

**Curriculum Vitae**  
**Alex Ufier**  
**Updated 02/23/2024**

Center for Financial Research  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> St NW, MB-2116  
Washington, DC 20429  
Webpage: <https://www.fdic.gov/analysis/cfr/researchers/ufier/index.html>

Office: (202) 898-6757  
Cell: (610) 470-3539  
Fax: (202) 898-7222  
Email: [AUfier@fdic.gov](mailto:AUfier@fdic.gov)

**Education:**

- Ph.D. Economics, University of Oklahoma August 15 2010 - May 08 2015  
**Dissertation:** "Three Papers in Applied Macro Policy"  
**Committee Chair:** Robin Grier
- M.A. Economics, University of Oklahoma August 15 2010 - December 13 2013
- B.A. Economics & History, Bucknell University August 17 2006 - May 23 2010

**Fields of Specialization:**

Primary: Deposit Insurance and Bank Failure  
Secondary: Development and Public Finance

**Publications:**

- Martin, Christopher; Manju Puri and Alex Ufier. 2022. "Deposit Inflows and Outflows in Failing Banks: The Role of Deposit Insurance." FDIC Center for Financial Research Working Paper, No. 2018-02, NBER working paper 24589. Forthcoming, *Journal of Finance*. <https://www.fdic.gov/analysis/cfr/working-papers/2018/cfr-wp2018-02-update-2022-07.pdf>
- Heitz, Amanda Rae, Christopher Martin, and Alexander Ufier. "Bank Loan Monitoring, Distance, and Delegation." *AEA Papers and Proceedings*. Vol. 113. American Economic Association, 2023. <https://www.aeaweb.org/doi/10.1257/pandp.20231118>
- Kusaya, Charles, John P. O'Keefe, and Alexander B. Ufier. "Bridging the gap from the current deposit insurance fund to a fund target." *The Quarterly Review of Economics and Finance* 88 (2023): 148-157.  
<https://www.sciencedirect.com/science/article/pii/S106297692300008X>
- Benna, Ralf; Bernd Walter Bretschneider; Mirjami Maija Kajander-Saarikoski; Isfandyar Zaman Khan; Alex Kuczynski; Jan Philipp Nolte; John O'Keefe and Alex Ufier. 2017. "Deposit insurance systems: addressing emerging challenges in funding, investment, risk-based contributions, and stress testing (English)." Washington, D.C.: World Bank Group. *CFR Working Paper Series 2017-04*.  
<http://documents.worldbank.org/curated/en/824821511878338917/Deposit-insurance-systems-addressing-emerging-challenges-in-funding-investment-risk-based->

[contributions-and-stress-testing](#)

-Casal, Julian; Jan Nolte; John O’Keefe and Alex Ufier. 2016. “Nigeria: Methodological Approach for Development of a Target Deposit Insurance Fund Model.” Washington, D.C.: *World Bank Group*.

<http://documents.worldbank.org/curated/en/699631481178146430/Nigeria-Methodological-approach-for-development-of-a-target-deposit-insurance-fund-model>

- Ufier, Alex. 2016. "The Effect of VATs on Government Balance Sheets." *International Tax and Public Finance*: Volume 23 Issue 1: 1-33.

<https://link.springer.com/article/10.1007/s10797-016-9406-3>

- Ufier, Alex. 2014. "Quasi-Experimental Analysis on the Effects of Adoption of a Value Added Tax." *Economic Inquiry*: Volume 52 Issue 4: 1364-1379.

<http://onlinelibrary.wiley.com/doi/10.1111/ecin.12099/abstract>

**Working Papers:**

-Heitz, Amanda Rae; Christopher Martin, and Alex Ufier. “Bank Monitoring with On-Site Inspections.” *Center for Financial Research Working Paper, No. 2022-09. Revise and Resubmit at Journal of Finance*.

-Heitz, Amanda Rae; Jeffrey Tracyznski and Alex Ufier. “Quick on the Draw: Draws on Credit and Line Adjustment Behavior in Failing Banks.” *Center for Financial Research Working Paper, No. 2022-11*.

