



## Maryland Banking School Faculty

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## Staff

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## About the Faculty . . .



### **Scott M. Alexander**

Leadership and martial arts expert Scott Alexander is an entrepreneur, leader, coach, and teacher who works with individuals and organizations to improve their impact. Scott is adept at meeting people (and organizations) where they are and pushing them to the next level of performance. With a master's degree in psychology from Boston College, he honed his skills as a leader working in both large and small organizations in C-level positions for over 20 years. A 5th Degree Black Belt and the author of *Lead Like a Black Belt*™, Scott's insights as an accomplished master martial artist and instructor casts Leadership in a new light. The result is that people can take concrete, tactical and yes, philosophical steps to become better leaders in their workplaces, communities, and families. Scott draws on his experiences in business and martial arts to challenge people and organizations to be principle-driven in order to be more successful. Mr. Alexander will

be teaching Leading Change and The Leadership Challenge.



### **R. Andrew Bauer, Ph.D.**

R. Andrew Bauer (Andy) is vice president and regional executive for the Baltimore branch of the Federal Reserve Bank of Richmond. Bauer serves as the lead external facing officer for the Richmond Fed in Maryland, the Greater Washington metropolitan area, and West Virginia. In this role, he provides support to the Bank's monetary policy responsibilities and leads the execution of Bank's external engagement strategy. Through interactions with business, financial, academic, community, and state and local government contacts, Bauer gathers economic intelligence to inform the Bank's assessment of the economy and its monetary policy deliberations. He also works with community leaders and partners with regional organizations to share research perspectives in areas of expertise related to the Bank's mission, including advancing the Bank's community development goal of promoting investment in low- and moderate-income communities.

Bauer engages with the public in order to build a common understanding of the Federal Reserve's mission and gain regional input into the Federal Reserve's policy development processes. He also regularly speaks about national and regional economic conditions and Federal Reserve policy to business, professional and trade associations, community groups, and the media. Prior to becoming regional executive, Bauer worked as a senior regional economist at the Richmond Fed. In that capacity, he was responsible for monitoring and analyzing macroeconomic and regional economic conditions and spoke regularly about the economy and monetary policy. Before joining the Richmond Fed in 2006, he worked as an economic analyst in the macroeconomic policy group in the Research Department at the Federal Reserve Bank of Atlanta. Bauer serves on the board of the Maryland Council of Economic Education, is an instructor at the Maryland Banking Association's Banking School and is a former affiliate assistant professor at Loyola University. Bauer earned his doctorate in economics from Emory University in 2007 and a bachelor's degree from American University in 1994. Dr. Bauer will be teaching Financial Institutions and the Economy I and II.



### **John Carlson**

John Carlson serves as the vice president of cybersecurity regulation and resilience at the American Bankers Association (ABA). Prior to joining the ABA, Carlson served in a variety of leadership roles in cybersecurity, operational risk, regulatory compliance, public affairs, strategic planning, and management at several private sector companies and associations and US Government agencies. Private sector roles include Amazon Web Services (global financial services industry lead for security assurance), Financial Services Information Sharing and Analysis Center (chief of staff), BITS/Financial Services Roundtable (executive vice president), and Morgan Stanley (managing director of operational risk). Public sector roles

include Office of the Comptroller of the Currency (director of bank technology), U.S. Office of Management and Budget (budget analyst), and Federal Reserve Bank of Boston (senior analyst). Carlson received a Masters of Public Policy from the Kennedy School of Government at Harvard University and a BA from the University of Maryland. Mr. Carlson will be co-teaching Bank Operations & Cybersecurity.



### **Tanya Dorsey**

Tanya Dorsey is a Senior Vice President, Retail Regional Sales Manager with M&T Bank. She graduated from Maryland Banking School in 2020 as was president of her class. Ms. Dorsey also serves on the board of trustees for the Maryland Bankers Association's Maryland Banking School. Ms. Dorsey will be co-teaching Financial Education.



