

## **KEN B. CYREE, Ph.D.**

Dean, Frank R. Day/ Mississippi Bankers Assoc. Chair,  
Professor of Finance, and Director of the Miss. School of Banking  
University of Mississippi School of Business Administration  
253 Holman Hall North, University, MS 38677  
Voice: (662) 915-1103 Fax: (662) 915-5821

117 Eastwind Dr.  
Oxford, MS 38655

### **AREAS OF INTEREST**

Teaching: Bank Management, Institutions and Markets, Corporate Finance  
Research: Financial Institutions and Markets, Corporate Finance, Investments

### **EDUCATION**

University of Tennessee	Finance	Ph.D.	1996
University of Tennessee	Finance	MBA	1993
West Georgia College	Management	BBA	1991

### **TEACHING EXPERIENCE**

Financial Institutions and Markets (22 times Undergraduate, 4 times Graduate), Bank Management (25+ times), Business/Corporate Finance (10 times Undergraduate, 4 times MBA), Investments (7 times), Financial Statement Analysis (2 times)

### **AWARDS**

Univ. of Mississippi School of Business "Outstanding Senior Researcher of the Year," 2014  
University of Mississippi School of Business "Outstanding Teacher of the Year," 2007

### **WORK EXPERIENCE**

University of Mississippi School of Business Admin. Oxford, MS	Dean (Interim 2008) Frank R. Day/MBA Chair Professor of Finance Assoc. Professor of Finance	2008-Present 2004-Present 2011-Present 2004-2011
Texas Tech University Lubbock, TX	Assistant Professor of Finance	2002-2004
Univ. of Southern Mississippi Hattiesburg, MS	Assistant Professor of Finance	1999-2002
Bryant College Smithfield, RI	Assistant Professor of Finance	1996-1999
University of Tennessee Knoxville, TN	Graduate Teaching Associate	1992-1996
Mannington Carpets Calhoun, GA	National Credit Manager	1988-1991

## SELECTED PUBLICATIONS (Reverse Chronological Order)

- (28) Cyree, Ken B., and Brandon C. L. Morris, “The Effects of Income and Population on Single-County Bank Performance,” *Journal of Economics and Finance*, January 2018, Vol. 42, No. 1, 174-190.
- (27) Cyree, Ken B., Mark D. Griffiths, and Drew B. Winters, “Implications of a TAF Program Stigma for Lenders: The Case of Publicly Traded Banks versus Privately Held Banks,” *Review of Quantitative Finance and Accounting*, August 2017, Volume 49, No. 2, 545-567.
- (26) Cyree, Ken B., Mark D. Griffiths, and Drew B. Winters, “US Bank Lending Activity in the Post-Crisis World,” *Journal of Financial Research*, Winter 2016, Volume 39, No. 4, 389-410.
- (25) Cyree, Ken B., “The Effects of Regulatory Compliance for Small Banks around Crisis-Based Regulation,” *Journal of Financial Research*, Fall 2016, Volume 39, No. 3, 215-245.
- (24) Balasubramnian, Bhanu, and Ken B. Cyree, “Has market discipline on banks improved after the Dodd-Frank Act?” *Journal of Banking and Finance*, April 2014, Volume 41, 155-166.
- (23) Cyree, Ken B., Mark D. Griffiths, and Drew B. Winters, “Federal Reserve Financial Crisis Lending Programs and Bank Stock Returns,” *Journal of Banking and Finance*, October 2013, Volume 37, No. 10, 3819-3829.
- (22) Cyree, Ken B., and W. Paul Spurlin, “The Effects of Big-Bank Presence on the Profit Efficiency of Small Banks in Rural Markets,” *Journal of Banking and Finance*, September 2012, Volume 36, No. 9, 2593-2603.
- (21) Cyree, Ken B., Pingsun Huang, and James T. Lindley, “The Economic Consequences of Banks’ Derivatives Use in Good Times and Bad Times,” *Journal of Financial Services Research*, June 2012, Volume 41, No. 3, 121-144.
- (20) Akay, Ozzy, Ken B. Cyree, Mark D. Griffiths, and Drew B. Winters, “What Does PIN Identify? Evidence from the T-bill Market,” *Journal of Financial Markets*, February 2012, Volume 15 No. 1, 29-46.
- (19) Balasubramnian, Bhanu, and Ken B. Cyree, “Market Discipline of Banks: Why Are Yield Spreads on Bank-Issued Subordinated Notes and Debentures Not Sensitive to Bank Risks?,” *Journal of Banking and Finance*, January 2011, Volume 35, No. 1, 21-35.

