

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.



Steven Bareford

Steve Bareford is an Assistant Vice President in Supervision, Regulation and Credit (SRC) at the Baltimore branch of the Federal Reserve Bank of Richmond. Steve has specific responsibility for a portfolio of community banks and bank holding companies and the examination support function for the Community & Regional Safety and Soundness area. Steve is also a member of the planning committee for the Federal Reserve System's annual community examiner Forum. He joined the Reserve Bank in May of 1986 as a junior assistant examiner and was commissioned as an examiner in 1990. Steve has served in a number of roles during his career in SRC, dealing with financial institutions of various sizes and complexities.

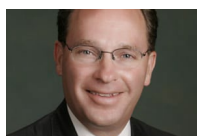
Steve graduated from James Madison University in 1986, the MBA Maryland Bankers School in 1991 and the Stonier Graduate School of Banking in 1996. Mr. Bareford will be co-teaching CAMEL Rating.



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.



Don Buckless

Don Buckless is an Executive Vice President, Chief Lending Officer at Old Point National Bank. Mr. Buckless will be teaching Credit Decisions & Management.



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.

**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.

**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.



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 (AMIFs). 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

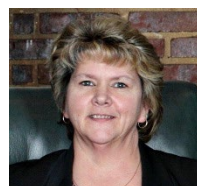
client employees and improve performance. He has negotiated, analyzed and advised boards of directors regarding whole bank, branch and fee-based lines of business acquisitions resulting in more than four-dozen successful transactions with over \$2 billion in value. Jeff received his B.A. from the University of Hawaii and his M.B.A. from Lebanon Valley College. Professional education includes the AMIFs 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.



Sandi Maxey

Sandi joined Sandy Spring Bank in 1999 and retired from her position as SVP and Director of Succession Planning and Talent Development in 2024. She has been in banking for over 30 years with more than 25 years in learning and development. Her areas of expertise include leadership development, coaching, career development, and succession planning. Sandi holds an MBA from Frostburg State University and is a graduate of the ABA Stonier Graduate School of Banking. Sandi has had many articles and case studies published, has been consulted for multiple research studies and learning industry periodicals and is a contributing author to the ATD published book, "Leading the Learning Function." She holds professional certifications and certificates in the Myers Briggs, Bridges Transitions Leadership, Crucial Conversations, the Center for Creative Leadership 360 Feedback assessments, and Emotional Intelligence 2.0. Sandi Maxey will be teaching Workforce Talent 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 ongoing 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.



Evan Richards

Evan Richards serves as the Interim Head of Government Community Relations 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 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.

**Joanne L. Smikle, PhD**

Joanne L. Smikle, PhD is a nationally recognized consultant, author, and speaker. She brings keen analytical abilities and agile thinking to her clients. Joanne's in-depth knowledge of human capital utilization enables her to strategize for organizational effectiveness. She brings the ability to critically consider complex, multifaceted systems. Joanne is comfortable raising the difficult questions, sharing her insights, and providing guidance that promotes progress. Her sustained success as an entrepreneur gives her the ability to deeply understand questions of viable innovation, scale, and emerging strategy.

**Patrick Smith**

Patrick Smith is the Senior Vice President of Fraud Operations Management Operations for the American Bankers Association. In his role Patrick represents financial institutions' interests in fraud prevention and detection controls. Patrick's career has spanned a broad spectrum of financial institutions, including PNC, Barclays, City National Bank, SECU, Bellco CU and Bethpage CU. In these roles Patrick had the responsibility to manage, develop and test the institution's fraud response. In addition to this experience and prior to his career with financial institutions, Patrick served as a Special Agent with the Federal Bureau of Investigation specializing in financial and cyber-crimes. Patrick has his Juris Doctorate from the University of Louisville, Louis D. Brandeis School of Law. He has practiced as an attorney specializing in employment and labor law. Mr. Smith will be co-teaching Bank Operations & Cybersecurity.