Ken Cyree, Ph.D.

Dean of the Business School Frank R. Day/Mississippi Bankers Association Chair Professor of Finance

Academic Background

Ph.D. University of Tennessee, 1996.

M.B.A. University of Tennessee, 1993.

B.B.A. West Georgia College, 1991.

Academic Experience

Frank R. Day/Miss. Bankers Assoc. Chair and Professor of Finance, University of Mississippi (2011 - Present), University, Mississippi.

Dean, University of Mississippi (2008 - Present), University, Mississippi.

Frank R. Day/MBA Chair and Associate Professor of Finance, University of Mississippi (2004 - 2011), University, Mississippi.

Assistant Professor of Finance, Texas Tech University (2002 - 2004), Lubbock, Texas.

Assistant Professor of Finance, University of Southern Mississippi (1999 - 2002), Hattiesburg, Mississippi.

Assistant Professor of Finance, Bryant College (1996 - 1999), Smithfield, Rhode Island.

Graduate Teaching Assistant, University of Tennessee (1992 - 1996), Knoxville, Tennessee.

Non-Academic Experience

National Credit Manager, Mannington Carpets (1988 - 1991), Calhoun, Georgia.

Assistant Credit Manager, WestPoint/Shaw (1985 - 1988), Dalton, Georgia.

Paid Service

2021: Graduate School of Banking at LSU, Instructor

Refereed Articles

Cyree, K. B., & Winters, D. B. (in press, 2023). Investigating Bank Lending Discrimination in the US Using CRA-Rated Banks' HMDA Loan Data. *Public Choice*.

Cyree, K. (2021). The impact and evolution of consumer delinquencies on bank loan delinquencies. *Managerial Finance*, *47* (*3*), 413-438.

Cyree, K., Davidson, T., & Stowe, J. (2020). Forming appropriate peer groups for bank research: a cluster analysis of bank financial statements. *Journal of Economics and Finance, 44*, 211-237.

Allen, K. D., Cyree, K. B., Whitledge, M. D., & Winters, D. B. (2018). An Event Study Analysis of

Too-Big-to-Fail after the Dodd-Frank Act: Who is Too Big to Fail? *Journal of Economics and Business, 98*, 19-31.

Cyree, K., & Morris, B. C. (2018). The Effects of Income and Population on Single-County Bank Performance. *Journal of Economics and Finance, 42 (1)*, 174-190.

Cyree, K. B., Griffiths, M. D., & Winters, D. B. (2017). Implications of a TAF Program Stigma for Lenders: The Case of Publicly Traded Banks versus Privately Held Banks. *Review of Quantitative Finance and Accounting*, *49* (2), 545-567.

Cyree, K. B., Griffiths, M. D., & Winters, D. B. (2016). U.S. Bank Lending Activity in the Post-Crisis World. *Journal of Financial Research*, *39* (*4*), 389-410.

Cyree, K. (2016). The Effects of Regulatory Compliance for Small Banks around Crisis-Based Regulation. *Journal of Financial Research*, *39* (*3*), 215-245.

Balasubramnian, B., & Cyree, K. B. (2014). Has market discipline on banks improved after the Dodd-Frank Act? *Journal of Banking and Finance, 41*, 155-166.

Cyree, K. B., Griffiths, M. D., & Winters, D. B. (2013). Federal Reserve Financial Crisis Lending Programs and Bank Stock Returns. *Journal of Banking and Finance*, *37* (*10*), 3819-3829.

Cyree, K., Huang, P., & Lindley, J. T. (2012). The Economic Consequences of Banks' Derivatives Use in Good Times and Bad Times. *Journal of Financial Services Research*, *41* (*3*), 121-144.

Akay, O., Cyree, K. B., Griffiths, M. D., & Winters, D. B. (2012). What Does PIN Identify? Evidence from the T-bill Market. *Journal of Financial Markets, 15* (1), 29-46.