- Casal, Julian; Jan Nolte; John O’Keefe and Alex Ufier. 2016. Zimbabwe: Methodological Approach for Development of a Target Deposit Insurance Fund Model. Washington, D.C.: World Bank Group. *Not publicly available*.

-Goldston, Jake and Alex Ufier. 2016. International Comparison of Deposit Insurance Adoption Experiences. Mimeo.

- Ufier, Alex. 2016. The Impact of English Language Skills on National Income: A Cross-National Comparison. Mimeo.

- Ufier, Alex. 2015. An Historic Horse Race: The Impact of History on Modern Outcomes. Mimeo.

**Works in Progress:**

-Ufier, Alex and Chiwon Yom. “Detecting Insider Fraud and Abuse using Failed Bank Data.” Some empirics. Proposal being revised.

- Doerr, Sebastian; Leonardo Gambacorta; Jon Pogach; and Alex Ufier. “Can’t live with IT, Can’t live without IT.” Some empirics. Approved Proposal.

-Ufier, Alex. "Gift Card Discounts, Stock Returns, and Corporate Default." Data collection is underway.

-Ufier, Alex. "VAT and Inequality." Several rounds of empirics and some literature review completed.

-Puri, Manju and Alex Ufier. "The Cost of a Bank Account." Several rounds of empirics and some literature review completed. Approved Proposal.

-Murfin, Justin; Manju Puri; and Alex Ufier. "Covid 19 and Bank Lending." Several rounds of empirics. Approved Proposal.

**Citizenship:** United States

**Federal Status:** CM-1160-01 12/2022-Present; CG-0110-14, 06/2017-12/2022; CM-1160-02 11/2021-03/2022; CG-0110-13, 06/2016-06/2017; CG-0110-12, 06/2015-06/2016

**Relevant Experience:**

**All experience below held at:**

**Federal Deposit Insurance Corporation**

550 17<sup>th</sup> St NW, Center for Financial Research  
Washington, DC, 20429

**Chief, Quantitative Risk Analysis Section (CM-1160-01), 12/18/2022-Present**

**Duties and Accomplishments:**

- Supervising day-to-day operations of the section, including:
  - Assigning quantitative experts to bank exams and reviewing exam findings as well as establishing best practices for exam management.
  - Providing expert guidance on the issues related to the techniques used in financial, economic, and quantitative econometric models used by examined banks.
  - Reviewing and providing feedback on academic papers, presentations and research proposals prepared by staff economists
  - Supervising and facilitating preparation of quantitative models that affect FDIC business decisions regarding financial and economic developments within the wider economy and FDIC-regulated institutions.
  - Managing memoranda of agreement and associated reporting with Legal, Internal Controls, and External Researchers as well as development of tools to manage the process, including catching up all existing projects to this standard.
  - Facilitating assignments of staff members, both economists and supporting staff, to corporate projects and providing feedback and guidance.

**Acting Chief, Quantitative Risk Analysis Section (CM-1160-02), 11/21/2021-03/12/2022**

**Duties and Accomplishments:**

- Supervising day-to-day operations of the section, including:
  - Assigning quantitative experts to bank exams and reviewing exam findings as well as establishing best practices for exam management.
  - Providing expert guidance on the issues related to the techniques used in financial, economic, and quantitative econometric models used by examined banks.
  - Reviewing and providing feedback on academic papers, presentations and research proposals prepared by staff economists
  - Supervising and facilitating preparation of quantitative models that affect FDIC business decisions regarding financial and economic developments within the wider economy and FDIC-regulated institutions.
  - Performing the supervisor review on the Staff studies paper “Legal Claims and Administrative Enforcement Proceedings 2008-2013 Banking Crisis” serving as sign-off authority for its validation and posting.
  - Managing memoranda of agreement and associated reporting with Legal, Internal Controls, and External Researchers as well as development of tools to manage the process, including catching up all existing projects to this standard.
  - Facilitating assignments of staff members, both economists and supporting staff, to corporate projects and providing feedback and guidance.