## SELECTED PUBLICATIONS (Continued)

- (18) Cyree, Ken B., “What do Bank Acquirers Value in Non-Public Bank Mergers and Acquisitions?” *Quarterly Review of Economics and Finance*, August 2010, Vol. 50, No. 3, 341-351.
- (17) Cyree, Ken B., and James W. Wansley, “Managerial Rationale for Entry and Characteristics of De novo Banking Markets, *Journal of Financial Services Research*, April 2009, Vol. 35, No. 2, 119-139.
- (16) Cyree, Ken B., Natalya Delcoure, and Ross Dickens, “An Examination of the Performance and Prospects for the Future of Internet-Primary Banks, *Journal of Economics and Finance*, April 2009, Vol. 33, No. 2, 128-147.
- (15) Brown, Craig R., Ken B. Cyree, Mark D. Griffiths, and Drew B. Winters “Further Analysis of The Expectations Hypothesis using Very Short-Term Rates,” *Journal of Banking and Finance*, April 2008, Vol. 32, No. 4, 600-613.
- (14) Adjei, Fred, Ken B. Cyree, and M. Mark Walker, “The Determinants and Survival of Reverse Mergers versus IPOs,” *Journal of Economics and Finance*, April 2008, Vol. 32, No. 2, 176-194.
- (13) Cyree, Ken B., James T. Lindley, and Drew B. Winters, “The Effect of Substitute Assets on Yields in Financial Markets,” *Financial Management*, Spring 2007, Vol. 36, 27-47.
- (12) Adams, John C. and Ken B. Cyree, “Market Efficiency and Diversification: An Experiential Approach Using the Wall St. Journal's Dartboard Portfolio,” *Journal of Applied Finance*, Fall/Winter 2004, 40-51.
- (11) Cyree, Ken B., Keith Harvey, and Michael R. Melton, “Bank Lending to Native American Applicants: An Investigation of Mortgage Flows and Government Guarantee Programs on Native American Lands,” *Journal of Financial Services Research*, August 2004, Vol. 26, No. 1, 29-54.
- (10) Cyree, Ken B., Mark D. Griffiths, and Drew B. Winters, “An Empirical Examination of the Intraday Volatility in Eurodollar Rates,” *Quarterly Review of Economics and Finance*, February 2004, Vol. 44, No. 1, 44-57.
- (9) Cyree, Ken B., Mark D. Griffiths, and Drew B. Winters, “On the Pervasiveness of Federal Reserve Settlement Regulations,” *Federal Reserve of St. Louis Review*, March/April 2003, 27-46.
- (8) Cyree, Ken B. and Ramon P. DeGennaro, “A Generalized Method for Detecting Abnormal Returns and Changes in Systematic Risk,” *Review of Quantitative Finance and Accounting*, December 2002, Vol. 19, No. 4, pp. 399-416.

## SELECTED PUBLICATIONS (Continued)

- (7) Cyree, Ken B. and Drew B. Winters, "An Intraday Examination of Federal Funds Market: Implication for the Theories of the Reverse-J Pattern," *Journal of Business*, October 2001, Vol. 74, No. 4, pp. 535-556.
- (6) Cyree, Ken B. and Drew B. Winters, "Analysis of Federal Funds Rate Changes and Variance Patterns," *Journal of Financial Research*, Vol. 24, No. 3, Fall 2001, 403-418.
- (5) Cyree, Ken B., James W. Wansley, and Thomas P. Boehm "Determinants of Bank Growth Choice," *Journal of Banking and Finance*, Vol. 24, No. 5, May 2000, 709-734.
- (4) Cyree, Ken B., "The Erosion of Glass-Steagall: Winners and Losers in the Banking Industry," *Journal of Economics and Business*, Vol. 52, No. 4, July/August 2000, 343-363.
- (3) Cyree, Ken B., James W. Wansley, and Harold A. Black, "Bank Growth Choices and Changes in Market Performance," *Financial Review*, Vol. 35, No. 1, February 2000, 49-66.
- (2) Cyree, Ken B., Dale Domian, David Louton, and Elizabeth Yobaccio, "Evidence of Psychological Barriers in the Conditional Moments of Major World Stock Indices," *Review of Financial Economics*, Vol. 8, No. 1, Fall 1999, 73-91. Abstracted in *CFA Digest*, Vol. 30, No. 2, Spring 2000.
- (1) Black, Harold A., M. Cary Collins, and Ken B. Cyree, "Do Black-Owned Banks Discriminate Against Black Borrowers?" *Journal of Financial Services Research*, Vol. 11, February/April 1997, 189-204.