Cyree, K., & Spurlin, W. P. (2012). The effects of big-bank presence on the profit efficiency of small banks in rural markets. *Journal of Banking and Finance*.

Balasubramanian, B., & Cyree, K. B. (2011). 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*, *35* (1), 21-35.

Cyree, K. B. (2010). What do Bank Acquirers Value in Non-Public Bank Mergers and Acquisitions? *Quarterly Review of Economics and Finance, 50 (3)*, 341-351.

Cyree, K. B., & Wansley, J. W. (2009). Managerial Rationale for Entry and the Relation to Performance and Small Business Lending. *Journal of Financial Services Research*, *35* (*2*), 119-139.

Cyree, K. B., Delcoure, N., & Dickens, R. (2009). An Examination of the Performance and Prospects for the Future of Internet-Primary Banks. *Journal of Economics and Finance, 33 (2)*, 128-147.

Brown, C., Cyree, K. B., Griffiths, M. D., & Winters, D. B. (2008). Further Analysis of the Expectations Hypothesis using Very Short-Term Rates. *Journal of Banking and Finance*, *32* (*4*), 600-613.

Adjei, F., Cyree, K. B., & Walker, M. M. (2008). The Determinants and Survival of Reverse Mergers versus IPOs. *Journal of Economics and Finance, 32 (2)*, 176-194.

Cyree, K., Winters, D. B., & Lindley, J. T. (2007). The Effect of Substitute Assets on Yields in Financial Markets. *Financial Management*, *36*, 27-47.

Cyree, K., Griffiths, M., & Winters, D. B. (2004). An Empirical Examination of the Intraday Volatility in Eurodollar Rates. *Quarterly Review of Economics and Finance, 44 (1)*, 44-57.

Cyree, K., Harvey, K., & Melton, M. R. (2004). Bank Lending to Native American Applicants: An Investigation of Mortgage Flows and Government Guarantee Programs on Native American Lands. *Journal of Financial Services Research*, *26* (1), 29-54.

Cyree, K., & Adams, J. C. (2004). Market Efficiency and Diversification: An Experiential Approach Using the Wall St. Journal's Dartboard Portfolio. *Journal of Applied Finance*, 40-51.

Cyree, K., Griffiths, M., & Winters, D. B. (2003). On the Pervasive Effects of Federal Reserve Settlement

Regulations. Federal Reserve of St. Louis Review, 27-46.

Cyree, K., & DeGennaro, R. P. (2002). A Generalized Method for Detecting Abnormal Returns and Changes in Systematic Risk. *Review of Quantitative Finance and Accounting*, *19* (*4*), 399-416.

Cyree, K., & Winters, D. B. (2001). An Intraday Examination of Federal Funds Market: Implications for the Theories of the Reverse-J Pattern. *Journal of Business, 74* (4), 535-556.

Cyree, K., & Winters, D. B. (2001). Analysis of Federal Funds Rate Changes and Variance Patterns. *Journal of Financial Research*, *24* (3), 403-418.

Cyree, K. (2000). The Erosion of the Glass-Steagall Act: Winners and Losers in the Banking Industry. *Journal of Economics and Business*, *52* (*4*), 343-363.

Cyree, K., Wansley, J. W., & Black, H. A. (2000). Bank Growth Choices and Changes in Market Performance. *The Financial Review*, *35* (*1*), 49-66.

Cyree, K., Wansley, J. W., & Boehm, T. P. (2000). Determinants of Bank Growth Choice. *Journal of Banking and Finance, 24 (5)*, 709-734.

Cyree, K., Domian, D., Louton, D., & Yobaccio, E. (1999). Evidence of Psychological Barriers in the Conditional Moments of Major World Stock Indices. *Review of Financial Economics*, *8* (1), 73-91.

Cyree, K., Black, H. A., & Collins, M. C. (1997). Do Black-Owned Banks Discriminate Against Black Borrowers? *Journal of Financial Services Research*, *11*, 189-204.