**Senior Financial Economist (CG-0110-14), 06/11/2017-11/21/2021; 03/12/2022-12/17/2022**

**Duties and Accomplishments:**

- Selected to serve as an acting section chief of the Quantitative Risk Analysis Section.
- Provides management and staff with expert analysis of quantitative models and research projects.
- Has specialized experience in conducting research on economic or financial topics for 5 years at the CG14 level as shown by
  - Two published peer reviewed articles on value added taxes (economics)
  - Two World Bank Working Papers on deposit insurance fund targets (finance)
  - Three CFR working papers on strategy in failing banks and customer response (finance)
  - Two additional papers under review by academic journals, one on bank strategy and another on deposit insurance fund target topics (finance.)
- Develops and implements quantitative econometric models for DRR, DIR, DOF and CISR, including models used to forecast banking and FDIC outcomes.
- Received multiple Star Awards for contributions in support of the mission, goals, and values of the FDIC within DIR, as well as Star award from RMS, due to positive impact outside immediate work unit, for work on exams.
- Conducts research and provided analysis on complex issues concerning present and anticipated economic/financial developments
- Has published two articles in peer reviewed academic journals.
- Coordinated and led team of PhD economists and RAs to work on Service Line Cost Model / Least Cost Test, a quantitative econometric model used to estimate receivership expenses for failed banks, a quantitative econometric model used for business decisions.

- Manages this model which is used by DRR for resolution decisions, DIR for annual expense planning, and is actively under investigation by CISR for use with orderly resolution of complex financial institutions.
- Performed extensive investigation and model customization to assist CISR in their task, requiring leading others in building consensus; bringing key stakeholders into the discussion; adjusting business policies or processes as needed to achieve agreement without sacrificing efficiency, effectiveness, or integrity; considering what can be altered or amended to achieve a win/win outcome; reaching agreements through give-and-take; and/or influencing others without jeopardizing working relationships.
- Has prepared and delivered briefings on this to supervisor and levels lower than division heads of DIR, DRR, DOF and CISR, as well as regional director levels of DRR.
- Produces numerous FDIC working papers with experience chairing and discussing at banking and finance conferences on topics relevant to FDIC operations.
- Organizes sessions both with internal FDIC authors and external authors for conferences, and reviews papers for inclusion in conferences both external and internal such as the FDIC banking research conference.
- Provides internal policy memos and analysis as required on topics of interest from management on deposits and bank lending.
- Conducts and leads model reviews as a quantitative specialist in multiple bank exams including DFAST and CCAR horizontal reviews. Exam experience includes analyzing quantitative risk models at banks on lending operations, interest rate exposure, value at risk operations, market risk measurement, and trading activities.
  - Won Star Awards for this work in particular from RMS and DIR.
- Has led other economists to examine financial institutions, training two such economists, and established best practices for examinations through training guides.
  - Provides management and staff of examination teams with expert guidance on issues related to the techniques used in financial, economic, and quantitative econometric models used by examined banks.
- Performs and leads analysis of structured failed bank data as part of academic research and corporate goals including training other economists and interns on the system, managing projects involving multiple economists and interns, and presenting results externally and internally.
  - Highly skilled in performing these tasks on the job. Has trained others in this activity and is relied on by others to offer expert assistance.
- Serves as an expert for a Deposit Case Studies team using this structured failed bank data helping researchers reconstruct time paths for individual level deposit accounts for numerous banks.
  - Won a 2021 star award for this work.
  - Helped train economists in use of the failed bank data system.
- Conducts quantitative econometric research on the effect of regulation and supervision on depositor behavior and bank outcomes, have won academic awards as well as Star Awards for this work, and presented at numerous conferences.

- Presented at a total of 16 external government agencies, competitive academic conferences, or universities in 7.5 total years in federal service, averaging over 2 presentations a year.
- Conducts quantitative econometric research on bank behavior with respect to borrower credit management as well as bank monitoring activity in response to bank-level and economy wide stress, have won academic awards for this work, and presented at numerous conferences.
- Conducts quantitative econometric as well as theoretical research on deposit insurance funds, deposit insurance design, and methods used by insurers to estimate such funds. Has experience testing them under a variety of market conditions.
  - Has performed trainings internally as well as for technical assistance missions, have won Star Awards for this work, and presented at numerous conferences.
- Organizing the 2022 Interagency Risk Quantification Forum, academic-style regulator-only conference joint OCC and Federal Reserve Bank of Philadelphia, coordinating agencies as well as event staff.
- Serves on the CFR recruiting team for job market seasons, including 2017-2020, participates in the hire of interns and RAs, and serves as an outside member for structured interviews of employees hired by CISR. Constructs onboarding guides.