## PRESENTATIONS AT PROFESSIONAL MEETINGS

"Forming Appropriate Peer Groups for Bank Research: A Cluster Analysis of Bank Financial Statements," Presented at the 2016 Southern Finance Association Meeting, Destin, FL.\*

"The Direct Costs of Bank Compliance around New Regulation," Presented at the 2015 Southern Finance Association Meeting, Captiva Island, FL.

"Federal Reserve Financial Crisis Programs and Bank Stock Returns," Presented at the 2013 Financial Management Association Meeting, Chicago, IL.

"The Opaqueness of Bank Mergers," Presented at the 2012 Financial Management Association Meeting, Atlanta, GA.\*

"Has Market Discipline Improved on Banks after the Dodd-Frank Act?," Presented at the 2012 Financial Management Association Meetings, Atlanta, GA.\*

## **PRESENTATIONS AT PROFESSIONAL MEETINGS (cont.)**

“Do We Have Better Market Discipline on Banks after The Dodd-Frank Act?,” Presented at the 2012 Southern Finance Association Meeting, Charleston, SC.

“The Opaqueness of Bank Mergers,” Presented at the 2012 Southern Finance Association Meeting, Charleston, SC.\*

“The Bankruptcy Effects on Future Small and Medium-Sized Firm Lending,” Presented at the 2011 Financial Management Association Meeting, New York, NY.\*

“The Relation between Market Discipline of Banks and Bond Market Transparency: Evidence from the Risk Sensitivity of Subordinated Notes and Debenture Yield Spreads,” Presented at the 2011 Southern Finance Association Meeting, Key West, FL.

“The Bankruptcy Effects on Future Small and Medium-Sized Firm Lending,” Presented at the 2010 Southern Finance Association Meeting, Asheville, NC.\*

“Is Bankruptcy Risk Systematic? A Look at the Short Selling Data,” Presented at the 2009 Southern Finance Assoc. Meeting, Captiva Island, FL.\*

“Should I Stay or Should I Go? Mutual Fund Managers who Stay (or Leave) to Manage Hedge Funds,” Presented at the 2009 Southern Finance Assoc. Meeting, Captiva Island, FL.\*

“The Determinants of Yield Spreads and the Market Discipline of Banks,” Presented at the 2009 Southern Finance Assoc. Meeting, Captiva Island, FL.\*

“Preparing the Next Generation of Bankers,” Panel Discussion, 2009 Southern Finance Assoc. Meeting, Captiva Island, FL.

“Is Bankruptcy Risk Systematic? A Look at the Short Selling Data,” Presented at the 2009 Financial Management Assoc. Meeting, Reno, NV.\*

“Should I Stay or Should I Go? Mutual Fund Managers who Stay (or Leave) to Manage Hedge Funds,” Presented at the 2009 Financial Management Assoc. Meeting, Reno, NV.\*

“Can Debt Markets Discipline Banks? Evidence from Bonds Trading Data,” Presented at the 2009 Financial Management Assoc. Meeting, Reno, NV.\*

“Are Yield Spreads on Bank-Issued Subordinated Notes and Debentures not Sensitive to Bank Risks?,” Presented at the 45<sup>th</sup> Conference on Bank Structure and Competition, 2009\*

## **PRESENTATIONS AT PROFESSIONAL MEETINGS (cont.)**

“Do Banks Protect Charter Value or Maximize the Deposit Insurance Put? Evidence from Derivatives Use,” Presented at the 2008 Southern Finance Association Meeting, Key West, FL.\*

“Market Monitoring of Banks: Do Short Sellers Monitor Banks?,” Presented at the 2008 Southern Finance Association Meeting, Key West, FL.\*

“Market Monitoring of Banks: Do Short Sellers Monitor Banks?,” Presented at the 2008 Financial Management Association Meeting, Grapevine TX.\*

“What do Bank Acquirers Value in Non-Public Bank Mergers and Acquisitions?,” Presented at the 2007 Southern Finance Association Meeting, Charleston, SC.

“The Determinants and Survival of Reverse Mergers versus IPOs,” Presented at the 2007 Financial Management Association Meeting, Orlando, FL.\*

“The Performance Effects of Large Bank Presence in Rural Markets,” Presented at the 2006 Southern Finance Association Meeting, Destin, FL.

