending decisions and becoming a value-added lender. This includes analysis of ratio trends, working capital, cash flows, developing and using a cash budget, and other important elements in commercial lending operations.



DESCRIPTION OF SECOND YEAR COURSES

Bank Regulatory Law – Carl J. Chaney (Required)

The Bank Regulatory Law course is designed to assist bankers in meeting the challenges of the rapidly changing regulatory environment. Topics include regulatory enforcement actions, mergers and acquisitions (*including FDIC assisted deals*), bank secrecy act, C.R.A., fair lending, bankruptcy, lender liability, and survival tactics for the new financial services industry. Attention is also given to current and proposed legislation as well as discussing the future of the financial services industry.

Banking Small Business – Mike Milan (Required)

Banking Small Business is tailored for all bankers who have contact with business owners, and it is unique because it focuses on both sales and credit training together. The course discusses how to call on and effectively serve small business clients and build and sustain relationship banking. It is both practical and hands-on, as it uses actual case experiences and role plays to reveal the problems of entrepreneurs and gives bankers the tools to understand and communicate with non-financially oriented owners or managers of businesses with sales under \$15 million. This course provides insights into small business owners' expectations and attitudes that help create the ability to add value to customer relationships.

Managing Bank Performance – Paul S. Allen (Required)

Managing Bank Performance focuses on two facets of measuring and managing bank performance, and all models, strategies, and discussions prepare students for the Bank Management Simulation course which is completed in the third year of the school. The first portion of Managing Bank Performance identifies the various drivers of bank performance which includes measurement of the drivers and discussions as to how the drivers can be used in concert with each other to achieve the desired goals of profitability. Additional discussions demonstrate how and why these drivers differ between banks of different sizes in the banking industry.

The objective of the second portion of the course is to identify the various risks faced by banks and to develop strategies for managing these risks for the purpose of achieving greater returns. The primary risk subjects to be discussed include interest rate, liquidity, credit, and operational risks. The course includes extensive discussion of Asset/Liability Management modeling inputs and outputs, including the development of assumptions, and the ALM models are presented from the viewpoints of bank management and bank regulatory oversight. Financial derivatives as used in managing bank risk are also presented.

Risk Management and Cybersecurity– Chad Tagtow (Required)

Risk Management and Cybersecurity is designed to equip bankers with the tools to recognize and manage risk in a rapidly evolving cybersecurity landscape. Banking is all about managing risk. Today's banker needs to understand the unique risks and threats in today's cyber-world due to rapid advances in technologies that are critically leveraged in every area of the bank. Topics include managing risk, risk assessment process, risk appetite, cyber-insurance, vendor management, law and regulations, emerging threats, business continuity planning, and incident response. Specific attention is given to breaches, ransomware, phishing, advanced persistent threats, corporate account takeover, and cloud security.

Treasury Management– Mark J. Krawczyk (Required)

Treasury Management is designed to provide student with an understanding of corporate treasury management practices, regulatory and oversight issues, treasury management products/services, and customer financing/borrowing instruments. This course focus is to see your bank's operations in treasury management from the customer's perspective; understanding how treasury management can play a key role in determining your bank's competitive position. This course includes extensive discussions in the following areas: (1) Disbursement practices – to include the use of controlled disbursement, positive pay, ACH debits, B2C transactions, C2B transactions, B2B transactions and purchasing card practices – to name a few. (2) Collection practices – to include retail and wholesale lockboxes, remote deposit capture, ACH credits, processing web-based payments – to name a few. (3) The U.S. payments system and how it works – to include in-depth discussion of all the players who have a stake in our payments system and the laws that impact bank operations (the Federal Reserve, Office of the Comptroller of the Currency, Regulation P, Bank Secrecy Act, OFAC, EFAA of 1987, to name a few. (4) A discussion of how short-term investing and short-term borrowing are used as strategies in today's treasury operating environment. (5) A discussion of fraud exposure and control – to include a discussion of identity theft. (6) The when, why, and how of using interest rate swaps, call options and put options – in a word, derivatives. The learning atmosphere is highly interactive, informative and entertaining. Be prepared to actively participate in the discussions of the above topic areas and to contribute your knowledge and experience for the benefit of the total class.

Commercial Real Estate Financing – Cal Evans (Elective)

Commercial Real Estate Financing focuses on the state of CRE (Commercial Real Estate) industry, the techniques used to analyze, finance, and structure real estate transactions, and the current regulatory environment. The course commences with an overview of the principles of property valuation, and quickly moves into coverage of multifamily, office, retail, industrial, and hotel underwriting and lending. CRE sector performance is discussed concurrently and is followed by a review of the current perspective of regulatory bodies on lending concentration issues and specific sector risks. The course ends with instruction on how to create a CRE market intelligence model for your own bank that can strengthen underwriting, identify lending opportunities, and satisfy the demands of regulatory entities.