**Financial Economist (CG-0110-13), 06/12/2016-06/11/2017**

**Duties and Accomplishments:**

- Provides management and staff with expert analysis of quantitative models and research projects.
- Develops and implements quantitative econometric models for DRR, DIR, and DOF including models used to forecast banking and FDIC outcomes.
- Has specialized experience in conducting research on economic or financial topics for 1 year at the CG13 level as shown by
  - Two published peer reviewed articles on value added taxes (economics)
  - World Bank Working Papers on deposit insurance fund targets (finance)
- Received multiple Star Awards for contributions in support of the mission, goals, and values of the FDIC.
- Conducts research and provides analysis on complex issues concerning present and anticipated economic/financial developments
- Produces working papers with experience chairing and discussing at banking and finance conferences on topics relevant to FDIC operations.
- Reviews papers for inclusion in internal conferences such as the FDIC banking research conference.
- Has published two articles in peer reviewed academic journals.
- Provides internal policy memos and analysis as required on topics of interest from management on deposits and bank lending.
- Conducts model reviews as a quantitative specialist in multiple bank exams including DFAST and CCAR horizontal reviews.
- Provides management and staff of examination teams with expert guidance on issues related to the techniques used in financial, economic, and quantitative econometric models used by examined banks.

- Performs analysis of structured failed bank data as part of academic research and corporate goals including training interns on the system, managing projects involving multiple economists and interns, and presenting results externally and internally.
- Participates in work on Service Line Cost Model / Least Cost Test to estimate receivership expenses for failed banks, including managing RAs involved with the project.
  - This model is used by DRR for resolution decisions, and DIR for annual expense planning.
  - Work here has been presented to supervisor and higher level members of DIR, DRR, and DOF. Model is revised based on feedback from multiple groups.
- Conducts quantitative econometric research on the effect of regulation and supervision on depositor behavior and bank outcomes, have won Star Awards for this work, and presented at numerous conferences external and internal.
- Conducts quantitative econometric as well as theoretical research on deposit insurance funds, deposit insurance design, and methods used by insurers to estimate such funds. Has experience testing them under a variety of market conditions. Has presented at numerous conferences.
- Participates in the hire of interns and RAs. Constructs onboarding guides.

**Financial Economist (CG-0110-12), 06/01/2015-06/12/2016**

- Provides management and staff with expert analysis of quantitative models and research projects.
- Develops and implements quantitative econometric models for DRR, DIR, and DOF including models used to forecast banking and FDIC outcomes.
- Has specialized experience in conducting research on economic or financial topics as shown by
  - Published peer reviewed articles on value added taxes (economics)
- Conducts research and provided analysis on complex issues concerning present and anticipated economic/financial developments
- Received Star Award for contributions in support of the mission, goals, and values of the FDIC.
- Produces working papers with experience chairing and discussing at banking and finance conferences on topics relevant to FDIC operations.
- Provides internal policy memos and analysis as required on topics of interest from management on deposits and bank lending.
- Conducts model reviews as a quantitative specialist in multiple bank exams including DFAST and CCAR horizontal reviews.
- Provides management and staff of examination teams with expert guidance on issues related to the techniques used in financial, economic, and quantitative econometric models used by examined banks.
- Performs analysis of structured failed bank data as part of academic research and corporate goals and managing projects involving multiple economists, and presenting results internally.
- Participates in work on Service Line Cost Model / Least Cost Test to estimate receivership expenses for failed banks, including managing RAs involved with the project.
  - This model is used by DRR for resolution decisions, and DIR for annual expense planning.

- Work here has been presented to supervisor and higher level members of DIR, DRR, and DOF. Model is revised based on feedback from multiple groups.
- Conducts quantitative econometric research on the effect of regulation and supervision on depositor behavior and bank outcomes.
- Conducts quantitative econometric as well as theoretical research on deposit insurance funds, deposit insurance design, and methods used by insurers to estimate such funds. Has experience testing them under a variety of market conditions.
- Participates in the hire of interns and RAs. Constructs onboarding guides.

