

Curriculum Vitae

David L. Peterson

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Summary: Summary: David Peterson is a 4-decade veteran of payments, banking technology and CSuite executive. David has served as CEO of multiple fintech companies and a bank and is currently Chief Innovation Officer of First National Bankers Bank, which serves over 650 financial institutions. David has also served on the boards of multiple payments and banking related technology firms. David is a recognized as a Subject Matter Expert in financial services, including banking, banking technology, SaaS solutions, traditional payments and emerging payment technologies along with regulatory matters related to the payments industry. David's expertise in payments, banking technology and related regulatory matters has led him to be a featured instructor at multiple banking schools and engaged to serve as an expert witness on banking and banking technology litigation cases.

David is a featured writer and speaker at regional and national conferences and advocates for innovation in banking and payments in the coming decade. His innovation content is focused on how financial institutions can rethink who their customers will be, what services need to change to meet the demand of those new customers and how FIs can change the profile of risk they are willing to accept in banking higher risk entities. He is a high energy and inspiring leader who brings extensive industry experience, creativity and a track record of success to any organization he serves.

Major Areas of Expertise:

- Banking and Payments Technology
- Technology and Payments Processes and Procedures
- Electronic Payments and Related Systems
- Online /Mobile Banking Systems
- Remote Deposit Capture / Mobile Remote Deposit Capture
- Core Banking Processing Systems
- Correspondent Banking Systems
- Banking Regulation
- Managing Relationships and Advocacy Across all Banking Industry Stakeholders

Expert Witness Experience:

B.J. Sullivan v J.P. Morgan Chase (Plaintiff case)
(No Attorney for this Engagement)
Expert Witness April 2026

Expert Witness contracted by potential plaintiff in a case involving authorized ACH transaction initiated to fraudulent receiver and plaintiff's efforts to recover monies from defendant receiving FI. Reviewed documents and provided advice as to viability of a successful case.

Fresh Air Concepts v First National Bank of PA (Plaintiff case)
ARMISTEAD, LEE, RUST & WRIGHT, P.A. Easton MD
Expert Witness Mar 2026 to Present
Civil Action No. (Pending)

Expert Witness contracted by attorneys representing plaintiff in a case involving authorized ACH transactions initiated via inducement and plaintiff's efforts to recover monies from defendant. Reviewed documents and provided attorney with a list of bank documentation needed.

Georgia Auto Dealers Association, v Bank of America (Plaintiff case)
Robbins Firm, Atlanta GA
Expert Witness Nov 2025 to Present
Civil Action No. (Pending)

Expert Witness contracted by attorneys representing plaintiff in a case involving unauthorized ACH transactions and plaintiff's efforts to recover monies from defendant. Performed investigation and prepared case evaluation.

Arash Ghayoori v Bank of Nova Scotia (Plaintiff case)
Arash Ghayoori (Self-Represented Attorney)
Expert Witness July 2025 to Present
Civil Action No. CV-24-00732800-0000

Expert Witness contracted by attorney representing himself in a case involving ACH return transactions and generally accepted ACH operational procedures. Performed investigation and prepared affidavit of expert opinion for Canadian court.

A&G Property Preservation Group, Inc., v Bank of America (Plaintiff case)
Robbins Firm, Atlanta GA
Expert Witness July 2025 to Present

Expert Witness contracted by attorneys representing plaintiff in a case involving unauthorized ACH transactions and plaintiff's efforts to recover monies from defendant. Performed investigation and prepared case evaluation, no subsequent lawsuit was filed.

Harris Air v Precision Contracting (Plaintiff Case)
Dyer law Group, Salt Lake City UT
Expert Witness Aug 2024 to Jan 2025
Civil Action No. 230905544

Expert witness contracted by attorneys representing plaintiff in a case related to ACH transactions that were not delivered by defendant to plaintiff. Completed research and expert report. Note: the ACH portion of this case was abandoned, eliminating the need for my further involvement in the case.

Delores Jackson et al v Bank of America (Plaintiff Case)
G. Oliver Koppell & Associates
Expert Witness July 2023 to Present
Civil Action No. 2014-07092/2015-02594

Expert witness contracted by attorneys representing plaintiff in New York State dealing with improper debits from Bank of America related to accounts where creditors have received legal judgements for transfers from the bank.

USAA v Truist (Defendant Case)
Irell & Manella / Cravath / Finnegan
Expert Witness December 2022 to September 2023
Civil Action No. 2:22-CV-00291-JRG-RSP

Expert witness contracted by attorneys representing Truist in defense of lawsuit filed by USAA on 5 USAA patents, '090, '432, '753, '770, and '944. This case was settled prior to completion of expert report or testifying.

USAA v PNC (Defendant Case)
Irell & Manella / WilmerHale
Expert Witness February 2022 to September 2022
Civil Action No. 2:21-cv-246-JRG

Expert witness contracted by attorneys representing PNC in defense of an additional lawsuit filed by USAA on 3 USAA patents, '136, '598 and '638. Created and delivered an expert report covering obviousness, lack of enablement, lack of written description support, and invalidity based on prior art. Created two supplemental reports. Completed a video deposition covering both original and supplemental reports. Testified in court the week of Sept 12, 2022.

PNC v USAA (Plaintiff Case - Countersuit)
Wilmer Hale / Irell & Manella
Expert Witness October 2021 to September 2022
Civil Action No. 2:20-CV-00319JRG

Expert witness contracted by attorneys representing PNC for a countersuit against USAA on 2 PNC patents, '788 and '786 against USAA's Deposit@Mobile RDC service. Created and delivered an expert report covering infringement claims for both 788 and 786 patents as well as an expert opinion on the costs associated with a design or work around for the infringing systems. Also created a rebuttal expert report for the expert report submitted by Dr. Sam Malek on behalf of USAA. Completed a video deposition covering both original and rebuttal reports. Testified twice in court the week of Sept 12, 2022.

USAA v PNC (Defendant Case)
Irell & Manella / Munger, Tolles & Olsen, LLP & WilmerHale
Expert Witness December 2020 to October 2021

Provided expertise to MTO on Remote Deposit Capture (RDC) and related matters regarding Goldleaf Technologies patent applications and RDC software created in 2005. Also working with WH on PNC patent contentions countersuit against USAA.

Joyce Bowers v Bank of America (Plaintiff Case)
Phillip A. Bates P.A.
Expert Witness June 2021 to October 2021
Pensacola Florida District Court - Case No.: 3:21-cv-00418-RV-EMT

Contracted by Plaintiff in a case that involves ACH rules and their application to banking procedures. Wrote and delivered expert report, completed a video deposition. This case was settled prior to trial.

LendingTools v. The Bankers Bank Oklahoma Appeal (Defendant Case)
Foulston, Siefkin / Hall, Estill

Expert Witness October 2019 – March 2020
Kansas State Court - Case No.: 11CV1879

Original trial (see below) was sent back for re-trial by Kansas Supreme Court. Expert contracted by the defendant in a software misappropriation case before a jury. Both defendant and plaintiff created software specifically targeting the correspondent banking industry. Jury ruled for the plaintiff.

