

## **Dr. Ufuoma Abiola**

Dr. Ufuoma C. Abiola is the inaugural Executive Head and Associate University Librarian for Diversity, Equity, and Inclusion (DEI) at Princeton University. As the first person of color to be appointed as an executive leader at Princeton University Library (PUL), she provides strategic vision, advice, and leadership for DEI initiatives across PUL. Dr. Abiola is also an Adjunct Assistant Professor at the University of Pennsylvania (Penn) Graduate School of Education, and she teaches in the Certificate in Social Difference, Diversity, Equity, and Inclusion (SDEI) program at the School of Arts and Sciences at Penn. Previously, she was the inaugural Executive Director for DEI at Columbia Business School; the Senior Director for Academic Advising and Career Development at Parsons School of Design, The New School; and the Associate Director of Academic Affairs and Advising at The Wharton School, Penn.

Dr. Abiola earned an Ed.D. and M.S. Ed. in Higher Education from Penn, where she also received the Certificate in College and University Teaching; Graduate Certificate in Africana Studies; and the Graduate Certificate in Gender, Sexuality, and Women's Studies. She also earned an M.A. in Clinical Psychology with the Graduate Certificate in Clinical Child and Family Studies from Roosevelt University; and received a B.A. in Psychology with a minor in African and African Diaspora Studies from Boston College.

She is an award-winning scholar-practitioner, a sought-after speaker, and a strong, proven DEI thought leader. Dr. Abiola's research interests involve DEI, skin tone bias/colorism, college student affairs, and increasing underrepresented students' persistence and success at higher education institutions. Dr. Abiola's dissertation, which explores skin tone bias/colorism and Black Ivy League undergraduates, won a 2019 NASPA – Student Affairs Administrators in Higher Education: Melvene D. Hardee Dissertation of the Year Award, and won a 2018 Dissertation of the Year Award from the American Association of Blacks in Higher Education (AABHE). Dr. Abiola has created and developed innovative and dynamic courses that she teaches at Penn based on her award-winning dissertation research and DEI expertise.

In addition to her national and international honors and awards, Dr. Abiola has been consistently recognized for her excellence with numerous Penn awards. She is the recipient of the prestigious 2022 Penn GSE Educator of the Year Award; 2019 Penn Models of Excellence Award; 2017 Penn President's and Provost's Citation for Exceptional Commitment to Graduate and Professional Student Life; 2017 Penn GSE Award for Excellence in Promoting Diversity and Inclusion; 2017 Penn GSE Student Government

President's Community Leadership Award; and 2016 Women of Color at Penn Outstanding Achievement Award.

Dr. Abiola has also received numerous awards, honors, and/or recognitions from American College Personnel Association (ACPA) – College Student Educators International; NASPA - Student Affairs Administrators in Higher Education; NACADA: The Global Community for Academic Advising; Psi Chi, The International Honor Society in Psychology; and The Philadelphia Tribune, among others.

With expertise in DEI in higher education, Dr. Abiola has founded and created award-winning, innovative institutional change programs and initiatives to increase underrepresented students' persistence and success. She is the Founder, Creator, and 2012-2017 President of the award-winning We Support Diversity of Mind (WSDM) organization at Penn GSE. Dr. Abiola is also Co-Founder and Co-Creator of the award-winning Wharton Successful Transition & Empowerment Program (STEP) at Penn.

Her professional experience includes having worked as a DEI executive leader, higher education and student affairs administrator/senior leader, adjunct faculty/lecturer, researcher, and counselor/therapist. Dr. Abiola has published numerous scholarly works, presented at many institutions and national/international conferences, and received multiple institutional, national, and international awards.

### **Eric Alexander**

Eric R. Alexander is a seasoned financial leader with 20 years of executive experience in a career of 35+ years of financial management. He presently offers consulting and executive coaching services through Six Arrows Consulting, LLC – focusing on advising leadership groups of community banks and other mid-market companies on strategic opportunities and financial management (including coaching for young CFOs). Previously, he served as Chief Financial Officer of Happy State Bank based in Amarillo, Texas until it was acquired in the spring of 2022. Mr. Alexander earned an MBA and holds certifications as a Certified Public Accountant, a Chartered Financial Analyst and a Certified Management Accountant. He is a 2017 graduate of the Stonier Graduate School of Banking.

### **Dr. Melissa Baker**

Melissa Baker, Ph.D. is Department Chair of 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 mainstream of research focuses on service failure and recovery while her second mainstream of research focuses on appearance and impression formation. Dr. Baker's research has been published in top-tier marketing and hospitality journals.

### **Jack Bao**

Jack Bao is an Associate Professor of Finance at the University of Delaware where he teaches Investments and Fixed Income. Jack received his B.S. in Operations Research from Columbia University in 2003 and his Ph.D. in Financial Economics from MIT in 2009. Prior to joining the University of Delaware in 2018, he was an Assistant Professor at the Ohio State University from 2009 to 2014 and an Economist at the Federal Reserve Board of Governors from 2014 to 2018.

Jack's research is primarily in corporate bonds, market liquidity, and financial intermediaries. His research has been published in the *Journal of Finance*, *Journal of Financial Economics*, and *Review of Financial Studies*. He also serves as an Associate Editor at the *Journal of Banking & Finance* and the *Journal of Empirical Finance*."