Presentation of Refereed Papers

International

Balasubramnian, B. & Cyree, K. B. (2012). *Has Market Discipline Improved on Banks after the Dodd-Frank Act?* Financial Management Association Annual Meeting, Atlanta, Georgia.

Balasubrannian, B. & Cyree, K. B. (2012). *Do We Have Better Market Discipline on Banks after The Dodd-Frank Act?* Southern Finance Association Meeting, Charleston, South Carolina.

Cyree, K., Eggington, J., & Fuller, K. (2012). *The Opaqueness of Bank Mergers*. Financial Management Association Annual Meeting, Atlanta, Georgia.

Cyree, K., Eggington, J., & Fuller, K. (2012). *The Opaqueness of Bank Mergers*. Southern Finance Association Meeting, Charleston, South Carolina.

Balasubramnian, B. & Cyree, K. (2011). *The Relation between Market Discipline of Banks and Bond Market Transparency: Evidence from the Risk Sensitivity of Subordinated Notes and Debenture Yield Spreads.* Southern Finance Association Meeting, Key West, Florida.

Cyree, K. & Tew, P. (2010). *The Bankruptcy Effects on Future Small and Medium-Sized Firm Lending*. Southern Finance Association, Asheville, North Carolina.

Cyree, K. & Tew, P. (2010). *The Bankruptcy Effects on Future Small and Medium-Sized Firm Lending*. Financial Management Association Annual Meeting, New York, New York.

Balasubramnian, B. & Cyree, K. B. (2009). *Can Debt Markets Discipline Banks? Evidence from Bonds Trading Datato Bank Risks*. Financial Management Association Annual Meeting, Reno, Nevada.

Balasubramnian, B. & Cyree, K. B. (2009). *Are Yield Spreads on Bank-Issued Subordinated Notes and Debentures not Sensitive to Bank Risks*. Bank Structure Conference, Chicago, Illinois.

Balasubramnian, B. & Cyree, K. B. (2009). *The Determinants of Yield Spreads and the Market Discipline of Banks*. Southern Finance Association Meeting, Captiva Island, Florida.

Chen, F., Chen, L., & Cyree, K. B. (2009). *Should I Stay or Should I Go? Mutual Fund Managers who Stay (or Leave) to Manage Hedge Funds*. Southern Finance Association Meeting, Captiva Island, Florida.

Chen, F., Chen, L., & Cyree, K. B. (2009). *Should I Stay or Should I Go? Mutual Fund Managers who Stay (or Leave) to Manage Hedge Funds*. Financial Management Association Meeting, Reno, Nevada.

Cyree, K. & Tew, P. (2009). *Is Bankruptcy Risk Systematic? A Look at the Short Selling Data*. Financial Management Association Annual Meeting, Reno, Nevada.

Cyree, K. & Tew, P. (2009). *Is Bankruptcy Risk Systematic? A Look at the Short Selling Data*. Southern Finance Association Meeting, Captiva Island, Florida.

Balasubramanian, B. & Cyree, K. B. (2008). *Market Monitoring of Banks: Do Short Sellers Monitor Banks?* Southern Finance Association, Key West, Florida.

Balasubramanian, B. & Cyree, K. B. (2008). *Market Monitoring of Banks: Do Short Sellers Monitor Banks?* Financial Management Association Meeting, Grapevine, Texas.

Cyree, K., Huang, P., & Lindley, J. T. (2008). *Do Banks Protect Charter Value or Maximize the Deposit Insurance Put? Evidence from Derivatives Use*. Southern Finance Association Meeting, Key West, Florida.

<u>National</u>

Adjei, F., Cyree, K. B., & Walker, M. M. (2007, April). *The Determinants and Survival of Reverse Mergers versus IPOs*. Eastern Finance Association Meeting, New Orleans, Louisiana.

Cyree, K. & Spurlin, P. (2006, November). *The Performance Effects of Large Bank Presence in Rural Markets*. Southern Finance Association Meeting, Destin, Florida.

