



**AT LOUISIANA
STATE UNIVERSITY**

2021 CATALOG

May 23 – June 4, 2021

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 specific 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 the “why,” thus stimulating the student to a better understanding of banking and its opportunities within the context of its ever-changing environment. Students are exposed to a variety of solutions to problems common to the banking industry 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 at assigned intervals throughout the coming year. Each project is given a specific due date and must be returned to the Graduate School of Banking by that assigned date. Failure to meet the deadlines for the projects can 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.

Over 70 Years of Banking Education Experience



16,350
Graduates



ADMISSION REQUIREMENTS

The instructional program at the Graduate School of Banking is designed for bank officers and regulatory officials with substantial educational and industry experience. New students wishing to attend the 2021 Session must submit an application accompanied by a \$300 non-refundable annual processing fee. This application should be submitted before April 16th. Applications may be completed on-line or delivered to 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

By April 16th, applicants must have completed college-level, 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. CPA applicants should have a minimum of five years experience in financial institution accounting or bank audit.

The Graduate School of Banking at Louisiana State University reserves the right to deny an applicant who does not meet the requirements for admission. The admission policies of the Graduate School of Banking at Louisiana State University assure equal opportunity for all qualified persons without regard to race, religion, sex, national origin, color, age, disability, marital status, or sexual orientation.



FEES

Fees are payable to the:

Graduate School of Banking,
4273 Highland Road,
Baton Rouge, Louisiana 70808-4541

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, 2021, 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

Year 1 & 2 Classes - Virtual Session

Sunday, May 23 – Friday, June 4, 2021

May 23		
	6:30 PM	Introduction Session for Freshman & Juniors
May 24		
	8:15 AM	Freshman & Junior Classes Begin
May 27		
		Week 1 Classes End
	4:00 - 6:00 PM	Week 1 Exam
June 1		
		Week 2 Classes Begin
	7:00 PM	Keynote Speaker
June 4		
		Week 2 Classes End
	4:00 - 6:00 PM	Week 2 Exam

Year 3 Class - Hybrid Session

Sunday, May 23 – Thursday, June 3, 2021

May 23		
	6:30 PM	Virtual Introduction Session
May 24		
	8:15 AM	Virtual Classes Begin
May 27		
	4:00 - 6:00 PM	Virtual Week 1 Exam
May 28		
	8:00 - 5:30 PM	On-Site Registration
	6:30 - 10:00 PM	Bank Simulation Begins
June 1		
	4:00 - 6:00 PM	Week 2 Exam
	7:00 PM	Keynote Speaker
June 2		
	8:15 - 5:00 PM	Bank Simulation Presentations
	5:00 - 6:00 PM	Senior Toast
June 3		
	8:00 - 9:30 AM	Class Picture & Graduation

OUR PROGRAM

COURSE DESCRIPTIONS

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DESCRIPTION OF FIRST YEAR COURSES

Asset/Liability Management – Stephen Lacewell (Required)

The Asset & Liability Management (“ALM”) course builds on the principles learned in the Bank Performance Analysis and Economics and Money Markets sections by reviewing and understanding the primary risks inherent in the bank’s assets and liabilities. Before getting into the “nuts and bolts of ALM,” it is worth reiterating that protecting and growing capital is paramount in banking. If capital disappears, the bank disappears! A bank’s capital must support all the different risks (credit, liquidity, interest rate, operational, etc.) facing the institution as well as providing a base for growth. Maintaining a level of capital that meets regulatory minimums and the risk profile of the bank requires ongoing monitoring and planning. Prudent ALM is a big part of maintaining adequate capital for your bank. The presentations in this section include an overview of asset liability management and its four main subcomponents: interest rate risk, investment portfolio management, capital management, and liquidity- funding management.

Financial Markets – Michael J. Highfield (Required)

Financial Markets is an introductory course to the structure, operation, and regulation of modern financial markets. It explores the function, pricing, and institutional structures of financial markets. In addition to introducing different types of financial assets, the course uses the effect of interest rate changes on bond valuation to give bankers insights on the impact of interest rate changes on bank loan portfolios. The course concludes with a discussion of risk and return as well as the use of derivatives in hedging risk.