**Awards and Grants:**

FDIC Star Award	2023
Federal Deposit Insurance Corporation	
FDIC Star Award	2023
Federal Deposit Insurance Corporation	
Best Paper Award	2023
Eastern Finance Association Conference	
FDIC Star Award	2022
Federal Deposit Insurance Corporation	
Best Paper Award	2022
Financial Management Association Conference	
Best Paper Award Finalist	2022
Community Banking in the 21st Century	
FDIC Star Award	2022
Federal Deposit Insurance Corporation	
FDIC Star Award	2022
Federal Deposit Insurance Corporation	
FDIC Star Award	2021
Federal Deposit Insurance Corporation	
FDIC Star Award	2021
Federal Deposit Insurance Corporation	
FDIC Star Award	2021
Federal Deposit Insurance Corporation	
FDIC Star Award	2021
Federal Deposit Insurance Corporation	
FDIC Star Award	2019
Federal Deposit Insurance Corporation	
FDIC Star Award	2018
Federal Deposit Insurance Corporation	
Best Paper Award- Financial Markets and Institutions	2018
Financial Management Association Conference	
FDIC Star Award	2017
Federal Deposit Insurance Corporation	
FDIC Star Award	2017
Federal Deposit Insurance Corporation	
FDIC Star Award	2017
Federal Deposit Insurance Corporation	



FDIC Star Award Federal Deposit Insurance Corporation	2016
Dissertation Completion Fellowship University of Oklahoma Graduate College	2015
University of Oklahoma Official Student Representative Southern Economic Association	2014
McNair Choice Award University of Oklahoma Graduate College	2014
Distinguished Student Paper Award Missouri Valley Economic Association	2013
Chong Liew Summer Research Award, OU University of Oklahoma, Department of Economics	2013
Outstanding Graduate Student Award, OU University of Oklahoma, Economics Club	2011

**Conference Attended as Presenter:**

Western Economic Association Conference Quick on the Draw: Draws on Credit and Line Adjustment Behavior in Failing Banks	July 2023
Western Economic Association Conference Bank Monitoring with On-Site Inspections	July 2023
Arizona Winter Finance Conference Bank Monitoring with On-Site Inspections	February 2023
Allied Social Science Association Annual Meeting- Association of Real Estate and Urban Economics Quick on the Draw: Draws on Credit and Line Adjustment Behavior in Failing Banks	January 2023
Financial Management Association Annual Conference Quick on the Draw: Draws on Credit and Line Adjustment Behavior in Failing Banks	October 2022
Eastern Finance Association Annual Conference Quick on the Draw: Draws on Credit and Line Adjustment Behavior in Failing Banks	April 2022
Southwestern Finance Association Annual Conference Bridging the Gap between the Deposit Insurance Fund Target Level and the Current Fund Level	March 2021
Eastern Economic Association Annual Conference Bridging the Gap between the Deposit Insurance Fund Target Level and the Current Fund Level	February 2021

Society of Government Economists Seminar Series Bridging the Gap between the Deposit Insurance Fund Target Level and the Current Fund Level	January 2021
Office of Financial Research and Federal Reserve Bank of Cleveland Conference on Financial Stability: Markets and Spillovers Deposit Inflows and Outflows in Failing Banks: The Role of Deposit Insurance	November 2018
Financial Management Association Annual Meeting Deposit Inflows and Outflows in Failing Banks: The Role of Deposit Insurance	October 2018
UMD/FRB Short Term Funding Markets Conference Deposit Inflows and Outflows in Failing Banks: The Role of Deposit Insurance	April 2018
Chicago Financial Institutions Conference Deposit Inflows and Outflows in Failing Banks: The Role of Deposit Insurance	April 2018
FinSAC Conference Deposit Insurance Systems Determining the Target Deposit Insurance Fund: Practical Approaches for Data-Poor Deposit Insurers	December 2017
Washington University Corporate Finance Deposit Inflows and Outflows in Failing Banks: The Role of Deposit Insurance	November 2017
SBIF-ASBA Conference at Catholic University Deposit Inflows and Outflows in Failing Banks: The Role of Deposit Insurance	November 2017
Mid Atlantic Research Conference On Deposit Stability in Failing Banks	March 2017
Basel Research Task Force On Deposit Stability in Failing Banks	December 2016
Southern Economic Conference International Comparison of Deposit Insurance Adoption Experiences	November 2016
International Association of Deposit Insurers	October 2016