Balasubramanian, B. & Cyree, K. (2006, October). *Motivations for Bank Holding Companies to issue Trust Preferred Securities*. Financial Management Association Meeting, Salt Lake City, Utah.

Cyree, K. & Huang, P. (2006, October). *The Effects of Derivatives Use on Bank and Dealer Value and Risk*. Financial Management Association Meeting, Salt Lake City, Utah.

Cyree, K. & Spurlin, P. (2006, October). *The Performance Effects of Large Bank Presence in Rural Markets*. Financial Management Association Meeting, Salt Lake City, Utah.

Cyree, K. & Wansley, J. W. (2005, November). *Managerial Rationale for De Novo Entry in Banking Markets*. Southern Finance Association Meeting, Key West, Florida.

Cyree, K. (2005, November). *E-Banks, A Real Threat to Traditional Banks? An Examination of E-bank Efficiency*. Southern Finance Association Meeting, Key West, Florida.

Cyree, K., Delcoure, N., & Dickens, R. (2005, October). *E-Banks, A Real Threat to Traditional Banks? An Examination of E-bank Efficiency*. Financial Management Association Meeting, Chicago, Illinois.

Cyree, K. & Huang, P. (2005, June). *Bank Hedging and Derivatives Use: The Impact on and Sources of Shareholder Value*. Financial Management Association, Sienna, Italy.

Brown, C., Cyree, K. B., Griffiths, M. D., & Winters, D. B. (2005, April). *Further Analysis of The Expectations Hypothesis using Very Short-Term Rates*. Eastern Finance Association Meeting, Norfolk, Virginia.

Cyree, K. (2004). *Subchapter-S Bank Growth, Risk, and Performance*. Southern Finance Association Meeting, Captiva Island, Florida.

Cyree, K. (2003). *Teaching Market Efficiency: An Experiential Approach Using the Wall St. Journal's Dartboard Portfolio*. Financial Management Association Meeting, Denver, Colorado.

Cyree, K. (2003). *Further Analysis of The Expectations Hypothesis using Very Short-Term Rates*. Financial Management Association Meeting, Denver, Colorado.

Cyree, K. (2002). *Denovo Bank Growth Strategies and Performance*. Financial Management Association Meeting, San Antonio, Texas.

Cyree, K. (2002). *Liquidity versus Size in Dealer Markets*. Eastern Finance Association Meeting, Baltimore, Maryland.

Cyree, K. (2002, March). Liquidity versus Size in Dealer Markets. Federal Reserve Bank, Atlanta, Georgia.

Cyree, K. (2001). *Bank Lending to Native American Borrowers: Discrimination or a Case of the Missing Variables?* Southern Finance Association Meeting, Destin, Florida.

Cyree, K. (2001). *Around the World with Euro-dollar Rates: The Implications of an Intraday Pattern in a Market Without a Daily Close*. Financial Management Association Meeting, Toronto, Canada.

Cyree, K. (1999). *A Classic Application of GARCH-M: Empirical Tests of the Fed Funds Market*. Southern Finance Association Meeting, Key West, Florida.

Cyree, K. (1999). *An Intraday Examination of Federal Funds Market: Implication for the Theories of the Reverse-J Pattern*. Financial Management Association Meeting, Orlando, Florida.

Cyree, K. (1998). *Merger Induced Parameter Changes, Permanency, and Wealth Effects for Acquiring Firms in the Banking Industry*. Eastern Finance Association Meeting, Williamsburg, Virginia.

Cyree, K. (1998). *The Erosion of the Glass-Steagall Act: Winners and Losers in the Banking Industry*. Eastern Finance Association Meeting, Williamsburg, Virginia.

Cyree, K. (1997). *The Information Effect of Bank Lending Announcements on Analysts' Earnings Forecasts*. Southern Finance Association Meeting, Baltimore, Maryland.