### **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."

### **Tisha Boyd, SHRM-CP**

Tisha Boyd is the Principal Director of Learning & Development with oversight of Diversity, Equity, Inclusion and Belonging at Envestnet. She has been at Envestnet for two years but has nearly two decades of experience in the learning and development field, most of which has been in the financial services industry. Prior to joining Envestnet, Tisha worked at Capital One focused on leadership development and diversity education. Tisha is a lifelong learner and recently completed the Chief Learning Officer certificate program at George Mason and she holds two certificates for Diversity and Inclusion, one from Cornell and the other from Yale. Tisha also serves on the board of Envestnet Institute on Campus.

### **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."

### **Donald 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.

### **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, was a Distinguished Scholar of the Ministry of Manpower for Singapore, and was Co-Director of the U.S. Department of Education's National Center on the Educational Quality of the Workforce from 1990-1998. He was recently named by HR Magazine as one of the top 5 most influential management thinkers, by NPR as one of the 50 influencers in the field of aging, 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 and an honorary Doctorate degree from the University of Liege in Belgium. He is a regular contributor to The Wall Street Journal and writes a monthly column for HR Executive magazine. His recent work on performance management, agile systems, and hiring practices, and other workplace topics appears in the Harvard Business Review.

### **Thomas Carlin**

An authority on credit risk, Tom is a Managing Partner at Eensight. 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.

## **B. Nichoel Casey, JD**

Nichoel has 20 years of executive leadership experience culminating in her most recent transition to CEO at Raymond Federal Bank in Raymond, WA. She has worked in business development, operations, finance, infrastructure, and risk management. She uses her legal education to push organizational development through integrated risk management and has been featured in Vanguard Law Magazine discussing the topic. She is an avid industry and history reader, self-proclaimed “banking law nerd”, lifelong learner, proud US Coast Guard spouse, and lifelong Oklahoma Sooner. Nichoel has a Masters Degree in Organizational Administration and a Juris Doctor with an emphasis in business from the University of Oklahoma. She is also a Stonier graduate. Nichoel leads by organizational empowerment and efficiency through clear goal development, balanced risk appetite, and exceptional business processes. She has a strong belief in community development through engaged employees and invested business practices with clear strategic direction on implementing innovative strategies and ideas. She is motivated by exceptional institutional culture, process efficiencies, and a clear understanding of risk management.

## **Charles Christy**

Charlie 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, and with regulatory agencies, gives the organizations with whom he aligns, a visible and respected profile.

Most recently, Charlie 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 beginning in 2010.

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 illustrious 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.

Charlie is a graduate of Ohio University with a dual major in finance and accounting and is a graduate and a faculty member of ABA's Stonier Graduate School of Banking. He published an article in Healthcare Financial Management and his thesis on leadership at Stonier was also published."

### **Lawrence Clinton**

Mr. Clinton is President and CEO of the Internet Security Alliance. Twice listed in "Corporate 100" most influential individuals in corporate governance. Primary author/editor of Cyber Risk Management Handbook published by NACD, endorsed by DHS and DOJ. PWC has independently assessed the books and found their use produces a variety of positive security outcomes. Mr. Clinton testifies before Congress, NATO, the G-20 Summit, and Federal Reserve. He teaches for NACD and Wharton, is Chair of IT Sector Coordinating Council, Subject Matter Expert for CISA's, certified in cyber risk management by Carnegie Mellon, and author of books and articles internationally.

As President/CEO of the Internet Security Alliance (2002-Present), Mr. Clinton leads a diverse board of directors consisting of 20 senior cyber practitioners (typically CISO/CIO) representing nearly every critical industry sector toward ISA's mission. ISA's Mission is to integrate advanced technology with economics and public policy to help build a sustainable system of cybersecurity. ISA pursues 3 major goals: 1) to promote thought leadership on cybersecurity; 2) to advocate for public policy that will help build a sustainably secure cyber system; and 3) to promote the use of effective standards and practices for cybersecurity. Sectors represented on the ISA board include agriculture, audit, banking, communications, defense, education, financial services, healthcare, insurance, manufacturing, media, retail, software development, technology, and utilities.

New books written by Larry and ISA include *Cybersecurity for Business and Fixing American Cybersecurity*, and in collaboration with NACD, the 2023 NACD-ISA *Cyber Risk for Boards of Directors*."

### **Lee Collins**

Lee is a certified Six Sigma Master Black Belt with First Citizens Bank where he focuses on improving business and transactional processes across the enterprise. He also teaches employees about process improvement techniques and methodologies.

Lee has experience working in the technology and financial industries in various roles including engineering, management, and process improvement. He has lived and worked overseas in both Japan and Germany. He holds an undergraduate and master's degree in Electrical Engineering from Clemson University, and received his MBA from Duke University."

### **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.**

Dahiya is the Akkaway Professor of Entrepreneurship and his research focuses on Corporate Finance, Corporate Governance Corporate Restructuring, Entrepreneurial Finance, Banking, and Financial Institutions. He has published in Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Journal of Financial and Quantitative Analysis, Journal of Corporate Finance, and other leading finance journals. He has taught courses for the Undergraduate, MBA, and Executive Education students at the Business School. He created the elective courses in Corporate Valuation and Entrepreneurial Finance. He also holds a secondary appointment as an Adjunct Associate Professor at the Georgetown University, School of Medicine in the Department of Biochemistry and Molecular & Cellular Biology. Professor Dahiya helped create the Financial Markets course for the Online Master of Science in Finance (MSF) Program. He was awarded the 2012 Joseph F. Le Meione Award for undergraduate and graduate teaching excellence. He is the author of the Working Capital Management simulation published and distributed by Harvard Business School Publishing (HBSP). Professor Dahiya spent two years working in the Corporate Finance and Strategy practice of McKinsey & Company where he advised clients in the Healthcare, Financial Services, and Chemical industries focusing on Valuation, Mergers & Acquisitions, Capital Markets and Risk Management issues. His research and analysis are regularly cited in the Wall Street Journal, the New York Times, the Washington Post, CNBC, and Los Angeles Times among others. Dr. Dahiya received his Ph.D. in Finance from New York University.