Nigeria: Methodological Approach for Development of a Target Deposit Insurance Fund Model	
Southern Economic Conference The Impact of English Language Skills on National Income: A Cross-National Comparison	November 2015
Southern Economic Conference The Effect of VATs on Government Balance Sheets	November 2014
Western Economic Conference An Historic Horse Race: The Impact of History on Modern Outcomes	June 2014
University of Oklahoma Graduate Student Research Day Quasi-Experimental Analysis on the Effects of Adoption of a Value Added Tax	March 2014
Student Poster Session, National Conference on Taxation Quasi-Experimental Analysis on the Effects of Adoption of a Value Added Tax	November 2013
Missouri Valley Economic Association Annual Meeting Quasi-Experimental Analysis on the Effects of Adoption of a Value Added Tax	October 2013
University of Oklahoma Graduate Student Seminar Quasi-Experimental Analysis on the Effects of Adoption of a Value Added Tax	March 2013
2 <sup>nd</sup> Annual Oklahoma Economics Conference Data and You: A Beginner's Guide to Econometrics	November 2012
<b>Conferences Attended as Discussant:</b>	
Financial Management Association Conference "The Ring Fencing Bonus" by Irem Erten, Ioana Neamțu and John Thanassoulis	October 2023
Temple Fox Finance Conference "One Size Doesn't Fit All: Heterogeneous Depositor Compensation During Periods of Uncertainty" by Nikolaos Artavanis, Daniel Paravisini, Claudia Robles Garcia, Amit Seru & Margarita Tsoutsoura	September 2023
Western Economic Association Conference "Managing Bank Liquidity Hoarding During Uncertain	July 2023

Times: The Role of Board Gender Diversity” by Denis Davydov, Tatiana Garanina and Laurent Weil	
Financial Management Association Annual Conference "Banking Crises and the Performance of Microfinance Institutions", Rui Chen, Valentina Hartarski, and Denis Nadolnyak	October 2022
Eastern Finance Association Annual Conference "The Effect of the PPPLF on PPP Lending by Commercial Banks", Sriya Anbil, Mark Carlson, and Mary-Frances Styczynski	April 2022
Eastern Finance Association Annual Conference "Risk Aversion with Nothing to Lose", Stefano Pegoraro	April 2022
Financial Management Association Annual Conference “Bank Stress Test and Executive Pay”, Raffi Garcia, Johan Maharjan, and Zenu Sharma	October 2021
Southwestern Finance Association Annual Conference “Do Lenders Still Discriminate? A Robust Approach for Assessing Differences in Menus”, David Hao Zhang and Paul Willen	March 2021
Society of Government Economists Seminar Series “Anti-money laundering enforcement, banks, and the real economy”, Şenay Ağca, Pablo Slutzky, and Stefan Zeume	January 2021
Allied Social Science Association “How do Mortgage Rate Resets Affect Consumer Spending and Debt Repayment? Evidence from Canadian Consumers”, Katya Kartashova and Xiaoqin Zhou	January 2020
Interagency Risk Quantification Forum “Adverse Selection in the Market for Mortgage Servicing Rights”, Tom Mayock and Lan Shi	November 2018
Allied Social Science Association “Market Structure and the Evolution of Productivity in Banking”, Mark Egan, Stefan Lewellen and Adi Sunderam	January 2018
Allied Social Science Association	January 2017

“Subchapter S Election and Bank Risk Taking”,  
Takashi Yamashita

Southern Economic Conference  
“When Time is not on our Side: The Costs of  
Regulatory Forbearance in the Closure of  
Insolvent Banks”, Rebel Cole and Lawrence White  
November 2016

