James C. (Jimmy) Allen
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Mr. Allen has enjoyed a 40-plus year career in the financial services industry and was appointed earlier this year as Director of the new Banking School Program, McCoy College of Business at Texas State University. His banking career has included employment with JPMorgan Chase, BBVA Compass Bank, Fiserv, Broadway Bancshares, Moody Bank and Texas Citizens Bank.

His most recent role was with Texas Citizens Bank as Executive Vice President - Chief Operating Officer, Advisory Director and included responsibility for all sales/revenue production and operational management functions. He was a member of the four-person Executive Team which successfully guided the Bank into/through an acquisition opportunity with Business First Bancshares in 2022 (NASDAQ: BFST, Baton Rouge, LA).

His banking career/experience has included:

- Chief Operating Officer of Moody National Bank (Houston Metro) with responsibility for commercial/consumer banking, treasury solutions, informational technology, digital banking, commercial credit, deposit/loan operations. Further developed/streamlined Moody's branch distribution network, serving a five-county market area in Southeast/Central Texas;
- Director of the Retail Banking Group for Broadway Bancshares (San Antonio-Austin Corridor) with responsibility for all Retail Banking operational, service and sales, product and technology initiatives including oversight responsibility of the distribution network, customer contact center, military banking and retail investment division(s). His group led the development of Broadway's expansion initiative into Hays and Travis counties (Austin). He also served as the organization's key strategist for all Customer Service and Delivery directives. He led development of the Bank's 'Everything Speaks!' training/leadership program.
- Development of the retail delivery, strategy and distribution infrastructure for Compass Bancshares in Houston (BBVA Compass).
- Oversight and management of the corporate Quality Improvement process for Bank One Texas, including design and implementation of five corporate training programs (JPMorgan Chase)
- Co-development of the Personal Banking University™ (PBU) curriculum for all frontline/Customer contact employees (JPMorgan Chase).
- Co-development of a front-line customer service training program and leadership development process for Banc One Corporation (JPMorgan Chase).
- Development and coordination of new product introduction, sales and product training, communication and sales development for the MCorp statewide (Texas) retail banking group (JPMorgan Chase).
- Creation and management of the MBank Commercial Banking Centers in North Texas (JPMorgan Chase)

He and his wife currently reside in the Kissing Tree golf course community in Central Texas and are natives of Beaumont, Texas. Their two sons are "3rd Gen" graduates of Baylor University. Mr. Allen previously served as Regional Vice President, Southern Region, Boy Scouts of America, Chairman-Elect of the Bay Area Council, Boy Scouts of America and Chairman of the Executive Board and President of the Alamo Area Council, Boy Scouts of America. He chaired numerous Boy Scouts of America Charity Golf Classics in San Antonio, Texas and served on the Board of Governors, Green Committee and General Manager Search Committee of Oak Hills Country Club in San Antonio.

His prior speaking engagements include: RMA – Gulf Coast Chapter Senior Executive Panel (2018), Source Media Retail Banking Conference (2016), BAI Retail Delivery Conference (2015), NCR Financial Innovation Roadshow (2013), Harland Clarke Impact Summit (2013), Fiserv FORUM (2012), BAI PaymentsConnect Conference (2010), Texas Bankers' Association Senior Management Summit (2009), Best Practices in Retail Financial Services (2008) and 6th Annual Branch Banking Symposium (2008).

JAMES C. ALLEN

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FINANCIAL SERVICES EXECUTIVE

Strategic Transformational Growth through Positive Cultural Alignment

Senior financial services executive with exemplary performance in developing teams that drive distribution network success through laser-like focus on operational, product, delivery channel, technology services, customer relationship, and employee-centric strategies. Impeccable history of collaborative leadership in developing teams, enhancing service and sales that contribute to significant bottom-line results. Known for motivating staff through clear, informative, and timely communications. Stellar achievement in:

- Financial Performance
- Product Development
- Operational Excellence
- Technology Transformation

PROFESSIONAL EXPERIENCE

TEXAS CITIZENS BANK, Houston, TX **2019 - 2022**

Executive Vice President – Chief Operating Officer, Advisory Director

Key accountabilities included all profit centers and operational management functions including commercial and consumer banking, treasury solutions, information technology, commercial credit, human resources, marketing and facility/physical security oversight. Inherited an OCC Formal Agreement (13 Articles) in 2019, released in Q3, 2021. Executive Team member which successfully guided the Bank into/through a merger with Business First Bancshares (NASDAQ: BFST, Baton Rouge, LA) in 2022. Markets included six locations covering four counties in the greater Houston area.