### **Anthony DeSanctis**

Tony DeSanctis brings more than 20 years of financial services experience to Cornerstone Advisors. As a leader in the firm's Payments practice, Tony helps financial institutions optimize their payments businesses. He created and facilitates Cornerstone's Payments School and works directly with clients to develop custom payment plans and strategies.

Before joining Cornerstone, Tony was a senior vice president at Bank of Hawaii, where he managed the relaunch of the bank's credit card program. During his time at the Bank of Hawaii, Tony managed numerous areas, including credit and debit cards, dealer indirect lending, and mobile banking. Before the Bank of Hawaii, Tony served in management roles at Bank of America and MBNA."

### **Amber Farley**

Amber Farley, Partner & EVP of Brand Development at FMS, is a well-known and respected teacher, presenter, consultant and thought leader on bank branding, marketing, leadership, and digital marketing strategies for banks around the country. She strategizes ways to help banks be purpose-driven, inspirational and more relevant to today's customer—including both internal and external customers, and regularly presents and teaches at national banking schools, banking conferences, and other statewide banking institutions.

### **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."

### **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 management, 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 also 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 faculty 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. Most recently, in 2022, Jacqueline won the prestigious “Undergraduate Educator Award” at Georgia Tech. In 2020, she won the Linda and Lloyd Byars Award for teaching excellence at Georgia Tech. In 2018, she was named “Favorite Lecturer” at Georgia Institute of Technology and was named a Top 50 Undergraduate Professor by Poets and Quants. 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.

“Georgia Power Professor of Excellence” which recognizes one selected professor from each of the six Colleges at Georgia Tech and is a perfect bridge between academics and athletics

Dr. Garner was recently named as a “Provost Teaching and Learning Fellow.” Learning Fellows serve a two-year term and meet regularly throughout the academic year to engage in collegial discussion of topics related to teaching and learning at Georgia Tech. Together with their College cohorts, the Provost Teaching and Learning Fellows develop and pursue initiatives related to teaching and learning in their specific College.

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 recently served as the VP-Financial Education for Financial Management Association and is (or has been) 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.

### **Brian Graham**

Brian Graham is a Partner and Co-founder at Klaros Group. He most recently served as CEO of BancAlliance, a network of more than 250 community banks that provides lending, fintech partnerships, vendor management and other services to its members. From 2008 to 2011, Brian led investments in bank and non-bank financial services companies as a partner in Blue Ridge Capital Management, LLC, a global asset management firm. From 2005 to 2008, Brian served at CapitalSource, where he led the transformation of the non-bank finance company into a bank in coordination with banking regulators. Previously, Brian held various leadership positions at Fannie Mae and was a technology investment banker at Morgan Stanley & Co. Incorporated. Brian has also served in government, both as the senior financial services aide to then Congressman Charles E. Schumer during the thrift crisis and as a staff member on the "Brady Commission" which investigated the causes of the 1987 stock market crash.

Brian received his undergraduate degree from Harvard College and his MBA from Stanford University. He serves on the board of directors of Forbright Bank and as a trustee for Accion Opportunity Fund, the leading small business community development financial institution."

### **Mike Gullette**

Mike is Senior Vice President, Tax and Accounting at the American Bankers Association. Joining the ABA in 2009, Mike was active in both the CECL and IFRS 9 standard-setting processes, leading the worldwide banking industry's evaluation of each of the various loan impairment models that were considered. Mike is a regular speaker at accounting and

investor forums, has contributed to the book *The New Impairment Model under IFRS 9 and CECL*, and is also the author of various CECL implementation discussion papers that are available at [ABA.com/CECL](http://ABA.com/CECL).

Mike has over thirty years of experience in various financial service industries, starting his career at EY. He has been controller of a life insurance company, CFO of an international charity, and was also at the mortgage giant Freddie Mac."

### **Dr. Henry Han, PhD.**

Xu Han ("Henry") is an assistant professor at the College of New Jersey and an adjunct assistant professor in the Management Department at the Wharton School, the University of Pennsylvania. Henry earned his bachelor's in international law from China Foreign Affairs University and a PhD in management (strategy) from Guanghua School of Management at Peking University.

Henry's broad research interest lies in understanding how firms create value and sustained competitive advantage through corporate entrepreneurship and business model innovation. He is particularly interested in firms in finance and renewable energy sectors. Henry's research has been published in influential academic and practitioner-oriented journals (e.g., *Strategic Entrepreneurship Journal*, *PKU Business Review*) and presented in multiple international conferences (e.g., annual conferences of Academy of Management and Strategic Management Society). He received "Best Empirical Paper Award" from the Entrepreneurship Division of the Academy of Management. He is also a member of the editorial board of *Management and Organization Review*.