Leading through Advocacy – Pamela Ricco (Elective)

Leading through Advocacy highlights the importance of local, state and federal advocacy for all bankers and how advocacy can significantly impact the banking industry. The course covers advocacy best practices and examples of successes obtained through state and federal advocacy initiatives in the last ten years. The role of state and national trade associations in advocacy initiatives are also be examined as it relates to achieving success for banks. This interactive course is designed for those in bank leadership roles and underscores the purpose of grassroots banker involvement in political campaigns and policy discussions.

Mergers and Acquisitions – Chris L. Hargrove (Elective)

Mergers and Acquisitions is divided into three parts—the first deals with the financial, regulatory and social aspects of mergers, the second is concerned with the implementation of the process, and the third relates to the integration and personnel aspects of a merger. Financial and economic considerations include the determination of the cash price or stock exchange ratio and comparisons between the two methods. The implementation takes the process from the pricing phase to the determination of terms and conditions. Critical personnel issues such as job reassignments, terminations and consolidations of positions, and the changes in “corporate cultures” are addressed in practical terms. The course also focuses on the challenges of remaining independent.

Negotiate to Win for Bankers – James C. Thomas, Jr. (Elective)

Negotiate to Win for Bankers is a no-nonsense, highly interactive, "how-to" program that combines short input lectures, exploratory discussions, realistic exercises, and feedback to deliver a rapid and dramatic improvement in negotiating skills. The course equips bankers with the very latest negotiating best practices, an in-depth understanding of how and why they work, and the confidence to put them to immediate, profitable use. As banks struggle with unprecedented regulatory, economic, technological, and competitive challenges, effective negotiating has emerged as a make-or-break career competency. Whether it's bargaining with customers over rates or structure, supporting credits through the approval process, dealing with staff performance problems, sorting out compliance issues with regulators, or simply managing everyday differences with colleagues and clients, our effectiveness at most of the things we do is critically impacted by how well we negotiate.



Rural and Small Business Lending – David M. Kohl (Elective)

Rural and Small Business Lending examines the domestic and global megatrends that impact credit risk and business development opportunities in your rural and agricultural enterprise businesses. Consumer and population trends, rural and agricultural structure, real estate values and intergenerational business transfer are emphasized. The course examines actual small business enterprise cases including underwriting benchmarks, best management practices, common denominators of problem credit, and credit scoring systems applications, including the ten golden rules for operating small business enterprises.

Sources of Non-Interest Income – Dan M. Harbison (Elective)

Pressures on a bank's traditional source of profit—the spread between interest income and interest expenses—have encouraged bank management to look to non-traditional sources of revenue and profits. Sources of Non-Interest Income focuses on some of these sources and addresses the managerial issues involved in entering into these areas. Among the areas discussed are brokerage services, insurance services, service charges, overdraft protection, mortgage banking, and merchant services.

Troubled Asset Resolution – J. Michael Allen (Elective)

In the past few years, bankers have experienced and are experiencing a period of unprecedented economic challenge. Asset quality and loan performance metrics have improved for most. But, as competition once again begins to get “frothy,” these improvements will be tested. Capital preservation and liquidity are more precious to bankers today than ever before in our modern time. Virtually all markets are affected. These challenges are of a depth and breadth few have seen—let alone have experience at handling. While asset quality trends are improving for the industry, many banks continue to battle troubled borrowers and are desirous of avoiding a “repeat of the past.” Problem loans are a new reality for some. How will your portfolio respond to continued pressure? Are your internal management practices and board activities where they need to be? How has this environment affected your relationship with your regulatory agencies? Troubled Asset Resolution is designed to provide some assistance, guidance and provoke thought as to how you handle loan performance challenges in your shop and be positioned to effectively manage the next generation of problem loans that might possibly already reside on your balance sheet.

GSB YEAR 1 & 2

DESCRIPTION OF CASES

For two weeks during the first year and for one week during the second year, a series of cases are studied. Classes will be divided into groups of approximately 8-10 students for discussion of these cases, and each discussion group will be assigned an instructor. Preparation for the cases is done not only before the resident session begins, but also at night during the resident session. Specific assignment of students by name and place will be made for both preparation and discussion groups. The cases cover special credit areas, specific phases of bank management, and business finance. Among the areas to be included are: Bank Financial Analysis; Business Finance; Capital Budgeting; UCA Cash Flow; Compliance Management; Core Ideology, Culture and Strategy; Ethics; Financing the Closely Held Business; Human Resource Management; Improving Market Capitalization; Internal Controls and Loss Prevention; Problem Loans and Workouts; Real Estate Finance; Seasonal Lending.

