

CCBN 2021 Asset Liability Management Forum

PRESENTER BIOS

James L. Reber, CPA, CFA, President and CEO, ICBA Securities

Jim Reber has over 30 years of financial services experience and is a frequent speaker and lecturer at bank investment seminars and workshops. Jim also writes a monthly investment column for *Independent Banker* magazine. He is a member of the Board of Regents at Barret School of Banking in Memphis, TN, and served a term as Chairman. Jim is a Certified Public Accountant and a Chartered Financial Analyst, and is a graduate of Christian Brothers University, where he served on the Board of Trustees as Chairman of the Finance Committee and University Treasurer.

Craig Dismuke, Executive Vice President and Chief Economist, Vining Sparks

As the Chief Economist for Vining Sparks, a fixed income broker/dealer serving institutional investors, Craig is responsible for the projection and publication of Vining Sparks' economic and interest rate forecasts. He publishes research articles for Vining Sparks as well as other national publications. He speaks often at industry conferences on the health of the U.S. economy and expectations for interest rates. Craig is a frequent guest on CNBC, Fox Business, and Bloomberg TV as well as being quoted often in the financial news. Craig is a guest lecturer at Rhodes College and the Barret School of Banking.

Prior to joining Vining Sparks, Craig was a Managing Director in Institutional Fixed Income at Bear Stearns and Company. Craig lives in Memphis, Tennessee with his wife, Ashley, and three children. He is actively involved with St. Jude Children's Research Hospital.

Ben Coco, Western District Capital Markets Lead Expert for Community Bank Supervision, OCC

Ben Coco serves as the OCC's Western District Capital Markets Lead Expert for Community Bank Supervision. In this position, Ben is responsible for providing guidance to field examiners and bankers on complex capital markets issues. He participates in district and national committees to help identify emerging risks facing the industry and formulate strategies for effective supervision. Ben has a range of examination experience in capital markets activities across community, mid-size, and large banks. Ben joined the OCC's Los Angeles Field Office in 2012 and became a commissioned National Bank Examiner in 2016. Ben also holds a Chartered Financial Analyst (CFA) designation. He earned a B.S. in Finance from Rhode Island College.

Dave Koch, Director, Advisory Services, Abrigo

Dave Koch is Director of Advisory Services with Abrigo and a lead faculty member of the Graduate School of Banking – Madison. Dave works with financial institutions on their capital planning, strategy development, loan & deposit pricing, and overall Asset/Liability management to meet the earnings and growth needs while managing regulatory concerns for his clients.

Shawn O'Brien, President, QwickRate

As president of QwickRate, Shawn O'Brien continues to enhance the delivery of non-brokered funding through QwickRate's CD Marketplace, while also bringing new offerings to its more than 3,000 institutional subscribers. These newer products and services set industry standards for providing time-saving performance and ease of use to financial institutions: QwickAnalytics[®] for bank research, analysis, and regulatory reports; and QwickBonds for online institutional bond trading. Shawn currently serves on the board of directors of the National Bank of St. Anne, an Illinois community bank. He holds a B.A. in Business degree from the University of Notre Dame.

Jeffrey Reynolds, Managing Director, Darling Consulting Group (DCG)

After serving as an auditor in the insurance and banking industries, Jeff joined DCG in 1996. His analytical and managerial skills led him on a career path within DCG that culminated in his current role as Managing Director. In this capacity, Jeff's primary responsibility is advising clients on ways to enhance earnings while more effectively managing their risk positions. He regularly assists clients with strategic and capital planning projects and has also served on numerous due diligence teams for client acquisitions. Jeff is a frequent author and speaker on a variety of balance sheet management topics and has served as a guest faculty member for the ABA's *Stonier Graduate School of Banking*.

An Eagle Scout, Jeff volunteers in his community as a Boy Scout leader and assists with leadership development programs. He received a B.S. degree in business administration from Salem State University in Massachusetts.

Shane Husar, CPA, Partner, Eide Bailly

Shane is a Certified Public Accountant and Partner at Eide Bailly and is the Chairman of the firm's Blockchain Committee. He helps bank clients achieve their strategic business goals through his knowledge of the current regulatory environment and accounting requirements. Whether your institution is venturing into a new product or service, expanding operations, or faced with an unusual transaction, he provides the answers to help you understand how it will impact the bottom line. Shane leads audit engagements for financial institutions with sizes ranging from \$10 million to \$8 billion in assets, including audits requiring opinions on internal

controls over financial reporting and HUD compliance requirements over mortgage lending. Shane provides a variety of other services for financial institutions, including internal audits, trust examinations, directors' exams, and loan file reviews. He assists financial institutions throughout the merger and acquisition application process by providing pro forma and forecasted financial statements, as well as consultations on the accounting and financial reporting requirements for business combinations.

Ron Quaranta, Chairman and Chief Executive Officer, The Wall Street Blockchain Alliance

Ron possesses over three decades of experience in the global financial services and technology industries. He currently serves as Chairman and Chief Executive Officer of the Wall Street Blockchain Alliance, the world's leading non-profit trade association promoting the comprehensive adoption of blockchain technology and crypto assets across global markets. Prior to this, Ron served as Chief Executive Officer of DerivaTrust Technologies, a pioneering software and technology firm for financial market participants.

Ron is the editor and contributing author of the book "Blockchain in Financial Markets and Beyond: Challenges and Applications", published Risk Books, as well as contributor to "Blockchain & Cryptocurrency Regulation", published annually by Global Legal Insights. He was named to the Top 100 Most Influential People in Accounting by Accounting Today in 2018 and is the Lead Author for the ISACA Blockchain Framework as well as a member of the ISACA Emerging Technology Advisory Group. He is a frequent guest of major media outlets, including Bloomberg Radio, and is a sought-after speaker and writer regarding financial technology and innovation. Ron also serves as an advisor to multiple startups and corporations focused on fintech innovation and blockchain technology.

Will Taylor, Director of The Portfolio Management Group, Vining Sparks

Will Taylor has been involved in Asset Liability Management and Portfolio Management since 1985. He is a principal and owner of Vining Sparks IBG, a Broker Dealer located in Memphis, Tennessee. Will is a sought-after speaker on banking issues such as strategic planning for community banks, Board of Director education and interest rate risk management. Will received his B.A. in Finance from the University of Mississippi in Oxford in 1985.

Will's extensive knowledge of balance sheet management techniques coupled with his investment banking experience make his perspective unique to the financial institutions. He began his career as a lender for the 10th largest bank broker dealer in the world, subsequently moving to trading and taking over the bank's New York operation. While with the bank, he oversaw the development of the first mortgage derivatives and collateralized mortgage obligation issues. Additionally, Will worked in the initial development of a secondary market for SBA and multifamily securities.

In 1990, Will joined Vining Sparks as the result of a merger and was mentored by the firm's founder, Jim Vining. Subsequent to Jim's retirement, Will became the second largest employee-owner of the firm.

Will is active in teaching at the Seidman Center in Washington and is a highly ranked presenter at Fed, FDIC and OCC sponsored seminars. He has served on the faculty of the Southwestern School of Banking, Mid-South School of Banking and has led the Bond University School of Banking for over 20 years. He has been published in the following periodicals: Texas Banking; Technical Topics of the Municipal Treasurers of the Association of the United States & Canada; and Bankers Monthly.

Will enjoys spending time with his 4 sons and his wife Mandy at their farm in Taylor, Mississippi. He is passionately involved at Global Samaritan Orphanage in Zambia and serves on the Executive Council of the Boy Scouts of America.

These experiences make Will uniquely qualified to deal with Boards and Regulatory Issues.