### **Martine Haas**

Professor Martine Haas is the Lauder Chair Professor and Professor of Management at the Wharton School, and the Anthony L. Davis Director of the Joseph H. Lauder Institute for Management and International Studies at the University of Pennsylvania.

She received her Ph.D. in Organizational Behavior from Harvard University, an M.A. in Sociology from Harvard University, an M.A. in International Relations from Yale University, and a B.A. in Human Sciences from Oxford University. Before joining the Wharton School in 2007, she served as a faculty member at Cornell University's School of Industrial & Labor Relations and as a visiting faculty member at London Business School. 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.

### **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.

### **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.”

### **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.”

### **Jason Lange**

Jason Lange is a client relationship manager on the Financial Institutions team, helping clients install, grow, and optimize balance sheet hedging and customer hedging programs. Since joining Chatham in 2008, Jason has worked to equip clients with the tools and training necessary to use derivatives for interest rate risk management and to offer a wide variety of products and services to their customers.

Prior to joining Chatham, Jason worked for the BOC Group in their industrial gases and vacuum equipment divisions and served nearly eight years as a U.S. Army Aviation Officer. Jason received a bachelors degree in materials science and engineering from Carnegie Mellon University, and a MBA in finance from The Wharton School of the University of Pennsylvania.”

### **Scott C. Martorana**

Scott, who joined FinPro in 2003, leads and manages the consulting and investment banking divisions of FinPro.

Scott is a capital markets expert with a focus in mergers and acquisitions, stock valuations and fairness opinions. He has been involved in buy-side and sell-side M&A transactions, bank recapitalization transactions, community bank capital raises, valuation analyses and strategic reviews. Strategic analysis and branch divestitures/acquisitions are other areas of experience.

Scott has been involved in consulting engagements for nearly all FinPro consulting services but has particular expertise in strategic planning, value creation, enterprise risk management, de novo bank formation, and asset/liability management.

As part of his work for the firm, Scott has conducted numerous Board of Director and Management retreats, focusing on strategic initiatives and capital markets activities. Scott has also spoken at numerous industry conferences and been quoted in and written several articles for industry publications. Scott is also on the faculty on at the Stonier Graduate School of Banking at the University of Pennsylvania.

Prior to joining FinPro, Scott worked as a systems engineer at ITT Industries developing tactical network radio systems for the Department of Defense. While at ITT, he was granted a patent for a radio system data screening algorithm.

Scott earned a B.S. in Mechanical Engineering from Johns Hopkins University. In addition, Scott is a graduate of the three-year ABA Stonier Graduate School of Banking program at the University of Pennsylvania. Scott holds series 7, 24, 79 & 63 licenses.

### **Preston McCaskill**

Preston has over 15 years of experience building, leading, and consulting for financial institutions and technology organizations. He currently leads all 2nd line risk activities at Bluevine, a financial technology company serving small businesses with end-to-end banking solutions. Preston's prior experiences include serving in a diverse set of roles including, General Manager, Corporate Strategy, Corporate Development, Capital Markets, and 1st and 2nd line Risk and Internal Control across both bank and fintech organizations. He served as the lead organizer, drafted the business plan, and led the M&A process to facilitate LendingClub's successful conversion to a national bank. Earlier in his career he was a management consultant with PwC as part of their M&A Advisory practice. He is a graduate of the Stonier School of Banking, was a Rotary Ambassadorial Scholar, and holds a B.A. from Boston College and an M.B.A. from the UCLA Anderson School of Management.

### **Mary-Hunter "Mae" McDonald**

Professor Mary-Hunter (“Mae”) McDonnell received her Ph.D. in Management and Organizations from Northwestern University’s Kellogg School of Management, a J.D. from Harvard Law School, and a B.A. in Philosophy from UNC Chapel Hill. She is an Associate Professor of Management in the Organizational Behavior subgroup. Previously, she served as an Assistant Professor of Strategy at Georgetown University’s McDonough School of Business and as a Visiting Professor of Business Law at Northwestern University Law School.

Professor McDonnell studies organizational behavior within challenging institutional contexts, such as contentious social environments and uncertain regulatory environments. Her research draws on organizational theory and political sociology to explore political interactions between corporations and their myriad stakeholders. In particular, she is interested in how a company’s interactions with its stakeholders shape corporate social activity and non-market strategy. Her work also sheds light on the mechanisms that stakeholders use to enforce social norms for corporations and to punish corporate transgressions. She has published articles in leading peer-reviewed scholarly journals including the Academy of Management Journal, Administrative Science Quarterly, the American Sociological Review, Organization Science, the Journal of Personality and Social Psychology, and Psychological Science, as well as law reviews including the Cornell Law Review and the Harvard Human Rights Journal. Her dissertation won the Best Dissertation Prize from Oxford University’s Centre for Corporate Reputation, and her work was also awarded the Best Paper Prize at the 2014 Strategic Management Society annual conference. She currently serves on the Editorial Boards of Administrative Science Quarterly, Organization Science, and the Academy of Management Journal.

### **John Meyer**

As a senior director with Cornerstone Advisors, John Meyer leads the firm’s Business Intelligence and Data Analytics practice. In this role, he helps community banks and credit unions better use the data they have to make smarter decisions with risk and opportunities.

