

CURRICULUM VITAE

**Gene Cooney
Managing Director
CCI Consulting, Inc.
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EDUCATION

Bachelor of Science in Business Administration, Finance, Duquesne University, 1969
Master of Administration, Business, Penn State University, 1974
Certificate, Business of Banking School, Cornell University, 1981
Certificate, Stonier Graduate School of Banking, Rutgers University, 1986

LECTURER

Mr. Cooney has served as an instructor and guest lecturer for professional organizations and institutions of higher learning to include La Roche College; Duquesne University; University of Miami; National Automated Clearing House Association (NACHA); Pennsylvania Banker's Association; Bank Administration Institute (BAI); Recognition Technology Association; Pennsylvania Mortgage Bankers and the American National Standards Institute (ANSI).

RESEARCH

Mr. Cooney has also served on Bank Administration Institute and Federal Reserve Task Forces studying, preparing reports and making recommendations on national banking issues.

PROFESSIONAL EXPERIENCE

**1990 – 1998
1998- Present**

**Consultant
CCI Consulting, Inc., Atlanta, GA**

In 1990, Mr. Cooney served as an independent consultant completing engagements he acquired and contracting his services to national consulting firms. In 1998 he formed CCI Consulting located in Atlanta, GA. CCI has developed a specialty in expert witness and litigation support services, software evaluation and installation, cash management services, profit improvement, process reengineering and functional design/redesign. Since its inception, CCI has completed engagements nationally at banks, savings and loans and other financial services organizations ranging from \$250 million to over \$500 billion of assets.

Engagements completed include:

- branch office reengineering and operations consolidations for bank holding companies;
- vendor selection and installation of leasing software; General Ledger account reconciliation software; deposit and loan system software and policies, procedures and software for up to 13 cash management products and services;
- reengineering state tax return and payment processing functions and bank wholesale and retail lockbox functions to mirror state of the art lockbox operations;
- reengineering check processing, return items, adjustments, check clearing and deposit application system balancing and control at banks and operating centers of major banks;
- reengineering a national loan payment network and commercial loan accounting;
- functional design and support for return item, adjustment and retail lockbox software;
- developing operating and retail banking strategic plans;
- implementing regional check clearing; electronic check presentment and a late evening check exchange for a regional trade association;

- income improvement, reserve requirement reduction and cash vault modeling studies at over 30 banks and savings and loans.

1987– 1990

CENTRUST BANK, Miami, FL

In 1987 Mr. Cooney was recruited to Centrust Bank in Miami, FL to conceptualize, implement and manage a centralized operating strategy for deposits and loans and to install new technology and a service culture at this \$13 billion financial services company.

He created and managed the bank's Operating Department comprised of functions and responsibilities obtained from numerous banking departments and third party processors. He directed a significant portion of an \$11 million software conversion where new deposit, loan and subsidiary software applications along with new check processing and teller and platform hardware and software were implemented. Most deposit and loan processes were reengineered and many of the bank's policies and procedures were rewritten to support the new technology and processes.

He also oversaw the installation of a unique system for the control of transactions; established a check capture center in Central Florida; directed profit improvement studies and identified, developed and implemented two new services that significantly increased the bank's corporate deposit base.

Within 17 months, Mr. Cooney was promoted to manage Operations and Administration assuming responsibility for eight administrative functions in addition to the deposit and loan functions.

1973 – 1987

MELLON BANK, Pittsburgh, PA

Mr. Cooney began his banking career in 1973 at Mellon Bank in Pittsburgh. During his tenure at Mellon he held five increasingly more responsible management positions. His primary responsibilities involved addressing the needs of deposit, loan and cash management/treasury management functions experiencing audit, profit, productivity, accounting, quality and operating difficulties. He managed over 20 different banking functions and reengineered 14 of the functions to include Loan Accounting; Deposit Accounting and Control; Wholesale Lockbox Services, Check Exception Processing (Returns, Adjustments and Collections) and the control aspects of check processing. Eight new software applications were developed or purchased and installed to support these functions.

He also developed, implemented and managed six new products and services, installing new hardware and/or software for five. Prior to assuming other responsibilities two of the products, Retail Lockbox and Funds Concentration, had grown to become the largest services of their kind offered by a U. S. bank at that time. He developed, implemented and managed one of the first internal bank income improvement functions; directed a corporate project involving the review of over 7,000 of the bank's General Ledger accounts and the revision of corporate accounting policies and procedures. He also oversaw the development or revision of bank and operating procedures for all of the new or reengineered functions.

He was very involved in the acquisition of three banks with assets exceeding \$7 billion completing due diligence, operations evaluations, process reengineering and operations consolidations along with the conversion of the acquisitions to Mellon's deposit and General Ledger software as required.

During this period, Mr. Cooney developed a national reputation for implementing innovative processes, staff and equipment configurations, income improvement methodologies, cost containment and workflows. His last position at Mellon, Manager of their largest Banking Operations Division, involved responsibility for processing and controlling the deposit dollars, data, systems and exceptions for this \$36 billion bank.

EXPERT WITNESS & LITIGATION SUPPORT

During his management and consulting careers, Mr. Cooney has had experience dealing with most aspects of Articles 3, 4 and 4A of the Uniform Commercial Code; banking law; and Federal Reserve,

Federal Deposit Insurance Corporation and Office of the Comptroller of Currency regulations and operating rules.

He obtained his first Expert Witness engagement in 1997. He obtained additional engagements from referrals provided by previous clients and opposition counsel prior to expanding this practice nationally offering a full range of Expert Witness and Litigation Support services. Mr. Cooney has completed over 20 cases. He has served as an expert in both state and federal court cases representing plaintiffs and defendants in civil and criminal cases that have involved amounts at issue ranging from \$100,000 to \$130 million. These actions have been associated with financial services organizations with assets ranging from \$250 million to over \$850 billion.

The scope of these cases include but are not limited to depositing fraudulently obtained or embezzled funds into bank accounts; identity theft; cash management products; check processing; return items; disaster recovery; safe deposit boxes; mortgage loan administration and procedures; international banking; payment processing; regulatory compliance and a Ponzi scheme.

PROFESSIONAL AFFILIATIONS

Mr. Cooney is currently a member of the Georgia Automated Clearinghouse Association (GACHA), the National Automated Clearinghouse Association (NACHA) and the Association of Certified Anti-Money Laundering Specialists (ACAMS).

Prior affiliations include the Cash Managers Association (CMA) having passed the Certification Exam in 1987 and offices in professional organizations to include a national technical association industry chair and two regional electronic banking organizations. Mr. Cooney served as Vice Chairman of the American National Standards Institute's (ANSI) financial services standards organization for four years and as a member of its Board of Directors for over five years. This ANSI organization is comprised of over 180 financial services organizations and affiliated service providers. It is responsible for the development, maintenance and revision of over 70 national financial services standards and technical guidelines. ANSI also represents the United States in the development of international financial services standards worldwide. These standards and guidelines are applicable to many aspects of the financial services industry.

The standards and technical guidelines address checks, endorsements and the MICR line; electronic check processing; deposit tickets; check fraud; Check 21; paper and image based payments; message encryption and authentication; key management and cryptography; PINs; bank and credit cards; electronic records and signatures; privacy impact assessments and a myriad of other subjects that have significant bearing on the financial services industry.

Mr. Cooney led the development of national Electronic Data Interchange (EDI) standards as they relate to financial services organizations and coordinated this effort with the ANSI corporate EDI standards body. After data elements for several formats were developed and approved, the corporate standards body assumed complete responsibility for the standards.