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 – John Oxford (Required)

In a conservative and commoditized industry that provides the marketplace with little choice due to product parity and regulatory restrictions, how do you make your bank stand out? From marketing strategy and targeting to brand management, technology and budgeting, participants will develop an understanding of modern bank marketing and take-home fresh ideas and tactics on how to make their bank stand out in a sea of sameness.

Building Business Partnerships—Jack Hubbard (Elective)

Selling has changed radically since Eve completed the world’s first transaction with Adam. Over the years, the sales approach that seemed to generate the most traction was launched in 1968 when Xerox Corporation created an internal training process that became known as Needs Satisfaction Selling to combat fierce competition in the photocopying industry. This and the *Consultative Selling* model that began in 1970, worked very well for decades since the seller knew much more about their product than the buyer. That all changed with the advent of the internet and social media. Today, the buyer has seized greater control of the process and the banker must be more prepared and better ready to execute than ever before. This is the era of Trust-Based Selling where the customer and the banker work collaboratively to develop and find a best-fit solution. Selling is no longer *me versus you*. In today’s competitive environment it is *you and me versus the problem*. This elective takes a cradle to leadership look at what it takes to build and sustain a business banking Performance Culture. You will not go home with scripts and there is nothing to memorize. No manipulation or tricks. Today’s “go to” bankers are **Resource Managers** who earn that title through respect, value creation and by providing new ideas that help businesses thrive. When they win, you win, the bank wins, and everyone succeeds.

Credit Analysis for Lenders – Ken B. Cyree (Elective)

Credit Analysis for Lenders 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.

Credit Analysis for Non-Lenders – Gary Higgins (Elective)

Credit Analysis for Non-Lenders is designed to assist less experienced lenders or 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. 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.

Credit Risk Management—Gary Higgins (Elective)

Credit Risk Management introduces students to credit risk management in the lending function. Comprehensive credit risk management requires banks to identify and measure risks in the portfolio. Additionally, Banks must 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.



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.

Evaluating Bank Financial Condition – Rhoshunda Kelly (Required)

The Evaluating Bank Financial Condition course introduces the methodology of assessing a bank's financial safety and soundness through CAMELS analysis. The CAMELS discussion will also highlight the interrelatedness of these core areas of bank operations. Students will learn how the supervisory tool, the Uniform Bank Performance Report, is used in a bank's financial health. This course will briefly discuss the fundamentals of bank supervision and explain how the adequacy of CAMELS impacts regulatory compliance and the overall strength of banks. The course is intended provide students with a holistic view of bank operations and related risks, as well as prepare students for bank simulation in year three.

Managing Bank Performance – Paul S. Allen (Required)

Managing Bank Performance focuses on measuring and managing bank performance, using ratio and peer analysis. The course discussion will include an overview of a typical bank balance sheet and income statement, the definition and use of commonly used ratios, and will use case studies to illustrate how to evaluate bank performance. The concepts, analysis tools and strategies are intended to prepare students for the Bank Management Simulation course which is completed in the third year of the school.

Risk Management and Cybersecurity- Chad Tagtow (Required)

The Risk Management and Cybersecurity course is designed to equip bankers with the tools to recognize and manage risk in a rapidly evolving 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. This course will focus on the risk management process, performing a risk assessment, and identifying potential mitigating controls to reduce risk. Since risk exists in every area of the bank, properly managing risk is key to a bank's success. This course will also focus heavily on Cybersecurity and emerging risks. As the banking landscape changes due to the adoption of technology driven solutions, risk management grows increasingly important. Cybersecurity is often incorrectly classified as the responsibility of the Information Technology department. Cybersecurity is simply a specialized area of risk management, which is the responsibility of the bank's management.

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.