Prior to joining Cornerstone, John was chief strategy officer and chief product officer at Abrigo (formerly Banker’s Toolbox). His experience includes developing product strategies for anti-money laundering and fraud detection for over 1,000 U.S. financial institutions and ALLL solutions for over 1,200 institutions. Before Abrigo, John was with Harland Financial

Solutions, where he held several senior positions including general manager over the branch automation and internet banking team. In this role, his group served over 2,500 community financial institutions with teller, new account origination, internet banking, mobile banking, and CRM systems.

John has a master's degree with a concentration in management and marketing of high technology from the University of Washington, Seattle, and bachelor's degree in Latin American studies and system engineering from the United States Military Academy at West Point, N.Y."

### **Matthew Miller**

Matthew currently manages many of the partnership, strategic planning, and asset liability engagements and is responsible for the refinement of FinPro's strategic planning model and integration of FinPro's branch profitability and asset liability models. He also has extensive experience on mergers and acquisitions, stock valuation, appraisals, and market feasibility engagements. Matthew also teaches at the Graduate School of Banking Colorado as well as the Executive Development Institute. Matt holds series 24, 79 & 63 licenses.

### **Donald Musso**

Donald founded FinPro, Inc. in 1987. He is a frequent speaker at various trade association functions and teaches at various banking schools. He has authored numerous articles and papers on community banking and is frequently quoted in various banking publications. Don is a founder of de novo banks and a significant investor in many community banks and has served in board, managerial and advisory roles with all types of financial institutions. Donald holds Series 24, 79 & 63 licenses.

### **Joel Naroff**

Joel L. Naroff is the President and founder of Naroff Economic Advisors, a strategic economic consulting firm. He advises companies across the country on the risks and opportunities that economic developments may have on the organization's operating environment. Joel is the author, with veteran reporter Ron Scherer, of "Big Picture Economics: How to Navigate the New Global Economy". The book has been recently

reprinted in Chinese. He is an economic advisor to Emerald Advisors, TDn2k, Investors Bank, Berkshire Hathaway HomeServices Fox & Roach, Realtors and Indigo Capital Advisors. He is a Senior Advisor to Econsult Solutions. From 1999 to 2009, Joel served on a consulting basis as Chief Economist for Commerce Bank/TD Bank. Before that he was Chief Bank Economist at First Union Bank and First Fidelity Bancorp. Prior to moving into banking, Joel was a tenured professor in the Isenberg School of Management at the University of Massachusetts at Amherst.

A nationally recognized economic forecasting expert, Joel has received numerous honors. For five of the last six years, he was a Crystal Ball Award winner of the Zillow Home Price Expectations Survey. He received the National Association for Business Economics Outlook Award as the top economic forecaster in both 2007 and 2011. NABE is the premier professional association for business economists. In 2008 he was awarded the Lawrence Klein Award for Blue Chip forecasting excellence. This is one of the oldest and most prestigious forecasting honors. Joel was the Bloomberg Business News top economic forecaster in 2008 and in 2006 he was MSNBC's the top forecaster. He is a member of the Blue Chip, Wall Street Journal, Bloomberg, Survey of Professional Forecasters, Reuters, Newsweek and MarketWatch economic forecasting panels. He is an economic and financial advisor to state and local governments as well as business organizations. He has testified in front of Congress on economic and fiscal policy matters.

Joel is often quoted in the national press, including The Wall Street Journal, The New York Times, Newsweek, USA Today, Barron's and Business Week. He has appeared on CNBC, Fox Business News, Bloomberg Television and Yahoo Finance. Joel writes a bimonthly Sunday business column and a periodic blog called "Random Economics" for the Philadelphia Inquirer, does business commentary for KYW Newsradio in Philadelphia and can be heard often on the national news radio networks. His materials are quoted by news agencies around the world.

An accomplished public speaker, Joel's humor and unique ability to make economics understandable have brought him a wide following. His presentations on national, international, regional and industry topics show how evolving economic trends can impact businesses, governments, educational institutions and not for profits.

Joel received bachelor's degrees in economics and chemistry from the Stony Brook University and his Ph.D. in economics from Brown University. He is a member of the Board of Directors of the Economy League of Greater Philadelphia and teaches at the Stonier School of Banking."

### **Joe Nemetz**

Raised in Athens, GA, Mr. Nemetz is a 1982 graduate of the University of Georgia where he earned his Bachelor of Business Administration in Management. Mr. Nemetz is also a 2001 graduate of the Graduate School of Banking at LSU. He has had a career in banking for 33 years, the past 18 of which have been focused in local community banking. Mr. Nemetz serves on the faculty at the Graduate School of Banking at LSU. He also serves on the faculty and Curriculum Committee for the Georgia Bankers Association – GBA Banking School at UGA. Additionally, he serves as Treasurer and is on the Executive Committee for the United Way of Northeast Georgia."

### **Bob Newman**

Bob is a Managing Director in Chatham's financial institutions business which specializes in interest rate risk management for regional and community banks. He is a frequent speaker at industry events and serves on the faculty of the ABA Stonier Graduate School of Banking. Prior to joining Chatham in 2003, most of Bob's 20 years in commercial banking were focused on bringing "swaps to Main Street", helping to start the derivatives operation at Maryland National Bank and expand the derivatives effort at SunTrust Bank. He graduated from the College of William and Mary with a BA in Economics and has earned the Chartered Financial Analyst (CFA) designation.