- Reviewed 5,057 trial exhibits
- Performed research as directed by defense counsel
- Assisted counsel at trial on technical matters related to banking technology and procedure
- Assisted counsel in preparing witnesses for direct and strategies for cross-examination
- Prepared for and testified at trial

Alston & Bird
Expert Consultant - November 2019

Provided background information to Alston&Bird on Goldleaf's solution regarding mobile RDC in and around 2009. Phone consultation only.

Jillian L. Whittington v. Mobil Oil Federal Credit Union (Plaintiff Case)
Hughes Elizey / Pate & Spivey

Expert Advisor November 2017 – April 2018
U.S. District Court Beaumont TX - Case No.: 16-cv-00482

Expert contracted by the plaintiff in a case involving the calculation of share draft balances and available balances that cause overdraft situations where sufficient funds appear to be present. Provided research to counsel but did not create an expert report or testify at deposition or trial.

LendingTools v. The Bankers Bank Oklahoma / Bankers Bank of Kansas (Defendant Case)
Foulston, Siefkin / Hall, Estill & Martin, Pringle
Expert Witness December 2013-March 2016
Kansas State Court - Case No.: 11CV1879

Expert contracted by the defendant in a software misappropriation case before a jury. Both defendant and plaintiff created software specifically targeting the correspondent banking industry. Jury ruled for the defense.

- Research and creation of 176-page Expert Report
- Research and creation of supplemental reports including rebuttal of plaintiff expert reports
- Reviewed 1,000,000+ documents and artifacts
- Prepared for and completed 2-day video deposition
- Assisted counsel with research and background as directed
- Assisted counsel at trial on technical matters related to banking technology and procedure
- Assisted counsel in preparing witnesses
- Prepared for and testified at trial

Current Employment:**FIRST NATIONAL BANKERS BANK – BATON ROUGE LA****Chief Innovation Officer/SVP October 2021 – Present**

Senior executive responsible for enterprise-wide innovation initiatives. Oversee organizational with technology decisions and advising customer FIs on innovation and technology decisions. Provides project leadership, manager/speaker coaching, and assist marketing with promotion and advocacy.

- Deliver innovation workshops at FNBB customer institutions
- Provide advocacy by writing feature articles for regional and national publications and speaking at industry events
- Advocating for banking issues with regional and national regulators
- Creation of industry white papers focused on bank marketing, customer acquisition and industry/regulator relations
- Focused on expanding AI (both large and small language models) into banking / banking technology

I7STRATEGIES, INC. – HAHIRA, GA**Founder / Chief Strategic Officer September 2009 – Present**

Company founder, responsible for business development and performance

- Clients include companies needing:
 - Expert Witness – Expert reports, deposition and trial testimony
 - Consulting – providing ACH expertise during absence of ACH executives
 - Education/Advocacy – delivering keynotes and performing webinars on financial and motivational topics
 - Strategic Planning – providing brainstorming, mission/vision statements, strategic goal creation and management

VOICEOVER U.S. - HAHIRA, GA**President/CEO March 2001-Present**

Provides services for public speaking, education, and training

- Managed independent contractors to perform workshops, keynotes, and custom content focused on the financial industry, electronic banking and payments
- Administrative, booking and coaching services for professional speakers
- Produce commercial and narrative voiceovers

Association of Cannabis Banking – ALBUQUERQUE NM

Board Member January 2024-Present

Provide support for the education and promotion of high-risk banking services for Cannabis related businesses.

- Participate in the oversight of the association
- Provide industry insight and education

ARGOSRISK – MINNEAPOLIS, MN

Board Member January 2015-Present

Provides risk management, monitoring and modeling for financial institutions and companies for management of credit, vendor management and ACH/RDC risk

- Participate in the oversight of the company
- Provide consulting on financial industry and payments
- Development of ACH risk modeling features

Past Employment:

PAYMENTSFIRST. - ATLANTA, GA

Board Member (Chairman) April 2000-December 2024

Non-profit payment association focused on education, audit and consulting services on ACH and other electronic payments to financial institutions and affiliated companies

- Participate in the oversight of the association
- Provide industry insight and education
- Served as Chairman from 2003 through 2014

SOFTGIVING – ATLANTA, GA

Board Member January 2017-February 2025

Payments processor for non-profits and other donor-driven organizations. Provide guidance and mentoring to CEO

CHECKALT (U.S. DATAWORKS, INC.) – LOS ANGELES CA

Chief Development Officer (President) February 2018 – October 2021

Senior executive responsible for P&L, business development and direction of development of financial software and services as content expert

- Software platform called Clearingworks that enables financial institutions and their customers with the following applications:

- Payments Hub
- Payments Switching Network
- Advanced Lockbox
- Integrated Receivables
- Payments Case Management

Q2, INC. – AUSTIN, TX

Executive Consultant January 2014 – December 2014

Senior consultant for customer education, facilitation, advocacy, and facilitation

- Facilitates client events (collaboration, client conference)
- Delivers strategic consulting and education
- Advocacy and thought leadership
- Leads Q2's corporate strategic planning efforts

Q2, INC. – AUSTIN, TX

Executive Vice President – Strategy April 2012-December 2013

Senior executive responsible for product, marketing and support for online banking and virtual branch software platform

- Managed 62 direct and indirect reports
- Created and implemented company-wide innovation initiatives
- Virtual branch advocacy
- Responsible for strategic direction

GOLDLEAF FINANCIAL SOLUTIONS (GFSI) – Atlanta, GA

Executive Vice President April 2006-September 2009

Group executive of Goldleaf payments division

- Managed 80 direct and indirect reports
- Created direct to merchant payment processing business
- Expanded Merchant Check Capture business to over 300 FIs

GOLDLEAF TECHNOLOGIES, INC. – Brentwood, TN

Executive Vice President July 2001-April 2006

Group executive of Goldleaf Payments division

- Managed 50 direct and indirect reports
- Initiated/designed ASP/SaaS Merchant Check Capture module
- Expanded ACH to over 1800 financial institution clients

EQUIFAX E-BANKING SOLUTIONS – St. Petersburg, FL**Group Executive October 1997-March 2001**

Group executive of Equifax for e-banking division

- Successfully transitioned from independent start-up to division of S&P 500 company
- Managed 65 direct and indirect reports
- Grew revenue for division by 50% in 4 years

GOLDLEAF TECHNOLOGIES, INC., - HAHIRA GA**Founder/CEO November 1990-October 1997**

Founder and visionary leader in payment creation and processing for community banks

- Transformed company into web-based service model
- Managed 85 direct and indirect reports
- Created domestic and international version of correspondent banking and clearing system
- Oversight, design and production of all financial services and payment software

COMMERCIAL BANKING COMPANY - HAHIRA, GA**Senior Vice-President/CEO October 1989-July 1995**

Managed all non-lending functions for community bank; oversaw all technology and software initiatives

- Senior Vice-President in charge of operations and technology
- Implemented automation for platform automation, ATM, core processing, teller systems, and online banking
- Served as interim President/CEO during CEO extended absence