Cyree, K. (1997). *Market Performance and Bank Growth Strategies*. Eastern Finance Association Meeting, Panama City, Florida.

Cyree, K. (1997). *Determinants of Bank Growth Choice*. Financial Management Association Meeting, Honolulu, Hawaii.

Cyree, K. (1996). *ARCH and GARCH Effects in Major World Stock Indices: Evidence of Psychological Barriers?* Financial Management Association Meeting, New Orleans, Louisiana.

Cyree, K. (1996). *Bank Growth Choices and Changes in Operating Performance*. Financial Management Association Meeting, New Orleans, Louisiana.

Cyree, K. (1996). *Do Black-Owned Banks Discriminate?* Federal Reserve Bank, Special Session on Discrimination, Chicago, Illinois.

Cyree, K. (1995). *The CRA Performance of Black Owned Banks: A Regulatory Perspective*. Financial Management Association Meeting, New York, New York.

Cyree, K. (1994). *The Information In Merger Bids: A Direct Test Using Analysts' Earnings Forecast Revisions*. Southern Finance Association Meeting, Charleston, South Carolina.

<u>Regional</u>

Cyree, K. B., Delcoure, N., & Dickens, R. (2006, March). *Is Internet-only Banking the Goose that Laid the Golden Eggs? An Examination of Performance and*. Southwestern Finance Association Conference, Oklahoma City, Oklahoma.

Presentation of Non-Refereed Papers

International

Cyree, K., Highfield, R., & Tsetsekos, G. (2011). *Former Finance Professors who have become Deans*. Financial Management Association Annual Meeting, Denver, Colorado.

Cyree, K., Koch, T., & Dennis, S. (2009). *Preparing the Next Generation of Bankers: A Panel Discussion*. Invited presentation at Financial Management Association Meeting, Reno, Nevada.

Research Honors and Awards

<u>Award</u>

2014: Outstanding Senior Researcher of the Year, University of Mississippi School of Business.
2001: , University of Southern Mississippi. Brandt Research Award Finalist.
1995: , University of Tennessee. Bonham Dissertation Award.

<u>Honor</u>

1995: , FMA--New York, NY. FMA Dissertation Workshop.

Other Research Activities

Teaching and Learning Scholarship

2005: , ., . Book Review of Pay Without Performance, published in Managerial Decision Economics

Service to the University

Department Assignments

Director:

2005-2006: Banking and Finance Career Day 2005-2006: Mississippi School of Banking

Member:

2007-2008: Dissertation Member
2007-2008: Dissertation Member
2007-2008: Dissertation Member
2004-2005: Finance Department, Faculty Recruitment

Writing Student Recommendations:

2007-2008: Letters of Recommendation

School Assignments

Director:

2007-2008: Banking and Finance Career Day

Faculty Advisor:

2007-2008: Faculty advisor 2005-2006: Financier's Club

Member:

1998-1999: Bryant College Faculty-Athletics Advisory Committee 1998-1999: Bryant College Committee of Scholastic Standing

University Assignments

Committee Chair:

2001-2002: University of Southern Mississippi Scholarship Committee 1997-1998 – 1998-1999: Bryant College SAS and UNIX System Administration

Committee Member:

2009-2010: Search Committee, Residential College Senior Fellow
2008-2009: Search Committee, Executive Director of Marketing Communications
2003-2004: Texas Tech Student-Employer Relations Committee
2002-2003 – 2003-2004: Texas Tech Faculty Support Services Committee
2002-2003 – 2003-2004: Texas Tech Internship Committee
2002-2003 – 2003-2004: Texas Tech Masters Curriculum Committee
2001-2002: USM Honors College Committee
2000-2001 – 2001-2002: University of Southern Mississippi, College of Business Web Presence Council
1999-2000 – 2001-2002: USM Undergraduate Curriculum Committee
2000-2001: USM Graduate Curriculum Committee

Coordinator:

2004-2005: University of Mississippi, Banking and Finance Symposium 2000-2001 – 2001-2002: University of Southern Mississippi, Finance Award

Director:

2004-2005: Mississippi School of Banking, University of Mississippi2004-2005: The University of Mississippi, Banking and Finance Career Day

Faculty Advisor:

2003-2004: Kappa Upsilon Chi 2001-2002: University of Southern Mississippi 1997-1998 – 1998-1999: Bryant College Finance Club 1997-1998 – 1998-1999: Bryant College InterVarsity Christian Fellowship

Faculty Sponsor:

2004-2005: University of Mississippi, Financier's Club

Other Institutional Service Activities:

2004-2005: Mississippi School of Banking, University of Mississippi 2004-2005: Banking and Finance Council, University of Mississippi 2002-2003 – 2004-2005: LSU Graduate School of Banking 2003-2004: Texas Tech University Community Banking School
2003-2004: Texas Tech/Texas A & M Agricultural Lending School
2002-2003: Mississippi School of Banking, University of Mississippi
2001-2002: University of Southern Mississippi
2001-2002: University of Southern Mississippi
2001-2002: Mississippi School of Banking
1999-2000 – 2000-2001: Mississippi Bankers Association Conference
1999-2000: Mississippi School of Banking, University of Mississippi
1996-1997 – 1997-1998: Bryant College, Participant in Open House "Meet the Faculty' Program

State-wide Assignments

Director:

2007-2008: Director

Facilitator:

2005-2006: Mississippi School of Banking 2005-2006: Graduate School of Banking at LSU

Member:

2005-2006: Mississippi Young Bankers Council

Dissertation Assignments

Director:

2007-2008 - 2008-2009: Dissertation Chair

Faculty Advisor:

2008-2009: Honors Thesis Advisor

University of Mississippi

Department Assignments

Member:

2004-2005: Ph.D.

School Assignments

Chair:

2012-2013 – 2022-2023: Endowment Committee 2007-2008 – 2022-2023: Executive Committee 2007-2008: Finance Faculty Search Committee II

Member:

2020-2021 – 2022-2023: AACSB Reaccreditation Committee 2009-2010 – 2022-2023: Scholarship Committee 2010-2011 – 2019-2020: Reaffirmation of Accreditation Planning Committee 2010-2011: Dean of Applied Sciences Search Committee 2009-2010: Honors College Council 2009-2010: AACSB Planning Committee 2008-2009: Scholarships 2008-2009: Assurance of Learning 2008-2009: Accreditation Planning 2007-2008: Finance Faculty Search Committee I 2005-2006: Finance Search Committee

University Assignments

Member:

2011-2012 – 2015-2016: Strategic Planning Council
2010-2011 – 2015-2016: Executive Management Council
2010-2011 – 2015-2016: Council of Academic Administrators
2010-2011 – 2011-2012: UM/MSU Task Force
2010-2011 – 2011-2012: Honors College Council
2010-2011: Dean of Graduate School Search Committee
2010-2011: Plus/Minus Grading Task Force
2009-2010: Budget Subcommittee for the Chancellors Inauguration
2009-2010: Vice Chancellor for Development Search
2009-2010: Distance Education Task Force
2009-2010: Council of Academic Advisors

Service to the Profession

Academic Conference: Discussant

- 2012: Financial Management Association Annual Meeting.
- 2007: Southern Finance Association, Destin, Florida. Paper discussant
- 2005: Eastern Finance Association Meeting, Norfolk, Virginia. Paper Discussant
- 2003: Southern Finance Association Meeting, Charleston, South Carolina.
- 2002: Eastern Finance Association Meeting, Baltimore, Maryland.
- 2002: Financial Management Association Meeting, San Antonio, Texas.
- 2001: Southern Finance Association Meeting, Destin, Florida.
- 1999: Southern Finance Association, Key West, Florida.

