

AUSTIN ELSEY

CREDIT RISK EXPERT

PROFILE

With a start in the banking career as a student in college, I quickly fell in love with the impact community institutions can have on small businesses, customers, and the geographic area they support. Along with my MBA and completion of the Graduate School of Banking, I have also served integral roles within the bank including underwriting, risk management, accounting, asset-liability management, loan production and executive management. In addition, with my experience on the regulatory side working with the FDIC, I understand what the expectation is from their perspective. All this experience has allowed me to be an executive leader in both strategy and community support.

CONTACT

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TECHNICAL SKILLS

- Executive management
- Data Analysis/Query Expertise/SQL
- GAAP Accounting Compliance
- Policy and Procedure Development
- Risk Management
- Model Building/Development
- Board of Directors Reporting/Presenting

KEY ACCOMPLISHMENTS

- Recruited investors to raise bank capital
- Uncovered details of a kiting scheme
- Helped resolve a regulatory consent order
- Setup an entire credit department
- Developed regression-based CECL model
- Underwrote 900MM public transit project
- Serving as the Alumni Council for GSB
- Serving as an expert witness for banking

EDUCATION

Doctorate in Business Administration – Data Analysis

Grand Canyon University, Phoenix, AZ
Anticipated graduation – June 2026

Graduate School of Banking

University of Wisconsin-Madison, Madison, WI

Masters of Business Administration

University of Florida, Warrington College of Business Administration, Gainesville, FL
GPA 3.35

Bachelor of Science Business Administration, Finance

Missouri Southern State University, Joplin, MO

Dean's List, Honor's Program, GPA 3.6

Memberships: MSSU Honor Society (Epsilon Mu Sigma), National College Honor Society (Alpha Chi), National Freshman Honor Society (Phi Eta Sigma), Investment Club (Vice President)

CERTIFICATIONS

Certified Management Accountant

Institute of Management Accountants

Curriculum: Internal Controls, Financial Analysis, Decision Analysis, Risk Management, and Ethics

- IMA Data Analytics & Visualization Fundamentals Certificate

Certified Fraud Examiner

Association of Certified Fraud Examiners

Curriculum: Fraud Law, Fraud Detection and Deterrence, Investigation, Finance and Accounting Schemes

Credit Risk Certification

Institute of Management Accountants

Curriculum: Assessment of Financial Strength, Cash Flow Analysis, Collateral Analysis, Loan Structure and Grading

Master Analyst in Financial Forensics

National Association of Certified Valuators and Analysts

Curriculum: Calculating Damages, Financial Investigative and Forensic Accounting Techniques, Communications Skills for a legal environment, Strategies for Forensic Analysis

Certified in Strategic and Competitive Analysis

Risk Management Association

Curriculum: Strategic Analysis, Creating Competitive Advantages, Strategy Implementation, and Performance Evaluation

Certified Divorce Financial Analyst

Institute of Divorce Financial Analyst

Curriculum: Understanding the short-term and long-term effects of dividing property, analyzing pensions and retirement plans, determining if the client can afford the marital home, recognizing the tax consequences of different settlement proposals, collect financial and expense data, help clients identify their future financial goals, develop a budget, set retirement objectives.

PROFESSIONAL EXPERIENCE

Metropolitan State University – Denver, CO

August 2023 – Present

Lecturer, Finance and Business Administration

- Instructed business students at the undergraduate level for Introduction to Banking, Introduction to Business, Risk Analysis in Financial Services, Management of Banking Operations, and Managerial Finance
- Designed class for Risk Analysis in Financial Services and Management of Banking Operations
- Used Canvas and Cengage learning platforms
- Received the Workforce Champion Award from Career 2 Classroom Hub

Grand Canyon University - Phoenix, AZ

April 2018 – Present

Adjunct Professor, Finance and Accounting

- Instructed business students at the graduate level for Finance Principles and Managerial Finance (*typical class size of 20 students*)
- Instructed business students at the undergraduate level for Fundamentals of Finance, Intermediate Finance, Financial Statement Analysis and Intermediate Managerial Accounting (*typical class size of 20 students*)
- Applied real world examples to the material being presented with emphasis on ethics, commercial banking, and cash flow management
- Instructed in both traditional on-campus, hybrid via Zoom, and online formats
- Used in-house created LMS and Cengage and McGraw-Hill learning platforms
- Awarded adjunct professor of the quarter by the Colangelo College of Business

True North Bank Consulting, LLC - Phoenix, AZ (President)

May 2018 – Current

Strategic Consulting for Banking

- Areas of expertise: CECL, Credit Risk, Loan Review, Loan Pricing, Talent Management, Acquisitions, Board Reporting, Accounting Reconciliations, and Training
- Clients include community banks, regional banks, consulting firms, credit unions, and national banks
- Additional services include serving as an expert witness

Aviation Finance Group, LLC – Winter Haven, FL

July 2023 – November 2024

Chief Operating Officer

- Created a loan program to fund student aviation training which originated over \$10MM in loans.