### **James Hitchcock**

Jim Hitchcock is the Vice President for Fraud Mitigation at ABA and serves as the association's primary expert on fraud mitigation activities and programs. In this role, he identifies and tracks key fraud topics and trends, runs banker committees focused on fraud, identifies potential commercial and government partners to help develop fraud mitigation capabilities, develops fraud prevention strategies, and finds opportunities to develop capabilities and partnerships that provide products and services to banks. Prior to joining ABA during June 2021, Jim was a Director in the Capital One Anti-Money Laundering Department serving in a Fraud Advisory role. Jim began his banking journey during February 2016 after finishing a career in Federal law enforcement with the Department of Defense Inspector General (Investigations) and U.S. Secret Service. Jim's role within the US Department of Defense included the investigation and prosecutions related to international bribery, money laundering schemes and export violations related to the Foreign Corrupt Practices Act. During his tenure with the US Secret Service Jim served as a subject matter expert investigating financial, identity and computer related crimes. Beyond investigations, Jim worked in policy management, led teams of investigators, as well as developed and implemented investigative best practices and policy consistent with US Attorney General guidelines and regulatory law. Mr. Hitchcock will be co-teaching Bank Operations & Cybersecurity.



### **Drew Jabin**

Drew Jabin is MBA's Director of Government and Industry Relations. She is responsible for directing and managing the Association's federal, state, and local advocacy and regulatory initiatives. Longtime members may already know Drew, as she worked with the Association as the Senior Government Relations and Communications Director from 2017-2019. Most recently, Drew was a Policy Associate with the Maryland Association of Counties. Ms. Jabin will be co-teaching Advocacy & Leadership.



### **Jon Keagle**

Jon Keagle is First Vice President and Manager of Community Financial Institutions for FHLBank Atlanta. In his role, Keagle directs FHLBank Atlanta's relationship management efforts with nearly 800 community-based financial institutions across the Bank's district. Prior to joining FHLBank Atlanta in 2012, Keagle was a senior account manager for national accounts with Fannie Mae, where he served in various customer relationship management roles since 1997. Keagle began his career at NCNB National Bank of South Carolina and later worked in small business consulting. He earned his Bachelor of Science in financial management from Clemson University, and a Master of Business Administration specializing in corporate finance and marketing from The University of Georgia's Terry College of Business. Mr. Keagle will be co-teaching Relationship Sales.



### **Steve Kenneally**

Steve Kenneally works at ABA on issues related to a range of payment systems including check, ACH, card, wires, as well as coins and paper money. He spends an increasing amount of time focused on emerging payment technologies such as mobile payments, virtual currencies, and blockchain technology, with an eye towards making them faster, safer and frictionless in the future. He is the staff liaison to two standing member committees focused on payments issues in addition to ABA's Emerging Payments Advisory Group. He served as Chair of the International Banking Federation Payments Working Group and he is an elected member of the board of the Faster Payments Council and serves on Nacha's Payments Innovation Alliance Consumer Payments Advisory Committee. Prior to joining the ABA in 2005, he served at the United States Department of the Treasury where he managed the private network of banks collecting non-tax payments on behalf of the federal government and drafted regulations and guidance on cash management issues. Steve earned an MBA from The George Washington University and a BS in Finance from Boston College. He is also is an Accredited ACH Professional (AAP). Mr. Kenneally will be co-teaching Bank Operations & Cybersecurity.



### **Kent Kirby**

Kent Kirby is a Director – Advisory Services for Abrigo. Abrigo provides a suite of software and advisory services to over 2,400 financial institutions in the US. In this role, Kirby provides deep industry knowledge and perspective to business/organization development, product development, best practices consultation and thought leadership. Kirby retired in 2020 after an almost 40-year career in banking, encompassing lending, credit review, credit administration, back-room operations, portfolio analytics and management and credit policy. His last assignment was Senior Credit Policy Officer for a mid-size bank in the Plains. Mr. Kirby will be teaching Credit Decisions & Management.