LEGEND TECHNOLOGIES - CHARLOTTE, NC**Co-Founder 1988-1989**

Marketed new system for capture of bank records onto laser-disc technology

BROADWAY AND SEYMOUR - CHARLOTTE, NC**Product Consultant 1986-1988**

Responsible for technology assessment and gap analysis for banks converting to core software platform

KIRCHMAN CORPORATION - ORLANDO, FL**Education Manager 1985-1986**

Creation and execution of education curriculum for community banks going through software conversion

KIRCHMAN CORPORATION - ORLANDO, FL

Programmer 1983-1985

Programmer in RPG II language, worked on conversions of banks and new software development for core banking system

Education

Florida Atlantic University Computer Science Major	1981- 1983
Palm Beach Community College A.A. – Computer Technologies	1979-1980
University of Central Florida	1978-1979

Podcasts

<i>Innovation Driven Growth (Posted periodically)</i> https://idg.podcastnetwork.io/podcast/innovation-driven-growth/	ongoing
<i>The Paper Podcast: Surety Bank (guest) DelandFL</i> https://podcasts.apple.com/us/podcast/the-most-innovative-strategies-for-banks-to-thrive-in/id1618943702?i=1000652877355	Mar 2024
<i>Finexio: (guest) Supporting Innovation in Fintech</i> https://www.finexio.com/podcasts/episode-1-supporting-innovation-in-fintech	Oct 2021
<i>Pymnts.com Podcast (guest) - The Surprising (And Overlooked) Role Of Checks In B2B Payments Modernization</i> - https://vimeo.com/545597712	May 2021
<i>Nxtsoft podcast (guest) - Meet CheckAlt</i> https://www.youtube.com/watch?v=9uFKJp6N_Mk	May 2021
<i>PeopleHum Podcast (guest)</i> https://www.peoplehum.com/podcasts/2020/05/25/the-innovation-code-ft-david-peterson/	May 2020
<i>Better3 (guest)</i> https://better3.com/smshow/511	April 2020

Online Links:

Twitter - <https://twitter.com/DLPSpeaks>
 Facebook - <https://www.facebook.com/DPSpeaks>
 Grounded Blog - <https://www.DLPSpeaks.com>
 LinkedIn - <https://www.linkedin.com/in/DLPSpeaks>
 Podcast Website - <https://www.idg.podcastsmatter.com/episodes>
 I7 Website – www.i7strategies.com
 Speaker Website – <http://www.davidpeterson.com>
 Voiceover U.S. Website – <http://www.voiceoverus.com>

Contributor to the following online blogs:

First National Bankers Bank - <https://www.bankers-bank.com/category/blogs/>

Associations

National Speakers Association – Member
Toastmasters

2000- Present
2016 - Present

Faculty

Graduate Banking School – University of Colorado (GSBC)
Graduate Banking School – Louisiana State University

2012- Present
2026 -Present

Publications Authored in the Previous Ten Years

FNBB Blog <i>“Is Bank of America’s New Rewards Program a Bold Move?”</i>	Apr 2025
FNBB Blog <i>“Why the Branch Still Matters More Than Ever”</i>	Mar 2025
FNBB Blog <i>“Payments, Not Accounts Will Define Primacy”</i>	Mar 2025
FNBB Blog <i>“Wealth Transfer – Are You Strategically Planning to Hold on to Deposits?”</i>	Feb 2025
FNBB Blog <i>“Harnessing GenAI Tools Must Be a 2026 Strategic Imperative”</i>	Feb 2025
FNBB Blog <i>“Omnichannel Isn’t Broken — Our Thinking About It Is”</i>	Jan 2025
FNBB Blog <i>“2025 Was an Eventful Year for Cannabis: What You Need to Know”</i>	Jan 2025
FNBB Blog <i>“Trying to Remediate Customer Attrition? You’ve Got to Dig Deeper...”</i>	Dec 2025
FNBB Blog <i>“Get Serious About Making Mobile Banking Fun”</i>	Dec 2025
FNBB Blog <i>“A Penny for Your Thoughts? Nope, You’ll Have to Round Up!”</i>	Dec 2025
FNBB Blog <i>“Going Back to School? Returning Financial Literacy to the Classroom?”</i>	Nov 2025
FNBB Blog <i>“AI vs Automation: Which is Right for Which Banking Applications?”</i>	Nov 2025
FNBB Blog <i>“Does the Genius Act Provide a Stablecoin Service Opportunity for Community Banks?”</i>	Oct 2025
FNBB Blog <i>“Big Banks Are Upgrading Their SMB Services but You Can Still Own This Market”</i>	Oct 2025
FNBB Blog <i>“Still Hesitant About Adopting GenAI? Large FIs are Aggressively Rolling Out AI”</i>	Sep 2025
FNBB Blog <i>“Dominance in Virtual Banking Might Hinge on Your Ability to Target Life Stages”</i>	Sep 2025
FNBB Blog <i>“Got GenAI Skeptics? Here’s How to Get Them Onboard”</i>	Aug 2025
FNBB Blog <i>“Bridging the Customer Experience Gap May Be Your Most Strategic Move for 202”</i>	Aug 2025
FNBB Blog <i>“What Can Sailing Teach Us About the Future of Financial Services?”</i>	Jul 2025

<i>FNBB Blog</i> <i>“A Highlight on Strategic Focus – 5 Key Demographic Trends”</i>	May 2025
<i>FNBB Blog</i> <i>“Wait, No Love for Innovation? No Focus on Tomorrow’s Customers?”</i>	Apr 2025
<i>FNBB Blog</i> <i>“DIFM – What is the Right Level of Customer Service?”</i>	Mar 2025
<i>FNBB Blog</i> <i>“What is the Right Strategy for Marketing FedNow?”</i>	Feb 2025
<i>FNBB Blog</i> <i>“How to Guaranty That AI Will Fail at Your Institution”</i>	Jan 2025
<i>FNBB Blog</i> <i>“Digital Banking Holds the Key to Lasting Success”</i>	Dec 2024
<i>FNBB Blog</i> <i>“Proper Use of GenAI Starts with Clear Definition of Expected Outcome”</i>	Nov 2024
<i>FNBB Blog</i> <i>“Cracking the Financial Services Code on Millennials”</i>	Oct 2024
<i>FNBB Blog</i> <i>“FIs Under Continued Attack to Reimburse For Authorized Transactions”</i>	Sep 2024
<i>FNBB Blog</i> <i>“What Are the Likely Outcomes From Using AI in Banking Applications?”</i>	Aug 2024
<i>FNBB Blog</i> <i>“Bank Customer Experience Scores are Going Down and I Know Why ...”</i>	Aug 2024
<i>FNBB Blog</i> <i>“Is There a Risky Downside to APIs?”</i>	Jul 2024
<i>FNBB Blog</i> <i>“Is AI Coming For Your Job?”</i>	Jul 2024
<i>FNBB Blog</i> <i>“A Discussion on Innovation and Open Banking”</i>	Jul 2024
<i>FNBB Blog</i> <i>“How is AI Enabling Financial Crime?”</i>	Jul 2024
<i>FNBB Blog</i> <i>“Innovation in the Retail Branch Will Take Strategic Perseverance”</i>	Jun 2024
<i>FNBB Blog</i> <i>“How Can Buckley Helo You Attract and Keep Younger Customers”</i>	Jun 2024
<i>FNBB Blog</i> <i>“AI is Hallucinating and You Want Us to Use It For Banking?”</i>	May 2024
<i>FNBB Blog</i> <i>“How Central Is Uour FIs Payment Options”</i>	May 2024