“The Effects of Derivatives Use on Bank and Dealer Value and Risk,” Presented at the 2006 Financial Management Association Meeting, Salt Lake City, UT.\*

“Motivations for Bank Holding Companies to issue Trust Preferred Securities,” Presented at the 2006 Financial Management Association Meeting, Salt Lake City, UT.\*

“The Performance Effects of Large Bank Presence in Rural Markets,” Presented at the 2006 Financial Management Association Meeting, Salt Lake City, UT.\*

“E-Banks, A Real Threat to Traditional Banks? An Examination of E-bank Efficiency,” Presented at the 2005 Financial Management Association Meeting, Chicago, IL.

“Managerial Rationale for De Novo Entry in Banking Markets,” Presented at the 2005 Southern Finance Association Meeting, Key West, FL.

“E-Banks, A Real Threat to Traditional Banks? An Examination of E-bank Efficiency,” Presented at the 2005 Southern Finance Association Meeting, Key West, FL.

“Bank Hedging and Derivatives Use: The Impact on and Sources of Shareholder Value,” Presented at the 2005 Financial Management Association European Meeting, Sienna, Italy.\*

“Further Analysis of The Expectations Hypothesis using Very Short-Term Rates,” Presented at the 2005 Eastern Finance Association Meeting, Norfolk, VA

## **PRESENTATIONS AT PROFESSIONAL MEETINGS (cont.)**

“Subchapter-S Bank Growth, Risk, and Performance,” Presented at the 2004 Southern Finance Association Meeting, Naples, FL.

“Teaching Market Efficiency: An Experiential Approach Using the Wall St. Journal's Dartboard Portfolio,” Presented at the 2003 Financial Management Association Meeting, Denver, CO.\*

“Further Analysis of The Expectations Hypothesis using Very Short-Term Rates,” Presented at the 2003 Financial Management Association Meeting, Denver, CO.

“De novo Bank Growth Strategies and Performance,” Presented at the 2002 Financial Management Association Meeting, San Antonio, TX.

“Liquidity versus Size in Dealer Markets,” Presented at the 2002 Eastern Finance Association Meeting, Baltimore, MD.

“Liquidity versus Size in Dealer Markets,” Presented at the Federal Reserve Bank of Atlanta (invited), March 2002.

“Bank Lending to Native American Borrowers: Discrimination or a Case of the Missing Variables?” Presented at 2001 Southern Finance Association Meetings, Destin, FL.

“Around the World with Euro-dollar Rates: The Implications of an Intraday Pattern in a Market Without a Daily Close,” Presented at the 2001 Financial Management Association Meeting, Toronto, Canada.

“A Classic Application of GARCH-M: Empirical Tests of the Fed Funds Market,” Presented at 1999 Southern Finance Association Meetings, Key West, FL.

“An Intraday Examination of Federal Funds Market: Implication for the Theories of the Reverse-J Pattern,” Presented at the 1999 Financial Management Association Meeting, Orlando, FL.

“The Erosion of the Glass-Steagall Act: Winners and Losers in the Banking Industry,” Presented at the 1998 Eastern Finance Association Meeting, Williamsburg, VA.

“Merger Induced Parameter Changes, Permanency, and Wealth Effects for Acquiring Firms in the Banking Industry,” Presented at the 1998 Eastern Finance Association Meeting, Williamsburg, VA.

“Determinants of Bank Growth Choice,” Presented at the 1997 Financial Management Association Meeting, Honolulu, HI.

“The Information Effect of Bank Lending Announcements on Analysts' Earnings Forecasts,” Presented at 1997 Southern Finance Association Meetings, Baltimore, MD

## **PRESENTATIONS AT PROFESSIONAL MEETINGS (cont.)**

“Market Performance and Bank Growth Strategies,” Presented at the 1997 Eastern Finance Association Meetings, Panama City, FL.

“ARCH and GARCH Effects in Major World Stock Indices: Evidence of Psychological Barriers?,” Presented at the 1996 Financial Management Association Meeting, New Orleans, LA.

“Bank Growth Choices and Changes in Operating Performance,” Presented at the 1996 Financial Management Association Meeting, New Orleans, LA.

“The CRA Performance of Black Owned Banks: A Regulatory Perspective,” Presented at the 1995 Financial Management Association Annual Meeting, New York, NY.

“Do Black-Owned Banks Discriminate?,” Presented at the 1996 Federal Reserve Bank of Chicago Special Session on Discrimination.

“The Information In Merger Bids: A Direct Test Using Analysts’ Earnings Forecast Revisions,” Presented at the 1994 Southern Finance Assoc. Meeting, Charleston, SC.