Fundamentals of SBA Lending – Katherine Tohanczyn (Elective)

Fundamentals of SBA Lending and Understanding the SOP 50 10 – this course explores critical program requirements set forth in the Small Business Administration's SOP 50 10 to help lenders properly underwrite, originate, service and liquidate 7(a) guaranteed loans. Some areas of focus include basic eligibility requirements, underwriting to 7(a) credit and collateral Standards, review of Loan Authorizations, overview of the guaranty purchase process and common reasons for denial of liability. The course will also include discussion of real-life cases to allow for a practical understanding of the SBA's policies. This course includes only minimal discussion related to 504 Loans, SBA Express, CAPLines and Export Loans.

Leading Through Innovation – Jason Henrichs (Elective)

Innovation. Digital Transformation. Cultural Change. Everyone nods their heads when these phrases are bandied about, but what do they really mean and more importantly how are they implemented. Leading Through Innovation is an integrated course, combining theory and actionable steps, for students of innovation in all stages of their innovation journey. The course begins with an introduction to strategy and why the 5-year strategic plan is dead. We swiftly move to alternating modules of innovation best practices and hands on developing your own innovation practice. Whether you manage a team, a department or are team of one, these exercises will change how you approach your job, up your productivity and magnify your impact.

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

Your effectiveness at most of the things you do – whether its 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, clients, friends, and significant others – will to a large degree be determined by how well you negotiate. Mix in some of our industry's big trends – commoditization and oversupply (translation: increasingly brutal competition), customers who feel more powerful, less loyal, and more inclined to negotiate with bankers than ever before, and a major emphasis on improved earnings – and the conclusion is inescapable: it is time to improve your negotiating skills. This course will teach you the very latest negotiating best practices. Just as importantly, you'll gain an in-depth understanding of how and why they work, along with the discipline, focus, and confidence to put them to immediate, profitable use.

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

In a series of real-life cases, this course presents specific steps and skills which help managers to be effective in attracting and keeping talented employees. Bankers will learn how to better understand and apply successful interviewing 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.

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

Rural and Agricultural 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 is 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.

Treasury Management– Mark J. Krawczyk (Elective)

Understanding what treasury management is – and how to be intelligent about and provide appropriate treasury management products/services to your customers can have a direct impact to the “bottom line.” Your customer’s treasury management operations deal with regulatory and oversight issues, treasury management products/services and short-term borrowing and investment practices and instruments. Understanding what treasury management is and your customer’s service and product needs in this area can play a key role in determining how competitive (translated: “profitable”) your bank can be in the treasury management marketplace. The focus of this course is to see YOUR role as a banker (as well as YOUR bank’s treasury management services/products) from the CUSTOMER’S perspective.

Troubled Asset Resolution – J. Michael Allen (Elective)

For most, the great recession of the early 2000’s is a distant memory –very painful and ugly-but distant. Bank loan portfolios are performing again, asset quality metrics are solid, and profitability is predictable. But competition is also back with a vengeance and like it or not, the marketplace has gotten very frothy. Many are pressured to compromise risk disciplines to achieve budget expectations. Most recently, COVID has introduced an entire new set of challenges for practically all our borrowers and the financial services industry. Thus, we all have a new set of challenges today and some are not paying much attention to risk being placed in their loan portfolio. If asked, we would all say we are not interested in repeating the past mistakes that resulted in unprecedented losses and bank failures. However, some have forgotten the past and did not learn from it. Many have already booked and are booking the next generation of troubled assets – they are already on your balance sheet! Are you prepared to recognize, manage, and resolve these troubled assets in the least costly way possible? Problem loans are or will be 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? This course 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.





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.

Banking on Leadership – Rita Floyd (Required)

This course is designed to instruct bankers on the importance of being effective leaders inside and outside their organizations by touching on various topics to include ethical leadership, effective communication, positive impact, performance coaching, dealing with conflict and being good stewards in the community.