Operational Excellence:

- Completed the construction/development of a non-traditional banking center in *The Cannon @ the Energy Corrido*r, an entrepreneurial/innovator campus.
- Led the strategic review of the Bank's core systems platform contract, including the evaluation of proposals from FIS, Jack Henry & Associates and fiserv.
- Assumed responsibility for key 'articles' within the OCC's Formal Agreement (FA) including Information Technology and BSA departments (Bank Secrecy Act/Anti-Money Laundering). Received exemplary review from the OCC upon the FA release in 2021.
- Directed the Bank's service, safety and business continuity during the Coronavirus Pandemic and Winter Storm Uri.
- Contracted with ACAP+TheLoanSource™ to develop a seamless/digital platform for Paycheck Protection Program (PPP) applications. The Bank funded requests for over 500 Houston-area owner-managed businesses.
- Directed the implementation of the fiserv Core Banking Enhancement Project including new/expanded digital (19), debit card (4), finance (2) and analytics (1) products.
- Developed/enhanced commercial banking performance standards including officer business development and portfolio management metrics.

MOODY NATIONAL BANK, Galveston, TX **2017 - 2019**

Executive Vice President – Chief Operating Officer

Responsible for all revenue-producing and key support areas of the Bank including commercial and consumer banking, treasury solutions, information technology, commercial credit, facility and physical security management. Further developed/streamlined a 15 branch distribution network, serving a 5 county market area in the Southeast and Central Texas region including Houston, New Braunfels and Austin.

Financial Performance:

- Developed and implemented a financial services banking group, re-organized pre-existing structure to a re-designed, streamlined and efficient organization, reducing existing brick mortar locations while expanding in Comal County (New Braunfels) market. Improved financial performance, exceeding annual budget requirements for 2017-2019.
- Delivered significant team performance in deposit growth, commercial/consumer loan growth. Introduced deposit account sales and service quality standards measured at banking center and division level through the creation of scorecard metrics.

Operational Excellence:

- Directed transition of loan operations area to facilitate greater accuracy and efficiency.
- Transformed information technology group through a re-alignment of functional positions, including higher certified-level personnel with a focus on improved customer (external/internal) tools/solutions.
- Introduced and sponsored multiple technology projects over a two-year period to include website re-design, online banking app/portal enhancement, account opening / servicing application, corporate-wide telephony and document preparation programs.
- Served as a key member of the bank's 'Sub' loan committee, with review/approval of credits up to $1MM in size and on the bank's 'Senior' loan committee, with review/approval of credits up to the bank's legal loan limit, $22MM in size.
- Served as a key member of the bank's ALCO, Enterprise Risk Management, BSA/Compliance, IT Steering, Retail Investments and Asset Review committees.
- Introduced and sponsored development of Fiserv's EnAct© CRM application for utilization throughout the bank, with an initial focus on the commercial banking group.

BROADWAY NATIONAL BANK, San Antonio, TX **2004 - 2017**

Group Executive Vice President

Created personal banking line of business, supported 41 branch distribution network, and served 9 county market area in Texas Hill Country region including San Antonio and Austin. Developed and enhanced retail investment sales program, customer contact center, and military banking division.

Financial Performance:

- Developed and implemented retail banking group, re-organized pre-existing minimum structure to re-designed, streamlined and efficient organization across 3 districts, 26 locations and expanded to 41 locations, improving financial performance, exceeding annual budget requirements for 12 of 13 years.
- Delivered significant team performance in deposit growth, consumer/small business loan growth, deposit account sales, and service quality standards measured at banking center, district, and division level for 13 years by creating reward/recognition *Five Star™* program including scorecard metrics, attributes and sales rallies process.

Operational Excellence:

- Managed consumer loan underwriting department, installed new management and underwriting team, and developed web-based, electronic application and approval process, improving efficiency with near-zero error ratio.
- Managed customer contact center, returning operation to high-performing metrics with service quality levels at 98%, call abandonment stats at 2.1%, and employee retention at mid-80%.
- Re-organized management/direction of Military Banking Division, resulting in annual deposit growth levels of 16% and loan increases of 32%.
- Developed strong focus on internal audit policies and regulatory/compliance requirements, including retail investment sales program, resulting in outstanding internal and OCC audit reviews.