Southern Economic Conference (Two Sessions)  
“Hospitalitis”, Andrew Young  
“Governor's Party Affiliation and Public Services”  
Elena Andreyeva  
November 2015

Southern Economic Conference  
“Unbalanced Growth and Public Good Provision”  
Christopher Mann  
November 2013

Missouri Valley Economic Association Annual Meeting  
“Quasi-Experimental Analysis of the Impact of  
Exchange Rate Regime Selection on Crisis Recovery:  
Evidence from the Asian Financial Crisis”, Ross Hallren  
October 2013

**Organized Sessions:**

Society of Government Economists Seminar Series  
“Small Banks: Transition and Crisis”  
January 2021

Allied Social Science Association  
“Banking Competition: Responding to Social Changes”  
January 2020

**Conferences Attended as Chair:**

Financial Management Association Annual Conference  
Eastern Finance Association Annual Conference  
Society of Government Economists Seminar Series  
Allied Social Science Association  
Financial Management Association Annual Meeting  
Southern Economic Conference  
Southern Economic Conference  
Western Economic Conference  
October 2022  
April 2022  
January 2021  
January 2020  
October 2018  
November 2015  
November 2014  
June 2014

**Conferences serving on selection committees:**

IBEFA Allied Social Sciences Association Sessions  
IBEFA Western Economic Association Sessions  
Community Banking in the 21st Century  
Community Banking in the 21st Century  
FARS  
January 2022  
July 2023  
June 2022  
June 2021  
September 2021

**Other Conferences Attended:**

FDIC Banking Research Conference FDIC	September 2023
FDIC Banking Research Conference FDIC	September 2022
FDIC Consumer Research Symposium FDIC	March 2022
FDIC Banking Research Conference FDIC	September 2021
Community Banking in the 21st Century St. Louis Federal Reserve	September 2021
Conference on Financial Stability OFR and Federal Reserve Bank of Cleveland	November 2020
Conference on Financial Stability FDIC Consumer Research Conference	November 2019 September 2019
Allied Social Science Association Washington University Corporate Finance Conference	January 2019 November 2018
Early Warning Model Workshop FDIC Banking Research Conference	September 2018 September 2018
FDIC Banking Research Conference Big Data in Finance at University of Michigan with OFR	September 2017 October 2016
FDIC Banking Research Conference FDIC Banking Research Conference	September 2016 September 2015
Allied Social Science Association	January 2015

**Other Presentations:**

Philadelphia Federal Reserve Bank SURF Seminar	December 2022
FDIC CFR Seminar	May 2022
FDIC CFR Seminar	August 2021
FDIC CFR Seminar	August 2020
UVA-Darden Adam Smith Society Seminar	February 2020
FDIC CFR Seminar	March 2017
OFR Seminar	March 2017
FDIC Demonstration of CFR use of Structured Bank Data	July 2016

**Teaching Experience:**

Instructor, University of Oklahoma	
Introductory Microeconomics	Summer 2014
Elements of Statistics (Managing 2 assistants)	Summer 2013- Fall 2014
Teaching Assistant, University of Oklahoma	
Introductory Microeconomics	Spring 2014, Fall 2014
Elements of Statistics	Fall 2010-Spring 2013
Teaching Assistant, Bucknell University	
Physics & Astronomy	Fall 2007-Spring 2010

Tutor, University of Oklahoma  
Tutor, Bucknell University

2013-2015  
2007-2010

**Referee Experience:**

Annals of Public and Cooperative Economics (2020-2021)  
Applied Economics (2020-2022)  
Center for Financial Research Working Papers Series (2015-2022)  
Center for Financial Research Staff Studies Series (2022)  
Economic Inquiry (2018-2019)  
International Association of Deposit Insurers Working Paper Series (2020)  
International Tax and Public Finance (2016)  
Journal of Empirical Finance (2020)  
Journal of Financial Services Research (2020)  
Journal of Financial Stability (2018-2019)  
Journal of Political Economy (2022)  
The Financial Review (2023)  
World Development (2016)

**Software Skills:**

Stata, Matlab, SAS, R, SQL, MSOffice, Windows, Redhat, Dos