<i>FNBB Blog</i> <i>“Want Big Innovation? Start With Small Steps”</i>	May 2024
<i>FNBB Blog</i> <i>“Personalization Can Drive Customer Experience Success”</i>	May 2024
<i>FNBB Blog</i> <i>“Lessons Fintechs Can Learn From Banks? Or Maybe We Just Capitalize on Our Strengths”</i>	Apr 2024
<i>FNBB Blog</i> <i>“An Extended Conversation on the Future of Banking”</i>	Apr 2024
<i>FNBB Blog</i> <i>“Do We Need a Customer Eclipse to Clearly View Our Future”</i>	Apr 2024
<i>FNBB Blog</i> <i>“Here’s Another Great Idea For Repurposing Your Branch to Create Engagement”</i>	Apr 2024
<i>FNBB Blog</i> <i>“Implementing FedNow as Receive Only? You Should Enable Send and Grow Your Own Volume”</i>	Apr 2024
<i>FNBB Blog</i> <i>“Why Attracting and Keeping Younger Customers is Strategically Important”</i>	Mar 2024
<i>FNBB Blog</i> <i>“Ready to Bank Like Its 2064?”</i>	Mar 2024
<i>FNBB Blog</i> <i>“How Will You Get Up to Speed on Generative AI and Banking”</i>	Mar 2024
<i>FNBB Blog</i> <i>“Signing Up for FedNow? Make FNBB Your Settlement Agent”</i>	Mar 2024
<i>FNBB Blog</i> <i>“The Power of Customer Engagement”</i>	Feb 2024
<i>FNBB Blog</i> <i>“Will You Be Required to Refund Customer’s Money? An Update On APP Fraud”</i>	Feb 2024
<i>FNBB Blog</i> <i>“The Customer Experience is a Fragile Thing – How Can We Make it Stronger?”</i>	Feb 2024
<i>FNBB Blog</i> <i>“Young People Hungry to Get Rich Quick: How FIs Can Teach the Benefits of Getting Rich Slow”</i>	Feb 2024
<i>FNBB Blog</i> <i>“Innovation Requires Strategic Direction and a Dedication to Achieve Meaningful Change”</i>	Feb 2024
<i>FNBB Blog</i> <i>“A Zero Sum Game for Onboarding Younger Customers Will Not Be Sufficient”</i>	Jan 2024
<i>FNBB Blog</i> <i>“New FDIC Signage is Required for 2024, Why Not Go Bigger”</i>	Jan 2024
<i>FNBB Blog</i> <i>“Another Bank of America Branch Coming to a Town Near You”</i>	Jan 2024

<i>FNBB Blog</i> <i>“How Can Banks Step Up The Customer Experience with AI Powered Chat”</i>	Jan 2024
<i>FNBB Blog</i> <i>“Bank Loyalty is Falling, What is Your Plan to Maintain Your Customer’s Loyalty”</i>	Dec 2023
<i>FNBB Blog</i> <i>“ChatOMG? Navigating the Future of Generative AI in Financial Services”</i>	Dec 2023
<i>FNBB Blog</i> <i>“Wait, Why Can’t Faster Payments Be Like eBay or Amazon”</i>	Dec 2023
<i>FNBB Blog</i> <i>“Is a Planet 13 Coming To Your State Soon?”</i>	Nov 2023
<i>FNBB Blog</i> <i>“My Money 20/20 Experience”</i>	Nov 2023
<i>FNBB Blog</i> <i>“BNPL Has a Dark Side, But You Can Bring Light For Younger Customers”</i>	Nov 2023
<i>FNBB Blog</i> <i>“The Dangers of Mobile RDC?”</i>	Nov 2023
<i>FNBB Blog</i> <i>“It Doesn’t Matter What Your Branch Looks Like – Its About What Happens Inside”</i>	Oct 2023
<i>FNBB Blog</i> <i>“Improving Lending Efficiency in a High-Rate Environment”</i>	Oct 2023
<i>FNBB Blog</i> <i>“Thinking About Where AI Fits Into Financial Services”</i>	Oct 2023
<i>FNBB Blog</i> <i>“Apple Targeting Young Ms and Gen Zs You Must Get/Keep as Customers”</i>	Sep 2023
<i>FNBB Blog</i> <i>“My tesla Experience and What it Means for Digital Banking”</i>	Sep 2023
<i>FNBB Blog</i> <i>“FedNow is Now and FNBB is Ready”</i>	Sep 2023
<i>FNBB Blog</i> <i>“When Providing More Service Leads to Less Satisfied Customers”</i>	Sep 2023
<i>FNBB Blog</i> <i>“Using Customer Experience to Drive Innovation”</i>	Sep 2023
<i>FNBB Blog</i> <i>“Asking Questions is Critical to Expanding Banking Service”</i>	Aug 2023
<i>FNBB Blog</i> <i>“Can bankers Learn From Amazon’s Not-So-Secret Weapon?”</i>	Aug 2023
<i>FNBB Blog</i> <i>“Do Mature Customers Want an Enhanced Experience?”</i>	Aug 2023

<i>FNBB Blog</i> <i>“Let’s make Bank Employment Something Worth Acquiring”</i>	Aug 2023
<i>FNBB Blog</i> <i>“Creating Engagement Banking”</i>	Jul 2023
<i>FNBB Blog</i> <i>“How Does Customer Experience and Loyalty Impact the Bottom Line”</i>	Jul 2023
<i>FNBB Blog</i> <i>“Harnessing AI as a Paternalistically Dictatorial Force for Good”</i>	Jun 2023
<i>FNBB Blog</i> <i>“Transforming Banking With ChatGPT”</i>	Jun 2023
<i>FNBB Blog</i> <i>“How to Identify Future Banking Innovation</i>	Jun 2023
<i>FNBB Blog</i> <i>“Who Like Loan Reviews? FNBB’s Loan Review Service Team, That’s Who!”</i>	May 2023
<i>FNBB Blog</i> <i>“Good Customer Service is About Exceeding Expectations”</i>	May 2023
<i>FNBB Blog</i> <i>“How is Your Customer Trust Quotient Faring?”</i>	May 2023
<i>FNBB Blog</i> <i>“Are you Left-Brained or Right-Brained?”</i>	May 2023
<i>FNBB Blog</i> <i>“Small Business Lending Crisis? I Don’t Think So”</i>	May 2023
<i>FNBB Blog</i> <i>“Are you Left-Brained or Right-Brained?”</i>	May 2023
<i>FNBB Blog</i> <i>“Getting the Digital Banking Upgrade Right”</i>	Apr 2023
<i>FNBB Blog</i> <i>“Taylor Swift Gets It ... How About You?”</i>	Apr 2023
<i>FNBB Blog</i> <i>“Being a Trusted Partner in Troubled Times”</i>	Apr 2023
<i>FNBB Blog</i> <i>“Why Strategic Use of Middleware Could Hold the Key for Future Innovation”</i>	Apr 2023
<i>FNBB Blog</i> <i>“Is Financial Wellness the Key to Long-Term FI Survival?”</i>	Mar 2023
<i>FNBB Blog</i> <i>“Can You Handle the Truth? Ask Your Customers for Input”</i>	Mar 2023
<i>FNBB Blog</i> <i>“On the Value of ‘Intelligent Self-Service’”</i>	Mar 2023