### **Thomas W. Lofland**

Mr. Lofland is the Director of Economic and Development for the Town of North East. He is retired from Cecil College where he served as the Director of Workforce Development for Cecil College in Elkton Maryland. Mr. Lofland's responsibilities included working with corporations, businesses, and municipalities in the area of training employees and management in a variety of areas and topics. Previously Mr. Lofland held the position of Director of Economic Development for the City of Havre de Grace in Havre de Grace Maryland. Mr. Lofland retired from PNC Bank where he served as a Senior Vice President responsible for business development for PNC Bank in Maryland's Northeast Region. Prior to the PNC Merger Mr. Lofland served as a Senior Vice President for Mercantile County Bank responsible for Branch Administration and Lending for the Maryland's Northeast Region. Mr. Lofland has over 35 years of banking and lending experience. Mr. Lofland also served as President and Chief Executive Officer of the Peoples Bank of Elkton / Fulton

Financial in Elkton Maryland. Mr. Lofland is a graduate of Goldey Beacom College, Towson State University, and the Darden School of Business at the University of Virginia, Maryland Banking School, and The Graduate School of Banking at Louisiana State University. Mr. Lofland is a past President of the Elkton and Havre de Grace Rotary Clubs, a past Director of the Cecil County Local Management Board for the Department of Social Services, a past Director of Union Hospital of Cecil County, a past member of the Audit Committee, Human Resources Committee and past Chairman of the Quality Care Committee for Union Hospital of Cecil County, a past Chairman of the RAD Loan Committee for the City of Havre de Grace, a past President of the Elkton Chamber Commerce, a past Vice President and Board Member of the Havre de Grace Chamber of Commerce, a past Board Member of the Maryland and Economic Development Commission for the State of Maryland, a past Board Member of Business Education Partnership Advisory Council for the Cecil County Board of Education and a past Instructor and past Director of the Foundation Board for Cecil College in Cecil County Maryland. Mr. Lofland will be teaching Bank Credit and will be the instructor/advisor for the Capstone Projects.



### **Ramon Looby**

Ramon Looby joined the Maryland Bankers Association in January 2021 as President and CEO of the only professional association representing commercial banks and thrifts in Maryland. Founded in 1896, the mission of the Maryland Bankers Association is to promote the strength and success of Maryland banks and bankers. He has been recognized as a leading government relations strategist with extensive experience navigating complex policy issues among diverse stakeholders across the United States. Previous to his appointment as the MBA's President & CEO, Mr. Looby served as Senior Vice President and Public Policy Lead at the Bank of America Corporation. There he was responsible for directing the company's public policy strategy and implementing it on a regional basis, serving as a trusted advisor to senior leaders and market executives while directing the firm's relationship with federal, state and local officials. Previously, Looby spent

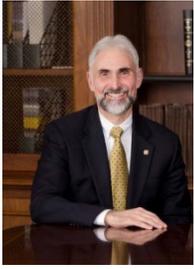
several years managing a broad portfolio of policy issues for the Consumer Data Industry Association, testifying regularly before legislative and regulatory officials while developing a variety of strategic campaigns on behalf of industry interests. Looby also served as Secretariat General for the World Consumer Credit Reporting Conference, where he held leadership responsibility for planning, budgeting and executing the bi-annual multi-million dollar international event. Earlier, as Special Advisor to the United States Chamber of Commerce, he primarily dealt with international affairs and trade policy with a focus on the Middle East and North Africa. A lifelong proponent of public service, Looby began his career as a Public Information & Education Officer with the Fort Myers Beach Fire Department.

Until his appointment as MBA's President & CEO, Mr. Looby held the position of Vice Chairman of the Maryland Bankers Association, while simultaneously sitting on the boards and councils of several economic development and educational nonprofit organizations, including the University of Florida Alumni Association, National Safe Place Network, Food on The Stove, and the Congressional Black Caucus Foundation. Looby is a recognized thought leader and sought-after public speaker. He has delivered keynote addresses to a wide range of notable organizations, including the Association of Consumer Credit Information Suppliers, Equifax, American Bankers Association, South Carolina Bar Association, American Financial Services Association, National Urban League, National Black Caucus of State Legislators, University of Florida and the Washington Post. Looby completed his undergraduate and graduate studies at the University of Florida. In 2016, he was honored with the University's Association of Black Alumni's "40 under 40" award for his professional and civic achievements. In 2018, he received the Corporate Image and Achievement Award from the National Black Caucus of State Legislators.