### **Brad Olson**

Brad joined Olson Research in 1989. He has helped design three generations of ORA's financial modeling tools and now serves the firm as Chief Executive. Under Brad's leadership the firm changed its focus from custom A/L modeling software and custom educational programs to web based service bureau products...A/L BENCHMARKS and BANKdynamics. On a day-to-day basis, Brad works directly with bankers, examiners, and auditors, helping them measure and monitor interest rate risk. He developed and teaches the Conference of State Bank Supervisor's online course on the subject of IRR. In addition, he conducts educational seminars for various state banking associations and banking schools. Brad received his BS in Computer Science from East Carolina University, and his MBA from Johns Hopkins University in Baltimore. Brad has presented at several industry association conferences and taught online courses about Interest Rate Risk management.

### **Paul Osborne**

Paul is a Partner in the Regulatory Compliance Risk group and has over 30 years' experience in the banking industry, mostly with large multi-state bank holding companies. He is responsible for directing the development and support of regulatory advisory services, including consumer compliance and BSA/AML, and terrorist financing risk assessments.

Paul's experience focuses on the banking sector, including compliance risk assessment projects, transaction lookback investigations, fair lending assessments, compliance management program assessments and BSA audits.

Paul holds professional affiliations with American Institute of Certified Public Accountants, California, Illinois and Indiana Society of CPAs, American Bankers Association National Compliance Conference Planning Board, Association of Certified Anti-Money Laundering Audit School and Sam Houston State University – Compliance Curriculum Development.

### **Michael Pagano, Ph.D.**

Professor Pagano conducts empirical and theoretical analyses related to various issues in market microstructure, financial institution management, risk management, international finance, fixed income, and investments. He has 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 U. of Rome, and has received several awards for both teaching excellence and academic scholarship. Professor Pagano is also involved with several boards at various institutions related to Supervisory, ALM, and Market Regulation committees. He has also worked in financial services industry for 10 years and has been referred to as "an academic with both Street sense and street smarts."

### **Sean Payant**

Sean Payant serves as the Chief Strategy Officer for Haberfeld which is based in Lincoln, Nebraska. Sean leads the consulting, account executive and creative teams. Haberfeld specializes in assisting financial institutions with overall marketing, data analytics, execution and training as it relates to growing retail and business customers. Sean's team also oversee Haberfeld's online coaching platform, Cultivate™ designed to grow banking leaders and their teams, Plus One™ referral platform, eLearning Programs, Special Programs and Organizational Development practice.

Sean has more than 25 years of experience leading team development and strategic planning sessions for financial institutions, for profit corporations and not for profit organizations. He has spoken at more than 175 industry banking schools, executive meetings and conferences.

Sean holds a Bachelors degree from Midland Lutheran College, and Masters and Doctor of Philosophy degrees from the University of Nebraska-Lincoln. "

### **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**

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 over 35 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 and an MBA from Bellarmine University, he is also a graduate of the American Bankers Association Graduate School of Bank Investments at the University of Oklahoma. He recently completed his Doctorate of Education in leadership from Spalding University.

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 and is past 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 twenty-two 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 and Director of Emory's Evening MBA Program.

Professor Sacks teaches extensively in Goizueta's executive education programs, currently serving as Faculty Director for several open enrollment sessions and custom clients. Michael additionally serves as Faculty Director for Emory Healthcare's Woodruff Leadership Academy, and he coordinates multiple 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 Alignment -- 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: strategic alignment, organizational management, and leadership development.

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, Authentic Leadership, Situational Leadership, Managerial Leadership, Personality and Performance, Conflict Management, Negotiations, Ethical Decision-Making, 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**

Professor Sedunov's work has been published in outlets such as the *Journal of Financial Intermediation*, the *Journal of Financial Stability*, *Management Science*, the *Journal of Financial Research*, and the *Journal of Empirical Finance*, and presented at numerous conferences at both the national and international levels. He currently serves as a banking subject editor for *Emerging Markets Review* and as an associate editor for the *Financial Review*. Additionally, he serves as a referee for numerous journals in the field, including the *Review of Financial Studies*, *Journal of Financial Economics*, *Journal of Banking and Finance*, and the *Journal of Money, Credit, and Banking*. Professor Sedunov has also had his research and comments featured in a variety of media outlets, including *The Wall Street Journal*, *Financial Times*, *USA Today*, *thestreet.com*, *CNBC.com*, *U.S. News & World Report*, *CNN*, *Kiplinger*, *Washington Post*, *Los Angeles Times*, *Pittsburgh Post-Gazette*, *San Francisco Chronicle*, and *Bankrate*. In addition to research-oriented activities, Professor Sedunov teaches courses in the Villanova School of Business' undergraduate, MSF, and Executive MBA programs.

### **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; telecom; 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.""

### **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.

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 credit risk management professional with First Citizens Bank where she supports the establishment and maintenance of credit policy and governance standards across the enterprise. She focuses on policy integration and consolidation, governance, and procedural documentation.

With over 25 years of experience in wholesale credit lending, her experience has covered a diverse and wide range of credit risk types. Prior to First Citizens, she was with Wells Fargo and BB&T (now Truist) with experience in enterprise policy rationalization, credit risk portfolio management, risk management project plan and execution, and relationship development.

She holds an AS degree from William Peace University and a BS degree from North Carolina State University. Additionally, she is an ABA Stonier Graduate School of Banking alumni class of 2018.