Product Development:

- Spearheaded small business line-of-credit product, specifically designed for CRA markets, achieving 108 new lines, over $3.1MM committed within 90-day rollout.
- Developed both central and local market consumer and small business loan campaigns, increasing annual loan production from $73.5MM to $108.9MM in 5 years.
- Expanded utilization of CRM platform (Microsoft Dynamics) to include all lines of business, resulting in total view of customer relationships with greater emphasis in developing deeper ownership of bank products/services.

Technology Transformation:

- Designed and launched Universal Banker methodology, including adoption of cash recyclers, open lobby floorplans, teller pods, and conducted full re-training of retail banking employees, reducing net operating expenses $1.1MM, headcount 12% with virtually zero turnover.
- Served as executive sponsor of new digital lending platform launching e-Auto Loan™ pilot, reducing pre-approved application/funding time to 7 minutes, via smartphone.

Physical Facility Reinvention:

- Coordinated expansion into Hays County through acquisition of Balcones Bank FSB, resulting in 4 new locations, $64MM in deposits, and $114MM in loans.
- Constructed 9 banking center locations based on market site analytics, achieving on-time construction delivery, on-budget expenses, and more efficient floorplans.
- Developed relocation analytics for 4 banking centers, resulting in more efficient space plans and significant deposit growth that exceeded all pro-forma measures.
- Supervised $25MM campus re-development project, re-positioning Cheever Blvd., demolishing former motor bank and ATM facility, and constructing Tesoro Banking Center/Motor Bank and 80,000 sf, 5-story CEC Administration Building that received LEED Silver designation.
- Oversaw and developed “TheLAB@1045” project, an innovation lab space in 1045 Cheever Bldg., creating think-tank meeting environment with state-of-the-art audio-visual technologies.

ADDITIONAL RELEVANT EXPERIENCE

FISERV CORPORATION, (FORMERLY CARREKER CORPORATION), Dallas, TX
Senior Principal
Directed retail re-engineering and enterprise customer relationship management (CRM) engagements for national brand banks in Northeast and Midwest US markets.

BBVA COMPASS, Houston, TX
Regional Vice President
Developed retail delivery, strategy, and distribution infrastructure for Houston market. Directed 4 acquisition, merger, and integration projects. Increased branch network from 7 to 44 locations.

J.P. MORGAN CHASE (FORMERLY BANK ONE TEXAS/MCORP), Dallas, TX
Senior Vice President, Chief Quality Officer
Director, Retail Sales Development, Personal Banking Group, Texas
Regional Director, Dallas-Fort Worth Metroplex Retail Banking
Director, Dallas Commercial Banking Group
President and CEO, MidCities Market
Senior Vice President, Chief Lending Officer, Garland Market

EDUCATION

Bachelor of Business Administration (BBA), Accounting / Finance
LAMAR UNIVERSITY, Beaumont, TX

Hankamer School of Business
BAYLOR UNIVERSITY, Waco, TX

National Commercial Lending School
UNIVERSITY OF OKLAHOMA, Norman, OK

National Commercial Lending Graduate School
UNIVERSITY OF OKLAHOMA, Norman, OK

COMMUNITY INVOLVEMENT

Director, United Way of Galveston
Regional Vice President, Southern Region, Boy Scouts of America
President-Elect, Bay Area Council, Boy Scouts of America
Council President, Alamo Area Council, Boy Scouts of America
Chairman, BSA Charity Golf Classic

Board of Governors, Oak Hills Country Club
Green Committee, Oak Hills Country Club
Gen. Mgr. Search Committee, Oak Hills Country Club

Director, MESBIC Ventures of Dallas
Director, Arlington City Club
Chairman, Grand Prairie Chamber of Commerce
Director, Grand Prairie YMCA
Director, Dallas / Fort Worth Medical Center Foundation
Director, Grand Prairie Crime Commission
Co-Founder, Leadership Grand Prairie

Chairman, Texas Association of Business, Garland/Mesquite Chapter
Honorary Life Member, Garland Chamber of Commerce
Charter Member, Leadership Garland Alumni Association

SPEAKING ENGAGEMENTS

Alamo Area Council – Boy Scouts of America Annual Strategic/Planning Conference (2024)
RMA – Gulf Coast Chapter Senior Executive Panel (2018)
Source Media Retail Banking Conference (2016)
BAI Retail Delivery Conference (2015)
NCR Financial Innovation Roadshow (2013)
Harland Clarke Impact Summit (2013)
Fiserv FORUM (2012)
BAI PaymentsConnect Conference (2010)
Texas Bankers' Association Senior Management Summit (2009)
Best Practices in Retail Financial Services (2008)
6th Annual Branch Banking Symposium (2008).