<i>FNBB Blog</i> <i>“Does Rethinking Your Organization Start With Rethinking Your Mgmt Operating System?”</i>	Feb 2023
<i>FNBB Blog</i> <i>“Top Retain Banking Trends for 2023”</i>	Feb 2023
<i>FNBB Blog</i> <i>“Attracting and Engaging Younger Customers – Is This Strategic For You?”</i>	Feb 2023
<i>FNBB Blog</i> <i>“Be Aware of Emerging Ransomware Ruses Hitting the Banking Industry”</i>	Feb 2023
<i>FNBB Blog</i> <i>“Can You Grow Your SMB Customer Base? You Have to Meet Expectations”</i>	Feb 2023
<i>FNBB Blog</i> <i>“Community Banks Rocked PPP Loans – Are We Telling That Story?”</i>	Jan 2023
<i>FNBB Blog</i> <i>“The Value of a Range of Experience”</i>	Jan 2023
<i>FNBB Blog</i> <i>“Synch or Swim: Aligning Virtual Services with Expectations”</i>	Jan 2023
<i>FNBB Blog</i> <i>“A New Year’s Resolution – Getting More Innovative in 2023”</i>	Jan 2023
<i>FNBB Blog</i> <i>“How to Compete with Fintechs – Rob a Page From Their Playbook”</i>	Dec 2022
<i>FNBB Blog</i> <i>“Are Large FIs Succumbing to ‘Zelle Faud’ Pressure?”</i>	Dec 2022
<i>FNBB Blog</i> <i>“Trouble Ahead for Neobanks”</i>	Nov 2022
<i>FNBB Blog</i> <i>“Is Zelle Really Enabling Fraud?”</i>	Nov 2022
<i>FNBB Blog</i> <i>“Using Behavioral Science to Acquire Customers”</i>	Nov 2022
<i>FNBB Blog</i> <i>“How to Drive Away Future Customers”</i>	Nov 2022
<i>FNBB Blog</i> <i>“Too Much Routine Suffocates Your Brain”</i>	Oct 2022
<i>FNBB Blog</i> <i>“Marketing’s Role in Data Analytics”</i>	Oct 2022
<i>FNBB Blog</i> <i>“You Don’t have Big Data ...”</i>	Oct 2022
<i>FNBB Blog</i> <i>“Bankers Must Overcome the Fear of Failure”</i>	Sep 2022

<i>FNBB Blog</i> <i>“The Simple Method to Prevent Fraud”</i>	Sep 2022
<i>FNBB Blog</i> <i>“The Value of ACH Info Files”</i>	Sep 2022
<i>FNBB Blog</i> <i>“Faster Payments and the Elephant in the Room”</i>	Aug 2022
<i>FNBB Blog</i> <i>“Who Owns the Virtual Branch? Part 2”</i>	Aug 2022
<i>FNBB Blog</i> <i>“Where is the Virtual Branch on your General Ledger?”</i>	Aug 2022
<i>FNBB Blog</i> <i>“Lessons from GSBC – Whatever We Do, We Can’t be Creepy!”</i>	Aug 2022
<i>FNBB Blog</i> <i>“Who Needs to Know About Banking Technology?”</i>	Aug 2022
<i>FNBB Blog</i> <i>“What is Your Box?”</i>	Jul 2022
<i>FNBB Blog</i> <i>“What Does ‘Thinking Outside the Box’ Mean?”</i>	Jul 2022
<i>FNBB Blog</i> <i>“Where Will You Get Innovation Ideas?”</i>	Jul 2022
<i>FNBB Blog</i> <i>“What Should Your Innovation Focus Be?”</i>	Jul 2022
<i>FNBB Blog</i> <i>“Achieving the Innovation Mindset”</i>	Jun 2022
<i>FNBB Blog</i> <i>“The Thinking Room is Ready for Ideas!”</i>	Jun 2022
<i>FNBB Blog</i> <i>“Its Hard for Bankers to Make Good Technology Decisions”</i>	Jun 2022
<i>FNBB Blog</i> <i>“Your Advertising Budget – Are You Getting Your Money’s Worth?”</i>	Jun 2022
<i>FNBB Blog</i> <i>“What do you Do? How Bankers Should Answer ...”</i>	May 2022
<i>FNBB Blog</i> <i>“Are you Really Prepared for a Cyber Breach? Are you Sure?”</i>	May 2022
<i>FNBB Blog</i> <i>“Breaking Through Resistance to Foster Effective Creativity”</i>	May 2022
<i>FNBB Blog</i> <i>“The One Word We Must Use to Enable Innovation”</i>	May 2022

FNBB Blog <i>“An Examination of Process Innovation</i>	Apr 2022
FNBB Blog <i>“Need to Spark Innovation?”</i>	Apr 2022
FNBB Blog <i>“Why Customer Experience Matters”</i>	Apr 2022
FNBB Blog <i>“It’s Conference Season, Are You Playing?”</i>	Apr 2022
FNBB Blog <i>“Education is Fundamental”</i>	Mar 2022
FNBB Blog <i>“How to Properly Maintenance the Machine – The Importance of Employee Education”</i>	Mar 2022
FNBB Blog <i>“The Value of Fintech Partners”</i>	Mar 2022
FNBB Blog <i>“The Great Resignation”</i>	Mar 2022
FNBB Blog <i>“The Death of Overdraft Fees – What Now?”</i>	Feb 2022
FNBB Blog <i>“An Exploration of the Strategic Importance of Fees”</i>	Feb 2022
FNBB Blog <i>“Defining the Virtual Branch: How hard can it be?”</i>	Jan 2022
FNBB Blog <i>“How important is your virtual branch?”</i>	Jan 2022
FNBB Blog <i>“Your Correspondent is the Source of Faster Payment Solutions”</i>	Dec 2021
FNBB Blog <i>“The Benefits of Innovation”</i>	Dec 2021
Pymnts.com <i>“Making Checks Part Of The B2B Payments Modernization Plan”</i>	May 2021
Paytech Magazine – American Payroll Association <i>“Bridging the AP Automation Divide for SMBs ”</i>	Jun 2020
Bankers as Buyers – William Mills and Assoc <i>“Update on Faster Payments and Branch Transformation”</i>	Jan 2020
U.S. Dataworks Insights <i>“Banks Should Pivot to Serve as Fintech Marketplace”</i>	Feb 2019
U.S. Dataworks Insights	Dec 2018