Eva enjoys spending time with her husband in the North Carolina mountains, working with various organizations in her community, gardening, and roasting coffee for family and friends.

### **Marc Sokol, PhD.**

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**

Since 2008, Larry Sorensen has been the CFO of Washington Trust Bank, a \$10.0 billion institution headquartered in Spokane, Washington.

His career spans regulatory roles during the thrift crisis at the FHLB of San Francisco, and private sector roles in both high tech and the financial industry. During the 1990's he did M&A and strategic expansion work at Golden West Financial Corporation, and after taking a year off to travel the world, he worked for a software start-up in Silicon Valley during the internet boom and later found his way back to banking as the CFO of Sonoma National Bank in Santa Rosa, California.

While CFO at Washington Trust Bank over the past 15 years, Larry championed a fortress balance sheet strategy that he then fashioned into a course at the ABA's Stonier Graduate School of Banking, where he has taught since 2014. As the industry struggled with figuring out how to implement CECL, Larry developed a model that profiled the impact and behavior of CECL across the business cycle. The modeling approach he used formed the basis of a presentation that he gave at many industry conferences and his findings were shared directly with the industry's banking regulators in advance of the standard's implementation in 2020.

Mr. Sorensen has an undergraduate degree in Finance from the University of Colorado and is both a graduate (Class of 2007) and later joined the faculty of the ABA's Stonier Graduate School of Banking in 2014."

## **Adam Stanley**

Adam L. Stanley's past service includes providing strategic and operational direction for Cushman & Wakefield's client facing and colleague technology systems and infrastructure across all business lines and markets. As Global CIO and Chief Digital Officer, and a member of the Global Managing Board, he advocates for the best solutions for the best clients, supported by the best talent.

Drawing on his more than 20 years of industry experience, Adam is a change agent with proven success driving growth, performance, talent retention and innovation. Under Adam's leadership, Cushman & Wakefield (formerly DTZ) was named to the CIO100 for 2018, 2016 and 2015 by CIO Magazine. Adam currently speaks to organizations, ERG's, is in service as a strategic advisor to organizations and serves on a number of boards."

## **Dev Strischek**

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

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

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

### **Lester "Mac" Thompson**

A Kentucky native, Mac graduated from Transylvania University in Lexington before embarking on a successful career in the banking industry. During his fourteen years with Bank One (now Chase) and Bank of America, he worked in capacities from finance, strategy, marketing, and information management across the US and Europe. In 2006, Mac founded White Clay, leveraging his experience to create a consulting and software company that endeavors to rethink the future of regional and community banking.

Mac is actively invested in the success and enrichment of the Louisville community, where he works to improve the lives of Louisvillians through his strong patronage of the arts, parks, universities, zoo, and the entrepreneur community. He serves on the board of Actors Theatre of Louisville and is a past board president of Kentucky Shakespeare. "

Mark Thompson, Performance Analytics Advisor "I spent the first twelve years of my career in banking before moving into healthcare in January, 2022. I worked for a small (\$1 billion) community bank serving as VP of Deposit Operations.

Through their partnership with Stonier I went on to get my MBA from the University of Massachusetts Amherst, graduating in 2020.

I previously served as President of the Northern Lancaster County Chamber of Commerce and currently serve as President for the Ephrata Area Education Foundation. I enjoy serving on non-profit boards.

In my current role at PMLGH I work with leaders on identifying their biggest opportunities for improvement by taking their metrics and trending it to gain insight on what is occurring within their business unit. We are a Lean Six Sigma organization and I hold a Six Sigma Certified Black Belt. "

## **Sara Watkins**

Sara is Senior Vice President of Capacity Partners, Inc. a consulting firm helping nonprofit leaders with strategy, fundraising, and board governance. Sara is expanding the firms strategic planning practice and launching a board governance practice. She serves on the board of directors of MedStar Health, Inc., a \$4 billion, not for profit, regional healthcare system headquartered in Maryland. She is a member of the Board of Examiners for the Baldrige Performance Excellence Program.

Sara has over 30 years of banking experience, most recently serving as Executive Vice President, Corporate Services Group for Sandy Spring Bank, a \$3.5 billion community bank headquartered in Olney, Maryland. In this role, she led the following key divisions: Marketing, Property Management, Human Resource Management, Training & Organizational Development, Physical Security and Contingency Planning.

Sara serves on the faculty of the American Bankers Association (ABA) School of Bank Marketing and Management and the Stonier Graduate School of Banking. Sara served on the faculty of the ABA and Arab Academy Bank Marketing & Management Forum held in Jordan and Bahrain.

Sara is a graduate of Hood College with a B.S. in Human Resource Management. She has completed the American Bankers Association (ABA) Stonier Graduate School of Banking, and the Harvard Business School's Strategic Human Resource Management program. Sara has earned the designation of Certified Financial Marketing Professional (CFMP)."

## **Robert Westbrook**

Rob is a seasoned Partner at KPMG International, specializing in Data Risk Management within the Financial Services Solutions group since 2001. With a strong focus on the financial services sector, Rob is known for enhancing data governance, data quality, and risk management programs. His expertise encompasses data lineage mapping, risk assessment, and credible challenge activities, crucial for large-scale remediation efforts and regulatory compliance. Rob's contributions extend to risk reporting improvements, where he bridges risk appetite with controls and key risk indicators, reinforcing his reputation as a valuable asset within the organization.