Along with the cases, students have a unique opportunity to gain familiarity with personal computer uses in banking. Instruction is directed toward decision-making with the use of computers as management tools. Students use computers to practice such techniques as credit analysis, forecasting, modeling, and asset/liability management.



GSB YEAR 3

DESCRIPTION OF THIRD YEAR COURSES

Bank Management Simulation – Ernest W. Swift (Required)

Bank Management Simulation utilizes a computer-based learning exercise designed to give participants an overview of the bank management decision-making process. Students develop strategies for the management of functional bank areas, with specific emphasis on planning and decision-making in areas such as loans, deposits, investments, funds management, asset/liability management, risk management, etc. The primary focus is on profitability and growth, but attention also is directed to marketing, the pricing of bank services—both current and future, and the management of risk.

The senior class is divided into teams, with each team effectively managing an \$800 million dollar bank. The computer model allows students to make decisions, to receive quick feedback on the effectiveness of their decisions, and then to make new decisions which adjust bank operations to compensate for a large number of internal and external forces including competition, the economy, and regulatory constraints. Within a two-week period, simulation teams experience the equivalent of two years of bank operations.

The course is supervised by qualified instructors who have extensive real-world banking experience as CEOs, presidents, or examiners. The computer model, (BMSim) or Bank Management Simulation, was originally developed by the ABA and is currently maintained by a consortium of regional banking schools.

Interpreting Economic Change – David M. Kohl and Thomas H. Payne (Required)

The commercial banker must interpret domestic and global change and adjust to changing business conditions in all aspects of banking practice. Bankers are provided with the practical knowledge and basic tools needed to assess the overall economy and its effect on institutional risk and financial performance. The course includes an analysis of major banking trends associated with economic, competitive, regulatory, political, and social change. Special attention is given to aspects of economic indicators, both domestic and globally, that impact bankers' decision making and strategic planning processes.

Leadership Inside and Outside the Bank – Rita Floyd (Required)

Is it as important to be an effective leader outside your organization as it is inside your organization? Is there such a thing as ethical leadership? Should good leaders make good managers? What are the pitfalls to effective leadership? Is communication broken or just slightly cracked? We explore the answers to these questions and more as we focus on tips and tools to help bankers understand “self” and the impact “self” has on the thoughts and actions of others. We also focus on issues leaders face such as managing people, dealing with conflict and being a good steward in the community. Here is a question to ponder? When it comes to leading and managing, are you a Lion, a Fox, a Clydesdale, or a St. Bernard?

Leadership in Times of Change – Stephen R. Robichaux (Required)

The banking industry is in the spotlight and Leadership in Times of Change engages the participants in an interactive learning process aimed at leading through the current crisis. Leadership theories that have dominated our thinking and practice for the last century are presented and summarized into a relevant whole that provides a firm foundation for today’s leaders. Leadership styles are presented and assessed, and leadership levels are linked to effectiveness in today’s tough markets. Exercises and tools for leading organizational change are presented to help leaders succeed in today’s complex organizations and business environment. A model for personal leadership development is presented for participants to continue their life-long process of growth.

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Recruiting and Retaining the Right Employees – Mark Faircloth (Elective)

In a series of real-life cases, Recruiting and Retaining the Right Employees presents specific steps and skills which help managers to be effective in these areas: 1.) Attracting employees who fit the job and the bank, 2.) Connecting individual skills and styles to organization goals, 3.) Managing individuals and teams both proactively and reactively, and 4.) Creating job and career paths for all performance and motivation levels.

Bankers understand and apply successful interview questions, goal setting steps, team dynamics, group communication and individual coaching to a series of actual bank situations. Special attention is given to talent sourcing, under-performing employees/departments, individual motivation and career path development. Fast paced and hands-on, this 5-part series applies a practical, human element to the school’s overall curriculum of risk, regulatory and fiscal management.

Managing different generations within the workforce is an additional topic for 2019. A mixed group of faculty, staff and students will discuss strengths, weaknesses, motivations and stereotypes of the primary 4 age groups employed by banks today. Bring your questions and challenges and an open mind.

Rural and Small Business Lending – David M. Kohl (Elective)

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Paul S. Allen, *Certified Public Accountant, Saltmarsh, Cleaveland, & Gund, Orlando, FL*

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Mike P. Ayotte, *President and CEO, Morganton Savings Bank, Morganton, NC*

Rex O. Bennett, *Professor Emeritus of Marketing – University of San Francisco, Hot Springs Village, AR*

Carl J. Chaney, *CEO, BCB Capital, Lakeland, FL*

Harvey Church, *Senior Executive Officer, First Farmers & Merchants, Columbia, TN*

James R. Clarkson, *President and CEO (retired), Horry County State Bank, Loris, SC*

Brandon N. Cline, *Associate Professor of Finance, Mississippi State University, Starkville, MS*