“Being Strategic by Improving the Customer Experience”*U.S. Dataworks Insights***Dec 2018*****“Being Strategic by Reducing Operating Costs”****U.S. Dataworks Insights***Dec 2018*****“Being Strategic by Increasing Revenue”****U.S. Dataworks Insights***Nov 2018*****“On Becoming Strategic ...”****ABA Marketing Journal***Oct 2018*****“Creating a Culture of Enterprise-wide Innovation”****U.S. Dataworks Insights***Jul 2018*****“Why Financial Institutions Need to Become Strategic Partners”****ABA Marketing Journal***May 2018*****“Empowering Innovative Leadership During a Crisis”****ABA Marketing Journal***Feb 2018*****“Crisis Remediation: Are You Prepared”****ABA Marketing Journal***Dec 2017*****“Seeking Innovative Solutions - Conquering the Einstellung Effect”****ABA Marketing Journal***Nov 2017*****“Leading Your Organization – Getting Enterprise-wide Innovation Started”****ABA Marketing Journal***Sept 2017*****“Great Leaders Don’t React – Initiating Thoughtful Response”****ABA Marketing Journal***Aug 2017*****“Innovation Leadership - Incorporating ThinkTime”****Bank Administration Institute***July 2017*****“Capturing Depositors for Remote Deposit Capture”****ABA Marketing Journal***July 2017*****“Leaders_Beware AutoPilot Thinking (Decision-Making)”****ABA Marketing Journal***May 2017*****“Why Leaders Need MetaCognition (Thinking about How You Think)”****ABA Marketing Journal***Mar 2017*****“From Tradition to ExoMorphosis-Is Innovation Impossible, Improbable or Inevitable?”****International Business News***Nov 2016*****“Marketing to Millennials – How to reach Younger Shoppers and Survive the Millennial Crush”****Texas Banker Magazine***Aug 2016*****“Feeling the Squeeze – How to Turn Your Big Empty Branch Into a Strategic Asset”****Non-fiction book (Little River Publishing)***Apr 2016*****“Grounded: ‘Anchor Management’ for Strategic Leadership and Effective Decision-Making”***

*Texas Banker Magazine***Oct 2015****“Who’s on First, What’s On Second: The Future of Banking in the Millennial Age”****Presentations Conducted in the Last Ten Years**

Includes Presentations Not Specifically Attributed to a Specific Audience

*Graduate School of Banking of Colorado EDI – Denver, CO***“Understanding Customer Relationships”****Apr 2026***Graduate School of Banking of Colorado EDI – Denver, CO***“Mobile Branching and Other Delivery Systems”****Apr 2026***Mississippi CPA Association***“AI and the Future of Wealth Management”****Oct 2025***Florida Bankers Wealth Management Conference – West Palm Beach FL***“To AI or Not to AI”****Sep 2025***Mississippi CPA Association***“To AI or Not to AI”****Aug 2025***PaymentsFirst Annual Conference – Pigeon Forge TN***“How to Be F.I.R.S.T.”****Aug 2025***FISC User Conference – West Monroe LA***“To AI or Not to AI”****Aug 2025***Association of Cannabis Banking – Albuquerque NM***“Regulatory Overview and Industry Updates”****Jul 2025***Graduate School of Banking – Univ of Colorado - Boulder CO***“Effective Use of Technology – 1st Year Course”****Jul 2025***Graduate School of Banking of Colorado EDI – Denver, CO***“Understanding Customer Relationships”****Apr 2025***Graduate School of Banking of Colorado EDI – Denver, CO***“Mobile Branching and Other Delivery Systems”****Apr 2025***Mississippi Bankers Economic Symposium – Ridgeland MS***“Embracing the Future of Financial Technology”****Jan 2025***Univ of Mississippi Banking Symposium – Oxford MS***“The Dark Side: Cybersecurity, Fraud and the Dark Web”****Nov 2024***FISC User Conference – West Monroe LA***“Embracing the Future of Financial Technology”****Aug 2024***Graduate School of Banking – Univ of Colorado - Boulder CO***“Effective Use of Technology – 1st Year Course”****Jul 2024***CBA – Georgia CONNECT – Amelia Island FL***“Embracing the Future of Financial Technology”****Jun 2024***Nacha Payments Conference – New Orleans LA***“Unleashing the Power of Payments”****Apr 2024***Tennessee Bankers Innovation Summit – Nashville TN***“Embracing the Future of Financial Technology”****Apr 2024***Graduate School of Banking of Colorado EDI – Denver, CO***“Understanding Customer Relationships”****Apr 2024***Graduate School of Banking of Colorado EDI – Denver, CO***“Mobile Branching and Other Delivery Systems”****Apr 2024***Faster Payment Council Meeting – Lake Buena Vista FL*

“Instant Payment Adoption and Use Cases”	Mar 2024
<i>ePay Resources Annual Conference – Orlando FL</i>	
“How Community Banks Can Lead the Technological Revolution”	Mar 2024
<i>Community Bankers Assoc – Georgia - Jekyll Island GA</i>	
“Igniting Innovation Driven Growth”	Sep 2023
<i>Louisiana Bankers Assoc - Grand Isle AL</i>	
“Right-Brained Leadership”	Sep 2023
<i>VenCent Conference - Little Rock AR</i>	
“Innovate or Die”	Aug 2023
<i>Graduate School of Banking – Univ of Colorado - Boulder CO</i>	
“Effective Use of Technology – 1st Year Course”	Jul 2023
<i>FNBB Summer Conference – SanDestin FL</i>	
“Harnessing AI for Good”	Jun 2023
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Understanding Customer Relationships”	Apr 2023
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Mobile Branching and Other Delivery Systems”	Apr 2023
<i>Arkansas Bankers Assoc, Little Rock AR</i>	
“Igniting Innovation Driven Growth”	Apr 2023
<i>NC Bankers – Topsail Beach NC</i>	
“Strategically Avoiding IT/Security Disasters”	Oct 2022
<i>Castle Creek Partners – San Diego CA</i>	
“Igniting Innovation Driven Growth”	Oct 2022
<i>PaymentsFirst Solutions Conference – Chattanooga TN</i>	
“Overcoming Resistance to Foster Creativity”	Sep 2022
<i>PaymentsFirst Solutions Conference – Chattanooga TN</i>	
“Beyond the Box – A Discussion on Digital Strategy”	Sep 2022
<i>Southern Financial Exchange – Virtual Summit Conference</i>	
“Strategically Avoiding Payment Disasters”	Sep 2022
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	
“Effective Use of Technology – 1st Year Course”	Jul 2022
<i>FNBB Summer Conference – SanDestin FL</i>	
“ Making Strategic Innovation Decisions”	Jun 2022
<i>North Carolina Bankers Association</i>	
“Innovation Driven Growth Keynote”	Jun 2022
<i>Louisiana Bankers Association</i>	
“Innovation Driven Growth Keynote”	May 2022
<i>Southern Financial Exchange – New Orleans, LA</i>	
“Making Strategic Innovation Decisions”	May 2022
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Understanding Customer Relationships”	Apr 2022
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Mobile Branching and Other Delivery Systems”	Apr 2022
<i>Iowa Bankers Assoc – Technology Conference</i>	
“Strategically Avoiding IT/IS Disasters”	Oct 2021
<i>Indiana Bankers Assoc – CyberSecurity Conference</i>	
“Strategically Avoiding IT/IS Disasters”	Sep 2021
<i>First National Bankers Bank – Innovation Initiative</i>	