## **Steven Williams**

As a co-founder of Cornerstone Advisors, Steve Williams serves as President and Partner with Cornerstone where he leads firm growth and thought leadership efforts while remaining actively involved with major clients in the areas of strategy, technology and performance improvement.

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 with 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 serves 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.

## **Anthony Palombit, Ph.D.**

Anthony Palombit, Ph.D., brings more than two decades of corporate and consulting experience in the areas of change management, organizational effectiveness and leadership development. Specializing in leadership development assessments, he is the master trainer for Herrmann International (Thinking Styles) and Genos Americas (Emotional Intelligence) and has trained over 1,000 facilitators in these technologies at companies such as MTV, Cirque du Soleil, IBM, Microsoft, HP, Target, Pfizer, Johnson & Johnson, the UN, the CIA, the Department of Defense, Victoria's Secret, the GAP, Roger's Communications and Cadbury.

Dr. Palombit is also a senior consultant for Right Management where he designs and delivers customized leadership development programs. He recently worked on a project

team of consultants to develop and deliver a leadership program for 600 principals at a major global bank. Courses in the program included: Sets Strategy and Drives Results; Brings Out the Best in People; Process Excellence; and Client and Market Insight.

Dr. Palombit worked as a change management consultant in the pharmaceutical industry for several years, focusing on the implementation of large-scale process and technology initiatives. The themes of these projects were related to science and operational excellence. In addition, he spent six years working abroad in Europe, Asia and the Caribbean. He speaks French fluently and is conversant in Italian.

Dr. Palombit received his B.S. degree in Chemical Engineering from the Rutgers College of Engineering, a B.A. Biochemistry from Rutgers University, an M.A. in Graphic Arts from New York University, and M.A. in French Literature from Middlebury College and his Ph.D. in Depth Psychology from Pacifica Graduate Institute.

### **Roch Parayre**

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, Entergy, 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.

### **Kathy Pearson**

Kathy Pearson is a strategist, Systems Thinking expert, and authority in decision making. She is President and Founder of Enterprise Learning Solutions, a firm focused on executive development and learning across industries. Dr. Pearson is an Adjunct Senior Fellow at the Leonard Davis Institute of Health Economics and has served as an Adjunct Associate Professor in the Operations and Information Management Department at The Wharton School, both at the University of Pennsylvania. In this academic capacity, Dr. Pearson taught operations management courses in the MBA program and Executive Master of Technology Management programs, as well as Probability and Statistics, Simulation Modeling, and other courses for the department and the University.

### **Karen Reivich**

Dr. Reivich is the Director of Training Programs at the University of Pennsylvania Positive Psychology Center. She is the lead curriculum developer and instructor, and trains and

supervises all training instructors. She earned a Ph.D. in Psychology from the University of Pennsylvania, and is an instructor in the Penn Master of Applied Positive Psychology program (MAPP).

Dr. Karen Reivich is an internationally recognized expert in the fields of resilience, depression prevention, and Positive Psychology. She has more than 30 years of experience developing and delivering resilience and Positive Psychology programs for educators and their students, U.S. Army soldiers, health care professionals, a professional sports organization, corporate audiences, and more. As lead instructor of the Penn Resilience Program, she has worked with more than 10,000 participants.

Dr. Reivich's scholarly work focuses on helping parents, educators, and leaders to promote resilience and well-being in adolescents and adults. For 20 years, she was a Co-Principal Investigator of several research studies of the Penn Resilience Programs funded by the National Institute of Mental Health and the U.S. Department of Education. Dr. Reivich has published extensively in academic journals and edited books in the areas of Positive Psychology and resilience. Her scholarly publications have appeared in academic journals including Psychological Science, Journal of Early Adolescence, School Psychology Quarterly, Journal of Abnormal Child Psychology, and Journal of Consulting and Clinical Psychology. She is a coauthor of two books: *The Optimistic Child* and *Resilience Factor*.

Dr. Reivich and her work have been featured in a variety of news and media outlets including Oprah, Prime Time Live, The Early Show, ABC Nightly News, The Big Idea with Donny Deutsch, Parenting Magazine, Shape Magazine, The New York Times, US News and World Report, Better Homes and Gardens, The Boston Globe, The Philadelphia Inquirer, USA Today, and The Orlando Sentinel.

### **Maurice Schweitzer**

Maurice Schweitzer is the Cecilia Yen Koo Professor at the Wharton School at the University of Pennsylvania. His research focuses on emotions and the negotiation process. He has published over 70 articles in Management, Psychology, and Economics journals and recently co-authored *Friend & Foe*. Maurice is the academic director of Wharton's Strategic Decision Making Mindset program and he teaches Advanced Negotiations in Wharton's executive education, MBA, and undergraduate programs. Maurice has won several teaching and research awards, and he is the incoming president of the International Association for Conflict Management.



## **Annie Wilson**

Annie Wilson is a Senior Lecturer of Marketing at the Wharton School of the University of Pennsylvania, and a former Behavioral Scientist for The Vanguard Group. Annie received a Ph.D. in Marketing from Harvard Business School, and a B.A. in English and Psychology from Georgetown University. Her research findings have been published in academic journals including Journal of Consumer Research, Journal of Consumer Psychology, Journal of the Association of Consumer Research, Journal of Public Policy and Marketing, Marketing Letters, and Appetite, and has been covered in Harvard Business Review.

Annie is also a former Division I field hockey player and a NASM certified personal fitness trainer.