\* = presented by co-author

## **SERVICE TO THE ACADEMIC PROFESSION**

Referee for the Journal of Banking and Finance, 2017

Referee for the Journal of Financial Research, 2017

Journal of Financial Research Associate Editor, 2011-Present

Program Committee, 2016 Southern Finance Association Meeting

Program Committee, 2015 Southern Finance Association Meeting

Program Committee, 2013 Southern Finance Association Meeting

Program Committee, 2012 Southern Finance Association Meeting

Program Committee, 2011 Southern Finance Association Meeting

Journal of Business Research Editorial Board, 2001-2013

Referee for the Journal of Financial and Quantitative Analysis, 2016

Referee for the Journal of Financial Research, 2016

Referee for the Journal of Financial Stability, 2016

Referee for the Journal of Financial Research, 2015

Referee for Financial Review, 2015

Referee for the Journal of Money, Credit, and Banking, 2015

Referee for the Journal of Banking and Finance, 2015

Referee for the Journal of Banking and Finance, 2014

Referee for the Journal of Financial Research, 2014

Referee for the Journal of Financial Stability, 2014

Referee for the Journal of Banking and Finance, 2013

Referee for the Journal of Financial Research, 2013

Referee for the Journal of Economics and Finance, 2013



## **SERVICE TO THE ACADEMIC PROFESSION (cont.)**

Session Chair at the 2015 SFA Meeting in Captiva Island, FL  
Discussant at the 2015 SFA meeting, Captiva Island, FL  
Discussant at the 2013 FMA meeting, Chicago, IL (two papers)  
Referee for the Journal of Banking and Finance (2 times), 2013  
Session Chair at the 2013 FMA meeting in Chicago, IL  
Session Chair at the 2013 SFA Meeting in Puerto Rico  
Session Chair (3 sessions) at the 2010 Southern Finance Assoc. Meeting, Asheville, NC  
Session Chair at the 2009 Southern Finance Assoc. Meeting, Captiva Island, FL  
Referee for Managerial Finance, 2012  
Referee for the Journal of Banking and Finance, 2012  
Referee for the Journal of Business Research, 2012  
Referee for the Journal of Banking and Finance, 2011  
Referee for the Journal of Banking and Finance, 2010  
Referee for the Journal of Business Research, 2010  
Referee for the Journal of Banking and Finance, 2009  
Referee for the Financial Review, 2009  
Referee for Global Finance Journal, 2009  
Referee for the Quarterly Review of Economics and Finance, 2009  
Referee for the Journal of Money, Credit, and Banking, 2009  
Referee for Journal of Business Research, 2009  
President, Southern Finance Association, 2007-2008.  
Vice President for the Program, Southern Finance Association Meetings, Charleston, SC  
Referee for the Journal of Economics and Business, 2008  
Referee for Journal of Business Research, 2008  
Discussant at the 2012 Financial Management Association Meetings, Atlanta, GA  
Discussant at the 2008 Southern Finance Association Meetings, Key West, FL  
Referee for Review of Quantitative Finance and Accounting, 2007  
Referee for Global Finance, 2007  
Discussant at the 2007 Southern Finance Association Meetings, Charleston, SC  
Discussant at the 2006 Southern Finance Association Meetings, Destin, FL  
Referee for the Journal of Business Research, 2007  
Nomination Committee, Eastern Finance Association, 2006  
Referee for the Journal of Business Research, 2006  
Referee for the Review of Financial Economics, 2006  
Referee for the Review of Quantitative Finance and Accounting, 2006  
Special Topics Track Chair, Southern Finance Association meeting, Key West, 2005  
Nomination Committee, Southern Finance Association, 2006  
Financial Management Association Meeting Program Committee, 2005  
Session Chair at the 2005 Eastern Finance Association Meeting, Norfolk, VA  
Discussant at the 2005 Eastern Finance Association Meeting, Norfolk, VA  
Discussant at the 2004 Southern Finance Association Meetings, Naples, FL  
Discussant at the 2004 Financial Management Assoc. Meeting, New Orleans, LA  
Session Chair at the 2004 Financial Management Assoc. Meeting, New Orleans, LA  
Referee for the Journal of Banking and Finance, 2005

