

Curriculum Vitae
of
Michael F. Richards

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Summary of Qualifications

- *Qualified and testified as a Banking and Financial Expert Witness in both Federal and State courts.*
- *Retained in over 100 cases since beginning his Banking and Financial Expert Witness career in 2009.*
- *Qualified and testified in Civil and Criminal cases.*
- *Retained almost equally by plaintiffs and defendants.*
- *National Expert Witness represented clients in 34 states.*
- *Experienced at writing expert witness reports that meet Federal Rule of Civil Procedure 26.*
- *34 years of banking experience prior to beginning his Banking and Financial Expert Witness practice.*
- *Experienced in all aspects of banking including Founder/Organizer, Director, President/CEO, VP/Commercial Lender, Credit Review, EVP/Regional Underwriter, and VP/Site Manager Work-out specialist.*
- *Excellent communication and computer skills.*
- *Exceptional grasp of complex business banking relationships.*
- *Superb understanding of documentation and credit review.*
- *Exceptional understanding of bank regulations.*

Background

National Consultant and Banking Expert Witness (July 2009–present): National Expert Witness testimony and consultant for bank related cases. Retained by either plaintiff or defendant in research and analysis of specific loan and deposit issues, litigation support, Expert Witness testimony, and written reports when required. Qualified and testified as a banking expert witness in both Federal and State courts. Experience at writing expert witness reports that meet Federal Rule of Civil Procedure 26. Retained by clients in Alabama, Arizona, Minnesota, Montana, Wyoming, Utah, Nevada, California, Washington, Indiana, Oregon, New Mexico, Missouri, Pennsylvania, Virginia, Connecticut, Iowa, North Dakota, Illinois, West Virginia, Georgia, Colorado, Kansas, Idaho, New Jersey, Maryland, Florida, Louisiana, New York, Ohio, New Hampshire, Tennessee, Wisconsin, and North Carolina.

President/Chief Executive Officer and Founder – Bank of Bozeman (2004-2009): Founder and organizer of Bank of Bozeman a de novo bank in Bozeman, Montana. Prepared all regulatory bank approvals and raised \$9 million of initial capital through a Private Placement Memorandum (PPM). Served as the President/CEO and Director, growing the bank to \$80 million in a four-year period.

Vice President Commercial Loans – Heritage Bank (2003-2004): Hired to increase the commercial loan portfolio of Heritage Bank in Bozeman, Montana.

Branch President – Mountain West Bank, N.A. (2001-2003): Hired to manage the newly opened office in Bozeman, Montana. Appointed to the Senior Loan Committee reviewing all loans of the other branches prior to being submitted to the Board of Directors Loan Committee.

President and Organizer – Big Sky Western Bank (1989-2001): Hired as the President, Organizer, and Director of Big Sky Western Bank a de novo bank in Big Sky, Montana. As the President of the bank, it grew from a start-up bank with \$1 million in capital to four locations and assets of \$68 million by 1999. Successfully negotiating the merger of the bank into the Glacier Bank System in 1999 and staying on as President and Director for the next two years.

Executive Vice President/Regional Underwriter – Montana Bank of Bozeman and Livingston (1987-1989): Hired to improve (clean-up) the loan portfolios of both Montana Bank of Bozeman and Montana Bank of Livingston as the banks had major credit problems.

Vice President/Site Manager – First Bank Systems Credit Services and Vice President/Commercial Loan Officer –First Bank N.A. Billings, Montana (1984-1987): Hired as a VP/Commercial Loan Officer in Billings, Montana, managing a loan portfolio of \$15 million. Appointed to the Loan Committee, reviewing all loans prior to being presented to the Board of Directors. In 1986, First Bank Systems, the owner of First Bank, was forming special assets departments (work-out) throughout their banking system under the name First Bank Systems Credit Services. Organized and managed the work-out department in Billings, Montana, handling problem credits for five First Bank branches and reviewing credits in branches that First Bank was divesting.

Branch Manager - Lloyds Bank California at their Sanger, California Branch (1982-1984).

Agricultural Loan Officer Trainee to Branch Manager – Crocker National Bank, Fresno, California to various branches in California (1975-1982).

Education

- BS, University of California, Davis, California (1975)
- 34 years of banking and business courses sponsored by the following organizations:
 - American Bankers Association
 - Montana Bankers Association
 - California Bankers Association
 - Montana Independent Bankers Association
 - Robert Morris Association
 - Pacific Coast Bankers Bank
 - Pacific Coast Banking School
 - Western Independent Bankers
 - Profit Star
 - Independent Community Bankers of America
 - Darling Consulting
 - Federal Deposit Insurance Corporation (FDIC)
 - Bankers Academy
 - Federal Home Loan Bank of Seattle
 - Bank Director Magazine
 - Laser Pro
 - Harland Financial Solutions
 - Bankers Systems Inc.
 - I_Tech Corporation
 - Fiserv.
 - United Bankers Bank
 - US Small Business Administration (SBA)