“Innovation Driven Growth Keynote”	Jul 2021
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	
“Effective Use of Technology – 1st Year Course”	Jul 2021
<i>First National Bankers Bank – Annual Conference</i>	
“Making Strategic Innovation Decisions”	Jun 2021
<i>SIMA – (Virtual Presentation)</i>	
“Innovation Driven Growth Keynote”	May 2021
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Understanding Customer Relationships”	Apr 2021
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Mobile Branching and Other Delivery Systems”	Apr 2021
<i>PaymentsFirst Solutions Conference – Virtual</i>	
“COVID-19 – Lessons Learned Panel”	Sep 2020
<i>PaymentsFirst Solutions Conference – Virtual</i>	
“Faster Payments Panel”	Sep 2020
<i>Oxygen for Leadership Summit – Virtual Conference</i>	
“Feeding a Culture of Transformation”	Feb 2020
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Understanding Customer Relationships”	Oct 2019
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Mobile Branching and Other Delivery Systems”	Oct 2019
<i>Bankers Bank of the West IT Security Conference– Denver CO</i>	
“Effective Decision Making in a Crisis”	Oct 2019
<i>BankTel User Conference – New Orleans LA</i>	
“Innovation Driven Growth Keynote”	Sep 2019
<i>PaymentsFirst Solutions Conference – Chattanooga TN</i>	
“Crucial Conversations in Payments”	Sep 2019
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	
“Effective Use of Technology – 1st Year Course”	Jul 2019
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	
“Transformational Growth Workshop”	Jul 2019
<i>The Bankers Bank Annual Client Conference– Oklahoma City, OK</i>	
“Innovation-Driven Growth”	May 2019
<i>Member Driven Technologies– Farmington Hills MI</i>	
“Innovation-Driven Growth”	May 2019
<i>NACHA Payments 2019 – Orlando FL</i>	
“Systemically Addressing ACH Exception Processing”	May 2019
<i>The Bankers Bank Annual Users Conference– Oklahoma City OK</i>	
“Innovation-Driven Growth”	Apr 2019
<i>PaymentsFirst – Birmingham AL</i>	
“5 Treasury Solutions That Will Make Your FI Strategic”	Dec 2018
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Understanding Customer Relationships”	Oct 2018
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Mobile Branching and Other Delivery Systems”	Oct 2018
<i>PaymentsFirst – Atlanta, GA</i>	
“5 Treasury Solutions That Will Make Your FI Strategic”	Sept 2018
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	

“Effective Use of Technology – 2nd Year Course” <i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	Jul 2018
“Transformational Growth Workshop” <i>Community Bankers Association of Georgia – Point Clear AL</i>	Jul 2018
“Conference Emcee” <i>Valdosta/Lowndes County Chamber – Valdosta GA</i>	Jun 2018
“Innovate 2018!” <i>PaymentsFirst – Birmingham AL</i>	Jun 2018
“Innovation-Driven Growth” <i>Linn Area Credit Union – Cedar Rapids, IA</i>	Dec 2017
“Meta-Cognition: Enabling Enterprise-Wide Innovation” <i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	Oct 2017
“Understanding Customer Relationships” <i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	Oct 2017
“Mobile Branching and Other Delivery Systems” <i>PaymentsFirst – Atlanta, GA</i>	Oct 2017
“Top 3 Payments Technologies Bankers Must Understand” <i>Community Bankers Association of Georgia – Boston MA</i>	Sept 2017
“Conference Emcee” <i>Symitar Executive Leadership Forum – San Diego, CA</i>	Sept 2017
“Meta-Cognition: Enabling Enterprise-Wide Innovation” <i>Independent Community Bankers of Minnesota – Minneapolis MN</i>	Aug 2017
“Top 3 Technologies Bankers Must Understand” <i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	Aug 2017
“Effective Use of Technology – 1st Year Course” <i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	July 2017
“Transformational Growth Workshop” <i>Texas Bankers Association – Austin TX</i>	July 2017
“Grounded! Strategic Leadership and Effective Decision Making” <i>Community Bankers Association of Georgia – Amelia Island GA</i>	July 2017
“Conference Emcee” <i>Quad States (ND/SD/WY/MT) Annual Conference – Rapid City ND</i>	June 2017
“Start With Why? A Transformational Examination of Financial Services” <i>Western Independent Bankers – Seattle WA</i>	June 2017
“Grounded! Strategic Leadership and Effective Decision Making” <i>Innovation Summit – Valdosta, GA</i>	May 2017
“Enterprise-Wide Innovation – Gateway to Transformational Growth” “MetaCognition – Thinking About How We Think”	May 2017 May 2017
“Innovation in Banking: Impossible, Improbable or Inevitable” <i>Symitar Executive Leadership Forum – Las Vegas, NV</i>	April 2017
“Grounded! Strategic Leadership and Effective Decision Making” <i>North Dakota Bankers – Fargo, ND</i>	April 2017
“Who Moved My Members: Branch Transformation” “How Technology Becomes an Entitlement” <i>Cornerstone Credit Union League – Ft. Worth, TX</i>	April 2017 April 2017
“Converting Your Branches from Transactions to Engagement” <i>New York Bankers Assoc – Syracuse, NY</i>	April 2017
<i>Georgia Bankers Assoc – Valdosta, GA</i>	