- 1998: Eastern Finance Association Meeting, Panama City, Florida.
- 1997: Southern Finance Association Meeting, Baltimore, Maryland.
- 1996 1997: Financial Management Association Meeting, Honolulu, Hawaii.
- 1994: Southern Finance Association Meeting, Charleston, South Carolina.

Academic Conference: Moderator / Facilitator

2010: Southern Finance Association Meeting. Session Chair (three separate sessions)2009: Southern Finance Association Meeting. Session Chair2005: Financial Management Association, Chicago, Illinois. Session Chair

Board Member: PRJ Editorial Review Board

2013: Journal of Business Research.2001 – 2007: Journal of Business Research .

Chair: Committee / Task Force

2004: Financial Management Association Meeting, New Orleans, Louisiana. Session Chair2001: Southern Finance Association Meeting, Destin, Florida.

Chair: Conference / Track / Program

2011 – 2013: Southern Finance Association Meeting. Program Committee
2007: Southern Finance Association, Charleston, South Carolina. Vice President of Programs
2005: Southern Finance Association, Key West, Florida. Special Topics
2003: Southern Finance Association Meeting, Charleston, South Carolina. Session Chair
2003: Southern Finance Association Meeting. Financial Institutions & Markets

<u>Reviewer - Article / Manuscript</u>

2012: Journal of Business Research.
2009 – 2011: Journal of Banking and Finance.
2009: Journal of Money, Credit, and Banking.
2009: Quarterly Review of Economics and Finance.
2009: Global Finance Journal.
2009: Financial Review.
2007: Review of Financial Economics. Referee
2007: Review of Quantitative Finance and Accounting. Referee
2007: Journal of Business Research. Referee

Editor: Associate Editor

2013: Journal of Financial Research. Associate Editor

External Reviewer for Tenure

2005: Miami University of Ohio, Oxford, Ohio.

Member: Committee/Task Force

2006: Eastern Finance Association, New Orleans, Louisiana. Nominating Committee Member
2005: Financial Management Association. Program Committee
2002: Eastern Finance Association. Financial Institutions and Markets Committee
1999: Southern Finance Association. Financial Institutions and Markets
1997: Financial Management Association Meeting. Financial Institutions and Markets

Officer: Organization / Association

2008: Southern Finance Association, Key West, United States of America. President 2001: Southern Finance Association . Financial Institutions and Markets

Reviewer: Ad Hoc Reviewer for a Journal

2005: Quarterly Review of Economics and Finance. Referee

- 2005: Journal of Banking and Finance. Referee
- 2001 2005: Journal of Business Research.
- 2004: Journal of Financial Research.
- 2003: Journal of Banking and Finance.
- 2003: Journal of Business.
- 2002: Journal of Economics and Finance.
- 2002: Journal of Economics and Business.
- 1999 2001: Journal of Banking and Finance.
- 1998 1999: Thunderbird International Business Review.
- 1997: Quarterly Journal of Business and Economics.

Service to the Community

Board-Member

2004 - 2021: Mississippi Young Bankers Association

Other Community Service Activities

- 2007: Mississippi Bankers Association Convention, Destin, FL, Speaker
- 2007: Newspaper Source, Quoted in Mississippi Business Journal regarding bank growth.
- 2003: Conference of State Bank Supervisors Forum, Norfolk, VA, Speaker
- 2003: Conference of State Bank Supervisors, Norfolk, VA, Speaker

Other Honors and Awards

- 1995: , University of Tennessee. FMA Scholarship.
- 1991: , West Georgia College. Graduate cum laude.

Other Activities

2003 - : Guest on 'ViewPoint' with Bill Lowell, PBS Television, Lubbock, TX.

Teaching Honors and Awards

<u>Award</u>

2007: , University of Mississippi. Outstanding Teacher of the Year.1996: , University of Tennessee. Graduate Teaching Award.

Memberships

Beta Gamma Sigma, 1990 Financial Management Association Southern Finance Association