## **SERVICE TO THE ACADEMIC PROFESSION (cont.)**

Referee for the Quarterly Review of Economics and Finance, 2005  
Referee for the Journal of Business Research, 2005 (2 times)  
Referee for the Journal of Business Research, 2004 (2 times)  
Referee for the Journal of Financial Research, 2004  
Referee for the Journal of Business, 2003  
Referee for the Journal of Banking and Finance, 2003  
Financial Institutions & Markets Track Chair, Southern Finance Assoc. Meeting, 2003  
Discussant at the 2003 Southern Finance Association Meetings, Charleston, SC  
Session Chair at the 2003 Southern Finance Association Meetings, Charleston, SC  
Referee for the Journal of Business Research, 2003 (2 times)  
Discussant at the 2002 Financial Management Association Meetings, San Antonio, TX  
Discussant at the 2002 Eastern Finance Association Meetings, Baltimore, MD.  
2002 Eastern Finance Assoc. Program Committee, Financial Institutions and Markets  
Session Chair at the 2001 Southern Finance Association Meetings, Destin, FL  
Discussant at the 2001 Southern Finance Association Meetings, Destin, FL  
2001 Southern Finance Assoc. Program Committee, Financial Institutions and Markets  
Referee for the Journal of Economics and Business, 2002  
Referee for the Journal of Business Research, 2002 (2 times)  
Referee for the Journal of Banking and Finance, 2002(2 times)  
Referee for the Journal of Economics and Finance, 2002  
Referee for the Journal of Business Research, 2001 (3 times)  
Referee for the Journal of Banking and Finance, 2001 (2 times)  
Referee for the Journal of Banking and Finance, 2000  
Referee for Financial Services Research, 2000  
Referee for the Thunderbird International Business Review, 1999  
Referee for the Journal of Banking and Finance, 1999  
1999 SFA Program Committee, Financial Institutions and Markets  
Referee for the Quarterly Journal of Business and Economics, 1997  
Referee for the Thunderbird International Business Review, 1998  
1997 FMA Program Committee, Financial Institutions and Markets  
Discussant at the 1999 Southern Finance Association Meetings, Key West, FL  
Discussant at the 1998 Eastern Finance Association Meeting, Panama City, FL  
Discussant at the 1997 Southern Finance Association Meetings, Baltimore, MD  
Discussant at the 1997 Financial Management Association Meeting, Honolulu, HI  
Discussant at the 1996 Financial Management Association Meeting, New Orleans, LA  
Discussant at the 1994 Southern Finance Association Meeting, Charleston, SC

## **SERVICE TO THE BANKING AND FINANCE INDUSTRY**

Director, Mississippi School of Banking, 2004-Present  
Instructor, LSU Graduate School of Banking, Baton Rouge, LA, 2002-Present  
Executive Council Member, Mississippi Young Bankers Association, 2004-Present  
Instructor, Mississippi School of Banking, Oxford, MS, 2000-Present  
Speaker, Mississippi Bankers Association Convention, Destin, FL, 2004-Present

## **SERVICE TO THE BANKING AND FINANCE INDUSTRY (cont.)**

Presenter, Mississippi Department of Banking and Consumer Finance CEO Conference, September 20, 2016.

Quoted, Bankrate.com, "Student checking accounts: How to find the best bank," April, 2016.

Quoted, American Banker, "Is Measuring the TBTF Subsidy a Distraction?" May 2, 2014.

Quoted, Clarion Ledger, "Miss. Economic Outlook Modest, Experts Say," Jan 4, 2014.

Quoted, Clarion Ledger, "Miss. Job Growth Slow but Steady," June 16, 2013.

Quoted, Clarion Ledger front page, "Prof.: Fall over 'cliff' unlikely," Dec. 28, 2012.

Quoted, Clarion Ledger, "Miss. Economy: Modest but Steady Growth Expected," Nov. 24, 2012.

Quoted, Mississippi Business Journal, "Mississippi Bankers Brace for Change as Basel III's New World Order Nears," Sept. 17, 2012.

Quoted, Clarion Ledger, "Regions Ditches Monthly Debit Card Fee," Nov. 1, 2011.

Quoted, Fox Business News Personal Finance, "Finding the Best Student Checking Account," Oct. 12, 2011.

Quoted, ABA Banking Journal, "Gauging the 'Fed Up' Factor," Sept. 23, 2011.

Guest, The Marshall Ramsey Show, Supertalk Mississippi, July 25, 2012.

Quoted, Clarion Ledger, "UM Biz, Accountancy Programs Among World's Best," June 7, 2012.

Quoted, Clarion Ledger, "Regions Ditches Monthly Debit Card Fee," Nov. 1, 2011.

Quoted, Mississippi Business Journal, "Fight Over Debit Card Swipe Fees Looks to Heat Up this Summer, May 15, 2011.

