

Curriculum Vitae and Expert Witness Qualifications

Pat McElroy, Jr.

Name of Expert Witness:	Pat McElroy, Jr.
Business Address:	4041 W. Wheatland, Suite 156-395 Dallas, Texas 75237
Telephone Number:	Work (972) 780-7779
Educational Background:	
High School:	Waxahachie High School – Grad. 1970
College:	Texas Christian University – Grad. 1974, BBA
Specialized Training:	1975: Federal Reserve School for Assistant Examiners, Washington, D. C. 1977: Federal Reserve School for Examiners, Washington, D. C. American Institute of Banking - various courses and seminars U. S. League of Savings Institutions - various courses and seminars Bank Administration Institute – various conferences and seminars
Professional Certifications:	Anti-Money Laundering Professional (AML) – Bank Administration Institute
Trade Associations:	Independent Bankers Association of Texas, Associate Member since approx. 1992 Member of IBAT Regulatory Liaison Committee
Books, papers, articles, etc.:	<u>Loan Review - Establishing a Cost-Effective Program in a Small Bank</u> ; Bankers Digest, February 18, 1991.

Regulators - Prevalent Examination Issues
(four part series); Bankers Digest,
March 11, 1991, March 18, 1991,
March 25, 1991, April 1, 1991.

Issues That Cause Problems for Bankers;
Bankers Digest, June 24, 1991.

Exams: Lessening the Severity of an Ad-
ministrative Agreement, An Achiev-
able Objective; Bankers Digest, Au-
gust 19, 1991.

Living With Administrative Agreements;
Bankers Digest, June 29, 1992.

Regulators - Fair Lending Exams; Bankers
Digest, October 11, 1993.

Regulators - New Loan Loss Reserve Analy-
sis Guidelines; Bankers Digest, June
24, 1994.

Regulations - New Safety and Soundness
Standards; Bankers Digest, Novem-
ber 6, 1995.

Compliance Changes Easy to Let Slip
Through the Cracks; Wisconsin
Banker, Hoosier Banker, Arkansas
Banker, August, 2003.

BSA/AML: The Need for Automation; Hoo-
sier Banker, The Arkansas Banker,
Banking Matters, 2006.

Regulation and The Need for Automation;
Connecticut Bankers, 2006.

BSA Gets Tougher on Community Banks; IBAT
Magazine, The Arkansas Community Bank-
er, Hoosier Banker, Bankers Digest, Georgia
Bankers Website, Arkansas Banker, Wyo-
ming Banker, Tennessee Banker, The Ohio
Record, 2006.

BSA/AML: The Shift in Examiner Focus; The Kan-
sas Banker, April/May 2006.

Real Estate Lending Policy; booklet published by
BAI Foundation, Chicago, Illinois, June
1993.

Problem Commercial Real Estate Loan Seminar;
seminar for OCC national bank examiners,
1999.

Jobs in past 15 years:

President, Biltmore Management Group,
Dallas, Texas; 1989 – February
2003; CEO of consulting firm

Sheshunoff Management Services, L.P.,
Austin, Texas; After selling his
consulting firm to SMS, McElroy
has worked in various capacities for
SMS including serving as Managing
Director of Risk Management;
March 2003 to December 2006

President, McElroy Consulting and Litiga-
tion Services, Dallas, Texas, March
2004 to present

Other relevant experience:

Bank Examiner, Federal Reserve Bank of Dallas,
1974-1977

Bank Lending Officer for three banks, 1977-1989;
North Austin State Bank, Austin, Texas;
Capital National Bank, Austin, Texas; Heri-
tageBanc Savings Association, Duncanville,
Texas

Speaker: Bank Administration Institute, American
Bankers Association, American
Institute of Banking, Independent Bankers
Association of Texas, Texas Bankers Asso-
ciation, Georgia Community Bankers Asso-
ciation, Texas A&M University at Com-
merce, ASM CEO Affiliation Program,
ASM SLO Affiliation Program,
TSCBA/IBAT Legal Conference, Bank Op-
erations Institute at Southwestern Graduate
School of Banking, Executive Banking Insti-
tute

Contractor for Office of the Comptroller of the Cur-
rency

Contractor for the Federal Home Loan Bank of Dal-
las