Garske Divorce Mediation & Financial Analysis

July 2024 – October 2024

Mediator

- Provide financial analysis and mediate negotiation discussions to reach a satisfactory agreement for the individuals that will also be acceptable for the judicial review

Regis University – Denver, CO

April 2023 – January 2024

Affiliate Professor, Finance

- Instructed business students at the undergraduate level for Money and Banking
- Used Canvas and Cengage learning platforms

FMS Bank – Greeley, CO

February 2020 – July 2023

Chief Credit Officer

- Lead the initiative for PPP resulting in over \$55mil loans and \$2.8mil fees.
- Headed up the portfolio for student lending for commercial pilots including onboarding new schools and revising structure of the program.
- Managed a portfolio of over \$40mil in loans including consumer, C&I, and CRE loans.

West Valley National Bank - Phoenix, AZ

3 branches in Arizona and \$54M in assets with 20 employees

May 2017 – May 2018

Chief Credit Officer and Chief Banking Officer, EVP

- New customer development, specializing in complex leads.
- Served as an integral part of the Bank's capital raise.

- Supervised the entire credit department consisting of the analyst group, loan processing, and loan reporting.

Exchange Bank & Trust Co. – Stillwater, OK

2 branches in Oklahoma and \$274M in assets with 58 employees

February 2016 – May 2017

Chief Credit Administrator

- Served as the point of contact in the bank for utilizing the Jack Henry Cognos query software to build reports and analyze data.
- Supervised the entire credit administration department. Reported directly to CEO/Chairman.
- Served on the following board committees as a voting member: Loan Committee, ERM Committee, IT Committee, and ALCO Committee.

SpiritBank – Tulsa, OK

14 branches in Oklahoma and \$1,251M in assets with 451 employees

November 2011 – January 2016

Commercial Lender, SVP

06/2015 – 01/2016

- Growing my portfolio from scratch at a pace of \$500M new loans per month.
- Obtaining new loans in both the C&I market and the CRE market.

Senior Risk Officer, SVP

12/2014 – 06/2015

- Managed bank-wide compliance with two consent orders and holding company compliance with a written agreement.
- Handled communication with regulators, external auditors, and internal auditors and oversaw exams and reviews.

Senior Vice President of Credit

02/2013 – 12/2014

- Managed the credit analyst department. Provided daily training to department, developing three AVP analysts to VP analysts. Reported directly to the Chief Credit Officer.
- Supervised a factoring program by revising policy and heading the underwriting for an existing bank product to allow bank employees a better understanding of what types of customers were the best fit for the product.
- Served on the Grade Review Committee, the Executive Loan Committee, and the Loan Policy Advisory Group.
- Held lending authority in the amount of \$300,000 secured and \$25,000 unsecured.
- Since April 2012, classified assets have decreased over 70% through proper identification and workout strategies. In addition, the bank has had 90+% grading accuracy from external loan review since 2013 and has not had any significant downgrades from examiners.

Credit Analyst, AVP/VP (SpiritBank)

11/2011 – 02/2013

- Examined and spread financial data from tax returns and prepared financial documents, generating 10-20 page reports to document strengths and weaknesses of relationships. Relationships reviewed included total borrowings up to \$25MM.
- Served on a financial strategy committee for addressing ALLL accuracy and loan charge offs.
- Served as the bank's appraisal review officer, reviewing most incoming appraisals for FIRREA and USPAP compliance as well as for accuracy. In conjunction, reviewed and approved any internal validations of existing appraisals and internal prepared evaluations.

FDIC – Springfield, MO

July 2010 – November 2011

Loan Review Specialist

- Supervised other employees when assigned the role of Asset Manager, assuring that asset review was completed in a timely and thorough manner.
- Examined financial institutions to monitor operations were being performed in a safe and sound manner within the guidelines and regulations pertaining to banks.

Mid-Missouri Bank – Springfield, MO

September 2007 – July 2010

Credit Review Analyst

- Examined and spread financial data from tax returns and prepared financial documents, generating 5-10 page reports to document strengths and weaknesses of relationships.
- Successfully performed a full analysis of \$25M relationship, one of bank's largest, including 7 individuals and 12 entities with various forms of ownership and involving convenience stores, oil, and electrical distribution; completed analysis in timely manner.

PUBLICATIONS

- The Impact of CRA Rankings on Bank Performance, 2025, Austin Elsey, Silu Cheng, Alex Fayman. Under review for publication at the Journal of Economics and Business
- The Behavioral Economics of Eliminating Overdraft Fees: Transforming Banking Relationships, 2025, Austin Elsey. Undergoing form and formatting for publication in the RMA Journal
- The Impact of Regulator Selection on Bank Performance, 2025, Austin Elsey. Awarded a research grant from the Risk Management Association
- Performance Metrics as Predictors of Community Bank Mergers and Acquisitions, anticipated 2026, Austin Elsey, dissertation