David O. Coyle, Jr., *Director (Retired), Kentucky Department of Financial Institution, Stamping Ground, KY*

Ken B. Cyree, *Professor of Finance, MBA Chair of Banking & Dean of School of Business, University of Mississippi, Oxford, MS*

Thomas F. Darnell, *Executive Vice President & Chief Sales Officer (Retired) – BancorpSouth, Madison, MS*

Stephen P. David, *President & CEO, Peoples Bank & Trust Company, New Roads, LA*

Pamela Decker, *Vice President of Education Services, Computer Services, Inc., Smiths Grove, KY*

Jody M. Elmore, *Chief Compliance Officer (Retired) – Georgia Banking Company, Lanett, AL*

Calvin A. Evans, *Manager, Synovus Financial Corporation, Columbus, GA*

Mark M. Faircloth, *Owner, Faircloth Performance Partners, Opelika, AL*

Rita Floyd, *1st VP & Director of Organizational Development, Trustmark National Bank, Jackson, MS*

Jesús O. Garza, *Banking Consultant, Monterrey, MX*

Dan M. Harbison, *President & CEO, Farmers National Bank, Bowling Green, KY*

Chris L. Hargrove, *CEO, ProBank Austin, Louisville, KY*

John Heasley, *Executive Vice President, Texas Bankers Association, Austin, TX*

Gary Higgins, *Senior Vice President (Retired) – Bank of America, Morehead City, NC*

Michael J. Highfield, *Professor of Finance, Mississippi State University, Starkville, MS*

Joseph D. Hudgins, *Senior Executive Vice President & Chief Credit Officer, First Florida Integrity Bank, Naples, FL*

Jeff Hudson, *Memphis City President, FirstBank, Memphis, TN*

Dan Klein, *Senior Partner, Lockshield Partners, Bowling Green, KY*

David M. Kohl, *Professor Emeritus – Virginia Tech, Blacksburg, VA, and AgriVisions, LLC, Blacksburg, VA*

Mark J. Krawczyk, *Assistant Finance Director–Treasury, CZYK & Associates, Hemiston, OR*

Stephen K. Lacewell, *Professor of Finance & Director of the Center for Banking and Finance, Murray State University, Murray, KY*

John D. Land, *Case Manager, FDIC Dallas Regional Office, Cedar Hill, TX*

Angie Lewis, *Group Executive, Synovus Bank, Columbus, GA*

Patrick Long, *Managing Director, Keefe, Bruyette and Woods, Richmond, VA*

G. Geoffrey Longstaff, *Founder (Retired), Mercantile Capital Corporation, Charlotte, NC*

Anthony McGill, *Industry Consultant, West Chester, OH*

Mike Milan, *VP/Customer Success, Finagraph, Bellevue, WA*

Joseph A. Nemetz, *Executive Vice President & Chief Credit Officer, First American Bank and Trust, Athens, GA*

Danny Payne, *President & CEO (Retired) – Community State Bank, Austin, TX*

Thomas H. Payne, *Professor & Dean, College of Business, Tennessee Tech University, Cookeville, TN*

Tony L. Reitzel, *Senior Vice President, BB&T Commercial Loan Administration, Greensboro, NC*

Robert P. Reynolds, *Attorney-at-Law, Reynolds, Reynolds & Little, LLC, Tuscaloosa, AL*

Pamela Ricco, *Executive Vice President & Chief Operating Officer, Florida Bankers Association, Tallahassee, FL*

Ronald R. Roberts, *Managing Director, ProBank Services, Inc., Brentwood, TN*

Stephen R. Robichaux, *Management Consultant, Capital City Consultants, Inc., Baton Rouge, LA*

George A. Schloegel, *President & CEO (Retired) – Hancock Bank, Gulfport, MS*

William M. Stallings, *Principal Business Relationship Manager, Wells Fargo Business Banking, Winston-Salem, NC*

Ernest W. Swift, *Professor Emeritus of Finance – Georgia State University, Atlanta, GA*

Chad Tagtow, *Senior Vice President & CIO, Citizens Bank & Trust, Winter Haven, FL*

James C. Thomas, *Chairman & CEO, Common Ground International, Sunset Beach, NC*

E. Graham Thompson, *Chief Credit Officer & Risk Manager (Retired) – First Commerce Corporation, Baton Rouge, LA*

Tod K. Trulove, *Assistant Commissioner, Tennessee Department of Financial Institutions, Columbia, TN*

Jeff Turner, *Executive Vice President, First Florida Integrity Bank, Naples, FL*



**AT LOUISIANA
STATE UNIVERSITY**

PHONE

(888) 278-0025

(225) 766-8595

FAX

(225) 766-2561

EMAIL

john@gsblsu.org

**4273 Highland Road
Baton Rouge, LA 70808-4541**



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