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

Commercial bankers must interpret domestic and global change and adjust to changing business conditions in all aspects of banking practice. *Interpreting Economic Change* provides participants with the practical knowledge and basic tools needed to assess the overall economy and its effect on institutional risk and financial performance. Special attention is given to economic and “megatrend” indicators that drive bankers’ decision making and strategic planning processes. With a focus on relevant tools and applications, this interactive course provides a practical overview of the causes and implications of interest rate, workforce productivity, fiscal and monetary policy, exchange rate, global risk, societal, and political change.

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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Texas Bankers Association
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C Ryan P. Earnest

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North Carolina Bankers Association
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Rachel McCain

Senior Vice President &
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First Arkansas Bank & Trust
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Southside Bank, Austin, TX

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Senior Vice President –
Commercial Banker
Ameris Bank, Columbia, SC

Sherri Sackett

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Select Bank, Lynchburg, VA

Alejandro M. Sanchez

President & CEO
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Tallahassee, FL

Ami Shaver

Senior Vice President &
Director of Retail Banking
United Bank, Parkersburg, WV

Matt Sinnet

President & CEO
Midwest Independent Bank
Jefferson City, MO

Jason Smith

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Citizens National Bank, Bossier City, LA

Williams Stallings

Senior Commercial Lender
Carolina State Bank, Greensboro, NC

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Louisiana Bankers Association
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Certified Public Accountant
Saltmarsh Cleaveland & Gund, Orlando, FL

Mike Ayotte

President & CEO
Morganton Savings Bank, Morganton, NC

Carl J. Chaney

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BCB Capital, Lakeland, FL

James R. Clarkson

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Brandon N. Cline

Associate Prof. of Finance
Mississippi State University, Starkville, MS

David O. Coyle

Retired, Stamping Ground, KY

Ken B. Cyree

MBA Chair of Banking
University of Mississippi, Oxford, MS

Stephen P. David

President & CEO
Peoples Bank & Trust Co, New Roads, LA

Calvin A. Evans

Manager
Synovus Financial Corp., Columbus, GA

Mark M. Faircloth

Owner
Faircloth Performance Partners, Opelika, AL

Rita Floyd

1st VP & Director of Organizational Development
Trustmark National Bank, Steens, MS

Jason Henrichs

Chief Executive Officer
FinTech Forge, Chicago, IL

Gary Higgins

Consultant, Morehead City, NC

Michael J. Highfield

Professor of Finance
Mississippi State University, Starkville, MS

Jack Hubbard

Chairman & Chief Experience Officer
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Joseph D. Hudgins

Senior EVP & Chief Credit Officer
First Florida Integrity Bank, Naples, FL

Jeff Hudson

President, FirstBank, Germantown, TN

Rhoshunda Kelly

Interim Commissioner Dept of Banking &
Consumer Finance, Madison, MS

David M. Kohl

Professor Emeritus, Virginia Tech
Blacksburg, VA

Mark J. Krawczyk

Director of Finance
CZYK & Associates, Hermiston, OR

Stephen K. Lacewell

Director Center for Banking
Murray State University, Murray, KY

John D. Land

Retired, Cedar Hill, TX

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Group Executive
Synovus Bank, Rome, GA

Patrick Long

Managing Director
Keefe Bruyette and Woods, Richmond, VA

G. Geoffrey Longstaff

Retired, Charlotte, NC

Anthony McGill

Industry Consultant, Hamilton, OH

Bertram S Mortimer

President & CEO
Bank of Kilmichael, Kilmichael, MS

John S. Oxford

Senior Vice President
Renasant Bank, Tupelo, MS

Thomas H. Payne

Dean/College of Business
Tennessee Tech University
Cookeville, TN

Robert P. Reynolds

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

Stephen R. Robichaux

Management Consultant
Capital City Consultants Inc
Baton Rouge, LA

Melinda Stallings

Chief Executive Officer
Melinda Stallings International
Liberty Hill, TX

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, McLean, VA

Katherine Tohanczyn

Esquire, Starfield & Smith PC
Fort Washington, PA

Tod K. Trulove

Assistant Commissioner, TN Dept of
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