“Innovation in Banking: Impossible, Improbable or Inevitable”	March 2017
<i>CU Reality Check (NJ/MD/DC/PA) – Atlantic City, NJ</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	March 2017
<i>Alabama Bankers Assoc – Birmingham AL</i>	
“Branch Transformation: Gateway to Customer Engagement”	March 2017
<i>The Destination Experience – Kingston Jamaica</i>	
“Managing the 4th Industrial Revolution”	January 2017
<i>PaymentsFirst – Birmingham AL</i>	
“Who’s on First, What’s on Second: How Millennials are Changing Banking”	December 2016
<i>Maine Credit Union League–Rockport ME</i>	
“Branch Transformation: Gateway to Member Engagement”	October 2016
<i>RKL CPA Credit Union Summit–Phoenixville , PA</i>	
“Who Moved My Members:Branch Transformation”	October 2016
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Understanding Customer Relationships”	October 2016
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Mobile Branching and Other Delivery Systems”	October 2016
<i>Association for Financial Technologies (AFT)– Colorado Springs CO</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	September 2015
<i>PaymentsFirst – Atlanta, GA</i>	
“Faster Payments Panel”	September 2016
<i>PaymentsFirst – Atlanta, GA</i>	
“Who’s on First, What’s on Second: How Millennials are Changing Banking”	September 2016
<i>South Dakota Bankers Association – Sioux Falls SD</i>	
“Who’s on First, What’s on Second: How Millennials are Changing Banking”	September 2016
“Enterprise Wide Innovation”	September 2016
<i>Michigan Credit Union League – Traverse City MI</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	September 2016
“Get In or Get Out: Strategically Planning to Bank Tomorrow’s Members”	September 2016
<i>RemoteDepositCapture.com Summit – Orlando FL</i>	
“RDC Debits? A Case for the Expansion of RDC”	September 2016
<i>Hospital Corporation of America (HCA) – Nashville TN</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	September 2016
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	
“Effective Use of Technology – 1st Year Course”	July 2016
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i>	
“Branch Transformation Bootcamp”	July 2016
<i>Community Bankers Association of Georgia</i>	
“Conference Emcee”	June 2016
<i>SW Graduate School of Banking Faculty</i>	
“Bank Branch Transformation”	June 2016
<i>Indiana Bankers Association</i>	
“Branch Transformation: Gateway to Customer Engagement”	May 2016
“Strategically Planning for Success”	May 2016
“Innovation in Banking: Impossible, Improbable or Inevitable”	May 2016
<i>Jack Henry Gulf Coast Users Group – Orange Beach AL</i>	
“The Future of Universal Banking”	May 2016
<i>Tennessee Tech University – Cookeville TN</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	April 2016

<i>Tennessee Bankers Association – Nashville TN</i>	
“Branch Transformation: Gateway to Customer Engagement”	April 2016
<i>Wisconsin ACH Association – Madison WI</i>	
“Grounded! Strategic Leadership and Effective Decision-Making”	April 2016
<i>EastPay</i>	
“Who’s on First, What’s on Second: How Millennials are Changing Banking”	February 2016
<i>Nebraska Bankers Association</i>	
“Who’s on First, What’s on Second: How Millennials are Changing Banking”	February 2016
<i>Wisconsin Bankers Association</i>	
“Who Moved My Customers”	February 2016
<i>Kansas Bankers Association</i>	
“Who Moved My Customers”	February 2016
<i>Kansas Bankers Association</i>	
“Branch Transformation: Gateway to Customer Engagement”	February 2016
<i>PaymentsFirst – Birmingham, AL</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	December 2015
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Understanding Customer Relationships”	October 2015
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Mobile Branching and Other Delivery Systems”	October 2015
<i>Virginia Association of Community Bankers– Atlanta, GA</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	October 2015
<i>PaymentsFirst – Atlanta, GA</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	September 2015
<i>PaymentsFirst – Atlanta, GA</i>	
“What You Don’t Know Will Hurt You – Credit Underwriting”	September 2015
<i>Southwest Graduate School of Banking – Victoria, B.C.</i>	
“Innovation in Banking: Impossible, Improbable or Inevitable”	September 2015
<i>Graduate School of Banking – Univ of Colorado</i>	
“Effective Use of Technology – 1st Year Course”	July 2015
<i>Graduate School of Banking – Univ of Colorado</i>	
“Branch Transformation Bootcamp”	July 2015

Webinars

“Understanding Stablecoin and the Genius Act”	Mar 2026
<i>FNBB Services Corp</i>	
“Embracing the Future of Financial Services”	Aug 2025
<i>FNBB Services Corp</i>	
“Making Difficult Decisions”	May 2025
<i>FNBB Services Corp</i>	
“To AI or Not to AI”	Mar 2025
<i>FNBB Services Corp</i>	
“Embracing the Future of Financial Services”	Feb 2025
<i>NYPay</i>	
“Current State of Cannabis Banking”	Dec 2024
<i>FNBB Services Corp</i>	
“Real-time Payments – Benefits and Risks”	Sep 2024
<i>FNBB Services Corp</i>	
“Eyes Wide Open – Approved Push Payment Fraud”	Apr 2024
<i>FNBB Services Corp</i>	

<i>“Embracing the Future of Financial Services”</i> <i>Tennessee Bankers</i>	Jan 2024
<i>“Managing Corporate Access Security”</i> <i>FNBB Services Corp</i>	Aug 2023
<i>“Strategic Value of Retail Branch Transformation 3-Part Series”</i> <i>BankersHub</i>	Mar 2023
<i>“Strategic Decisions: Overdraft Fees”</i> <i>FNBB Services Corp</i>	Feb 2023
<i>“Branch Transformation Bootcamp”</i> <i>BankersHub</i>	Dec 2022
<i>“A Model for Making a Faster Payments Decision”</i> <i>BankersHub</i>	Sep 2021
<i>“How to Decide? A Model for Making a Faster Payments Decision”</i> <i>PaymentsFirst</i>	May 2021
<i>“Don’t Reopen Your Branch”</i> <i>BankersHub</i>	Jan 2021
<i>“Don’t Reopen Your Branch”</i> <i>BankersHub</i>	Jul 2020
<i>“Don’t Reopen Your Branch”</i> <i>PaymentsFirst</i>	Apr 2020
<i>“Intro to Consultative Selling”</i> <i>BankersHub</i>	Dec 2019
<i>“Crucial Conversations in Financial Services”</i> <i>BankersHub</i>	Dec 2019
<i>“5 Strategic Services”</i> <i>BankersHub</i>	May 2019
<i>“The Future of the Unified User Experience”</i> <i>BankersHub</i>	Feb 2019
<i>“Branch Transformation Bootcamp”</i> <i>BankersHub</i>	Sep 2018
<i>“Bank at Work”</i> <i>BankersHub</i>	May 2018
<i>“Branch Transformation Bootcamp”</i> <i>BankersHub</i>	Mar 2018
<i>“Universal Banker: Answering the Burning Questions”</i> <i>BankersHub</i>	Jan 2018
<i>“Branch Transformation Bootcamp”</i> <i>BankersHub</i>	Dec 2017
<i>“Universal Banker: Answering the Burning Questions”</i> <i>Total Training Systems</i>	Oct 2017
<i>“Transformational Growth: Enabling Enterprise-Wide Innovation”</i> <i>BankersHub</i>	Sept 2017
<i>“Start With Why: A Transformational Examination of Financial Services”</i> <i>Online Compliance Panel</i>	Aug 2017
<i>“RDC: 7 Secrets of Successful RDC FIs”</i> <i>California CU League</i>	June 2017
<i>“Effective Use of Storytelling for CUs”</i> <i>Online Compliance Panel</i>	June 2017
<i>“Solving the Payments Credit Underwriting Problem”</i> <i>BankersHub</i>	May 2017
<i>“Branch Transformation Bootcamp”</i> <i>Financial Education and Development</i>	April 2017
<i>“Branch Transformation Strategies”</i> <i>BankersHub</i>	December 2016
<i>“Branch Transformation Bootcamp”</i> <i>Financial Education and Development</i>	November 2016
<i>“Treasury Services: New Delivery & Service Models for Cash Management”</i>	July 2016

BankersHub

“Branch Transformation Bootcamp”

Texas Bankers Association

April 2016