Quoted, Mobile Press-Register, "State of Banking: Consolidation in Industry Likely to Continue Along Gulf Coast," March 6, 2011.

Quoted, Northeast Mississippi Daily Journal, "Financial Institutions Ready for Opportunity," Feb. 25, 2011.

Quoted, Mississippi Business Journal, "Analysts: Financial Job Levels 'Even at Best,'" Jan. 23, 2011.

Quoted, Clarion Ledger, "Free Checking May Be on the Way Out," Dec. 5, 2010.

Quoted, Clarion Ledger, "State Banks, Credit Unions Rake in new TARP Funds, Oct. 19, 2010.

Quoted, Clarion Ledger, "Cadence Spurns Trustmark," Oct. 7, 2010.

Quoted, Legal News.com, "Banking Strategies Aim for Comfort, Convenience," Sept. 27, 2010.

Quoted, Clarion Ledger, "Miss. Banks Stressing Customer Care to Compete," Sept. 14, 2010.

Quoted, Mississippi Business Journal, "Cadence Cites Pressure in Failed Merger," Oct. 24, 2010.

Quoted, Mississippi Business Journal, "The Changing Role of Bankers," Sept. 12, 2010.

Quoted, Clarion Ledger, "Group Protests Branch's Closure," Dec. 12, 2009.

Quoted, Mississippi Business Journal, "Mississippi Banks Remain in Good Health," November 23, 2009

Guest, Mississippi Edition on Mississippi Public Broadcasting, Sept. 15, 2009

## **SERVICE TO THE BANKING AND FINANCE INDUSTRY (cont.)**

Quoted, Clarion Ledger, "Home Sales, Market Rebounding, Aug. 30, 2009.  
Quoted, Clarion Ledger, "Cost of Banking," July 15, 2009.  
Quoted, Clarion Ledger, "Missing Money," June 14, 2009.  
Quoted, Clarion Ledger, "Answers You can Bank On," Mar. 1, 2009.  
Panelist, "The Current Financial Crisis," Carroll University, Waukesha, WI, Feb 13, 2009  
Quoted, Clarion Ledger, "Banks Still Building Branches," Jan. 21, 2009.  
Quoted, Business Journal, "Mississippi Banking Industry in Good Shape," October 2008  
Speaker, NPR Marketplace Radio, October 20, 2008  
Dave Foster Show on Floor Radio Interview on the financial crisis, Oct. 7-9, 2008.  
Clarion Ledger Article, "Ole Miss Prof.: Signs of Trouble for Miss. Banks," Oct. 1, 2008.  
Testimony to Mississippi State Legislature Banking Committee, Sept. 30, 2008.  
Mississippi Public Broadcasting "Mississippi Edition" Interview, Sept. 29, 2008  
Clarion Ledger Article, "Insurance fears allayed," Sept. 17, 2008.  
Tupelo Daily Journal Article, "Banks in state report stability," Sept. 16, 2008.  
Clarion Ledger Article, "Legislation may ease mortgage problems," July 24, 2008.  
Mississippi Business Journal, "Refinancing run not yet seen, sources report," Feb 18, 2008.  
Mississippi Business Journal, "Despite Significant Savings, Few Takers on 15-Year Mortgages," Feb 18, 2008.  
Quoted in Reuters, "Thrift Definition Could Help Countrywide Deal, Jan. 15, 2008.  
Speaker, Center for Policy Research and Planning 14<sup>th</sup> Annual Economic Outlook Conference, Jackson MS, 2007.  
Quoted in Mississippi Business Journal, Healthy Job Market for Recent Banking and Finance Grads," May 21, 2007  
Speaker, Mississippi Bankers Association Convention, Destin, FL, 2006.  
Coordinator and Speaker, Banking and Finance Symposium, Univ. of Mississippi, 2006  
Director, Banking and Finance Career Day, University of Mississippi, 2006  
Speaker, Mississippi Bankers Association Convention, Destin, FL, 2005.  
Coordinator and Speaker, Banking and Finance Symposium, Univ. of Mississippi, 2005  
Director, Banking and Finance Career Day, University of Mississippi, 2005  
Speaker, Banking and Finance Council, University of Mississippi, 2004.  
Speaker, Texas Tech/Texas A&M Agricultural Lending School, 2003.  
Guest, ViewPoint with Bill Lowell, PBS Television, Lubbock, TX, 2003 (3 times).  
Co-Director, Bank Dynamics Simulation, Texas Tech University Community Banking School, August 2003.  
Speaker, Conference of State Bank Supervisors Forum, Norfolk, VA, June 2003.  
Faculty Representative to Mississippi Bankers Assoc. Conference, March 2001  
Faculty Representative to Mississippi Bankers Assoc. Conference, Biloxi, March 2000