### **Brian Lynch**

Brian Lynch joined UM BWMC as Vice President of Human resources leader responsible for helping the organization achieve its strategic and operational objectives. He provides leadership and serves as an internal consultant to executive and line management and is responsible for human resources operations and employee occupational health services. Prior to this, Brian served as the Director of Human Resources for Bon Secours Health System, Inc. where he served as the human resources leader at the Health System Office (HSO) in Marriottsville, Maryland, as well as Baltimore Health System in Baltimore, Maryland. Brian has over 20 years of progressive human resources experience in employee and labor relations, leadership development, staffing, talent management, compensation, compliance, benefits and organizational development. Mr. Lynch will be teaching Workforce Talent Management.



### **Philip Mantua**

Phil Mantua is Executive Vice President & Chief Financial Officer for Sandy Spring Bank, a \$13.0 billion community bank located in Olney, Md. Prior to becoming CFO in 2004, Phil served as Senior Vice President, Director of Managerial Accounting with responsibility for Asset/Liability Management, Profitability & Performance Measurement, and Financial Planning. Phil joined the bank in May 1999 after spending 15 years with Olson Research Associates, a consulting and education firm located in Columbia, Md. At Olson, Phil developed financial planning systems, strategic plans, and asset/liability management policies for financial institutions. Phil also provided Board and Executive Management level education and consulting services to a wide variety of financial institutions. Phil is a frequent speaker at various industry-based conferences, seminars and workshops on topics such as interest rate risk, financial performance analysis, and overall risk management. In April 2007, Phil was chosen by Smart CEO magazine as one of the top ten "Smart CFO's" in the Washington area. Phil is a faculty member of ABA's Stonier Graduate School of Banking and the Maryland Banking School. Phil formerly served as a faculty member of ABA's School of Bank Marketing, CFT Branch Management School, BAI Graduate Schools of Banking, The Harry Blythe School of Banking, the Mississippi School of Banking, and the Midwest School for Community Bankers. Phil is a board member for Our Lady of Good Counsel High School and Sunflower Bakery, a non-for-profit organization in Maryland. He is also a former board member for Association for Management in Financial Services (AMlfs). Phil is a CPA and earned his accounting degree from Benjamin Franklin University in Washington, DC. Mr. Mantua will be teaching Accounting Principles, Financial Tools Analysis, A/L Management, and will be leading the BankExec simulation.



### **Jeff Marsico**

Jeff has been with The Kafafian Group since its inception and is a founding shareholder. He oversees and works in all lines of business and areas of expertise, with a focus on strategy, profitability, and financial advisory. He began his banking career in 1985 and his experience includes: financial institution mergers and acquisitions, consulting and capital formation with Tucker Anthony Sutro Capital Markets (now RBC Capital Markets); retail branch management and merger integration with First Maryland Bancorp (now M&T Bank Corporation); IT and trust operations with Northeastern Bank of Pennsylvania (now PNC Financial Services Group, Inc.). At The Kafafian Group, he has analyzed and facilitated hundreds of strategy development engagements for community financial institutions, resulting in documented strategic plans to guide client employees and improve performance. He has negotiated, analyzed and advised boards of directors regarding whole bank, branch and fee-based lines of business acquisitions resulting in more than four-dozen successful transactions with over \$2 billion in value. Jeff received his B.A. from the University of Hawaii and his M.B.A. from Lebanon Valley College. Professional education includes the AMlfs Institute, NASD Series 6 and 7, and the U.S. Navy systems administrator designation from the University of West Florida. He is the author of *Squared Away-How Can Bankers Succeed as Economic First Responders*. He also serves on the faculty of various state associations' executive development programs. He is a frequent speaker and commentator at industry events, and is a recognized community financial institution blogger. Jeff interrupted his banking career and served seven years as a Military Intelligence Analyst in the United States Navy, earning three Navy Achievement Medals, the Kuwait Liberation Medal, the Southwest Asia Service Medal, the Combat Action Ribbon, Sea Service Ribbon, and other various commendations. He was a leader in starting the girls' lacrosse program in his community, and is a certified U.S. lacrosse coach. Mr. Marsico will be teaching Bank Financial Principles Emerging Trends and Bank Strategic Management.



### **Lisa A. Monthley**

Lisa A. Monthley has worked in the banking industry for 35 years. She currently holds the position of Senior Vice President/Regional Sales Manager for NWSB Bank, a Division of ACNB Bank. Mrs. Monthley is responsible for managing sales and the retail banking operations for NWSB Bank's six offices in Carroll County, MD. Active in the local community, she serves as a member of the board of trustees and executive committee for Carroll County Food Sunday, Co-Chair of Carroll Hospital Foundations Pink Fling raising awareness and funding for local breast cancer treatment, research and on-going patient support. Mrs. Monthley also serves on the board of trustees for the Maryland Bankers Association's Maryland Banking School. Ms. Monthley will be co-teaching Financial Education.



### **Michelle Paulnock**

Michelle Paulnock serves as the Senior Vice President & Information Systems Manager of ACNB Bank. In this role, Michelle oversees the Application and Record Systems, Deposit Services, Electronic Services, Document and Item Processing, Project Management and Technology Services teams. She is responsible for managing the Bank's technology and operations support services; developing, implementing and achieving annual goals and objectives as established by the Bank's technology and strategic plans. During the past 45 years in the financial services industry, Michelle has worked for 4 different financial institutions and has served in a variety of roles including executive manager of operations and technology, project manager, implementation manager, solutions support manager, and loan operations manager. Michelle serves on several vendor client advisory boards and volunteers for numerous community events. She has served as chair or a board member of the Chambersburg Chamber Foundation, Lancaster American Heart Association, Hugh O-Brian Youth Foundation, Financial Women International and Lancaster Arthritis Foundation. Michelle resides in Fayetteville, Pennsylvania with her husband, David. Ms. Paulnock will be teaching Project Management.



**Evan Richards**

Evan Richards serves as the Manager of Government Affairs for the Maryland Bankers Association. Evan joined the MBA in January 2022 after serving as a Legislative Aide to Senator Kathy Klausmeier (D-Baltimore County) since 2015. Evan graduated from Towson University with a combined degree in Political Science and Economics. Mr. Richards will be co-teaching Advocacy & Leadership.



**Mike Riddle**

Mike Riddle is a Senior Manager in the Community & Regional Supervision Group at the Federal Reserve Bank of Richmond. He is a commissioned examiner who has held a number of leadership roles at the Richmond Fed, including in community bank and bank holding company supervision, supervisory studies, banking surveillance and risk analysis, and large bank quantitative support. He has also been heavily involved through the years in Federal Reserve System examiner training— as both a curriculum developer and an instructor. Mike holds an undergraduate degree from Lynchburg College and an M.B.A. from George Mason University. He is also a graduate of the South Carolina Bankers School. Mr. Riddle will be co-teaching CAMEL Rating.



**Patrick Rutledge**

Patrick Rutledge is Assistant Vice President and Public Finance Relationship Manager for FHLBank Atlanta's district. Prior to joining the Bank, Rutledge spent more than 10 years in commercial, governmental, and nonprofit banking with community, regional, and national banks. Most recently he served as Vice President at State Bank & Trust in Atlanta where he lead the bank's effort in governmental banking in addition to working with commercial and nonprofit clients. He has a wealth of experience in bond transactions and public finance including both taxable and tax-exempt work with publicly marketed transactions and private placements. He earned his Bachelor of Business Administration in finance from the University of Georgia, completed the Graduate School of Banking at Louisiana State University, and holds the Certified Treasury Designation from the Association of Finance Professionals. Rutledge also serves on the board of directors for the Council of Development Finance Agencies – a national not for profit association of development finance professionals. Mr. Rutledge will be co-teaching Relationship Sales.



**Jason C. Schemmel**

Jason Schemmel is Assistant Vice President in the Supervision, Regulation and Credit department with responsibility for inspections of certain bank and savings and loan holding companies. He has worked in banking supervision since joining the Richmond Fed in 2005. Schemmel earned a bachelor's degree in economics from The College of William & Mary. Mr. Schemmel will be co-teaching CAMEL Rating.