## **SERVICE TO THE UNIVERSITY**

Dean, January 2009-Present  
Member, University of Mississippi Provost Search Committee, 2017  
Member, Council of Academic Administrators Committee, 2008-Present

## **SERVICE TO THE UNIVERSITY (cont.)**

Member, University of Mississippi Year Strategic Planning Committee, 2010-Present  
Interim Dean, January 2008-January 2009  
College DECA Advisor, 2012-present  
Honors College Council Member, 2008-2010  
Beta Upsilon Chi Faculty Advisor, 2007-Present  
Member, Chancellor's Inaugural Steering Committee, 2016  
Banking and Finance Career Day Coordinator, University of Mississippi, 2004-Present  
Quoted in the Mississippi Business Journal, "Ken Cyree readies Gillespie Business Plan Competition," March 1, 2013.  
Member, Dean of Graduate School Search Committee, 2011  
Member, Chancellor's Joint Task Force for Economic Development, 2009-2011  
Member, Plus/Minus Grading Implementation Task Force - 2009-2010  
Member, Budget Sub-Committee, Chancellor Jones' Inauguration - 2009-2010  
Member, Search Committee for Executive Director of Brand Marketing and Communications  
Member, Vice Chancellor for Development Search Committee  
Member, Distance Education Task Force, 2010  
Dissertation Committee Member, Paul Spurlin, 2010  
Financier's Club Advisor, 2004- 2009  
Dissertation Chair, Philip Tew, 2009  
Dissertation Committee Member, Kevin Broom, 2009  
Honors Thesis Advisor, Courtney Cleveland, 2016  
Honors Thesis Reader, Ryan Viner, 2011  
Honors Thesis Advisor, Rob Gathings, 2010  
Honors Thesis Advisor, Shakitha Harden, 2009  
Honors Thesis Reader, Charles B. Clark, 2009  
Honors Thesis Reader, Jaime Weaver, 2009  
Honors Thesis Reader, John Cantalin Wahl, 2009  
Honors Thesis Reader, Whitman Scott Dowlen, 2009  
Public lecture for debate-related event, "Subprime mortgage lending: the effect on housing, the U.S., and Mississippi, Sept. 10, 2008.  
Honors Thesis Advisor, Joshua D. Kipp, 2008  
Honors Thesis Reader, Benton York, 2008  
Honors Thesis Reader, Kathryn Ruleman, 2008  
Honors Thesis Reader, Wei Wei, 2008  
Honors Thesis Reader, Celeste McKeon, 2008  
Dissertation Chair, Bhanu Balasubramnian, 2007  
NCAA Committee member on Academic Integrity, 2007-2008  
AKANomics Week Speaker, University of Mississippi, February 2007  
Dissertation Committee Member, Michael K. McShane, 2006  
Dissertation Committee Member, Andriy V. Shkilko, 2006  
Dissertation Committee Member, Van T. Nguyen, 2005  
Dissertation Committee Member, Frederick Adjei, 2005  
Texas Tech Student-Employer Relations Committee Member, 2003

## **SERVICE TO THE UNIVERSITY (cont.)**

Faculty Advisor, Kappa Upsilon Chi, 2003-2004  
Texas Tech Masters Curriculum Committee, 2002-2004  
Texas Tech Internship Committee, 2002-2004  
Texas Tech Faculty Support Services Committee, 2002-2004  
Associate Director of Research, USM Financial Services Center, 2001-2002  
USM Student Scholarship Committee Chair, 2001-2002  
USM Finance Award Coordinator, 2000-2002  
USM College of Business Web Presence Council Member, 2000-2002  
Freshman Year Experience Facilitator, August 19, 2001  
Honors Thesis Advisor, Amelia Diane Robinson, 2001  
USM Honors College Committee Member, Fall 2001-2002  
USM Graduate Curriculum Committee member, Fall 2000  
USM Undergraduate Curriculum Committee member, 1999-2002  
Bryant College Committee of Scholastic Standing member, 1998-1999  
Faculty-Athletics Advisory Committee, 1998-1999  
InterVarsity Christian Fellowship Faculty Advisor, 1997-1999  
SAS and UNIX System Administration, 1997-1999  
Participant in Open House "Meet the Faculty" Program 1996, 1997, 1998  
Finance Club Faculty Advisor, 1997-1999  
Member on Faculty Advising Task Force, 1997