

**RESUME OF JOEL MILLER**  
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**EMPLOYMENT HISTORY**

<p>July 2004 to Present</p>	<p><b>ADJUNCT PROFESSOR AT UNIVERSITY OF MISSOURI-ST. LOUIS</b>  Teaches undergraduate and graduate Finance courses.</p> <p><b>BANK EXPERT WITNESS AND LITIGATION CONSULTANT, ST. LOUIS, MO</b>  Retained by Fortune 1000 clients (banking, insurance, and data processing) to provide banking expertise and knowledge, analysis of documentation, assistance in developing litigation strategy, and deposition/testimony as an expert witness in commercial lending, retail banking, bank operations and technology, bank products, and generally accepted or customary practice in the banking industry. Litigation is typically complex, months in duration, and involves significant client financial and reputation risks. Identity of clients is confidential, but attorneys performing litigation are references.</p>
<p>July 2001 to June 2004</p>	<p><b>EXECUTIVE VICE PRESIDENT, CITIZENS NATIONAL BANK, ST. LOUIS, MO</b>  Managed 50+ employees engaged in retail banking, marketing, treasury management sales/support, finance and accounting, operations, technology, buildings, and security. Accomplishments include:</p> <ul style="list-style-type: none"> <li>• Initiated and implemented bank-wide profit improvement programs to increase annual pre-tax income by more than \$400,000.</li> <li>• Increased retail banking income and cross-sell ratio by instituting a sales program (including telemarketing) and improved retail customer service from below regional average to above regional average through performance standards and mystery shopping.</li> <li>• Developed corporate treasury management products (lockbox, account reconciliation, balance reporting, sweep accounts, etc.), implemented a sales program to grow fee income and expand relationships with commercial loan customers, and hired a treasury management salesperson/product manager.</li> <li>• Renegotiated the Bank's data and item processing contract to achieve cost reduction of about \$50,000 annually and favorable terms (including buy-out options, waivers of COLA increases, and future price concessions).</li> <li>• Identified and retained an advertising agency which developed and executed a three year advertising campaign focused on increasing the Bank's name recognition among commercial businesses in the greater St. Louis area.</li> <li>• Oversaw successful design and implementation of an Internet website with transaction and informational features for retail and commercial customers.</li> <li>• Increased brokerage service sales to achieve the most profitable year since such services were offered and implemented insurance products sales.</li> <li>• Repositioned liability side of the balance sheet to reduce cost of funds by 64 basis points without increasing deposit volatility.</li> <li>• Improved the yield and liquidity of the investment portfolio (in excess of \$60 million) and sold securities for a gain for the first time in the bank's history.</li> <li>• Formed relationships with two community banks for loan participations.</li> <li>• Implemented an overdraft protection product that increased pre-tax income by more than \$500,000 annually.</li> </ul>

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#### EMPLOYMENT HISTORY (CONTINUED)

August 1992 to July 2001	<b>SENIOR MANAGER, KPMG LLP, CHICAGO, IL</b> Built and managed Community Bank Consulting Practice in Midwest Region marketing and delivery of services (strategic planning, performance improvement, technology planning and selection, merger planning, etc.) to banks and thrifts to an asset size of \$12 billion. Initial positions: Senior Consultant and Manager.
June 1989 to August 1992	<b>SELF EMPLOYED, ST. LOUIS, MO</b> Repositioned and placed parents' assets in trusts. Acquired, managed, and sold commercial real estate. Performed small business consulting. Formed an investment group, raised capital (debt and equity), and mounted a vigorous yet unsuccessful effort to acquire a bank.
August 1982 to June 1989	<b>VICE PRESIDENT, BANK OF AMERICA (FORMERLY NATIONS BANK, NCNB, BOATMEN'S BANK AND CENTERRE BANK), ST. LOUIS, MO</b> 8/85-6/89: Managed \$50+ million commercial loan portfolio (working capital and floor plan lines of credit, bank stock loans, leveraged buyout loans, etc.). Sold treasury management services to banks and middle market customers. 8/82-8/85: Managed staff of 200 engaged in check processing, ACH, adjustments, return items, check float and transportation, etc.
October 1980 to August 1982	<b>VICE PRESIDENT, HUNTINGTON NATIONAL BANK (FORMERLY UNION COMMERCE BANK), CLEVELAND, OH</b> Managed staff of 130 engaged in check processing, deposit operations, central customer data files, mailroom, stockroom, etc.
January 1979 to October 1980	<b>MANAGER, BANK ONE (FORMERLY FIRST NATIONAL BANK OF CHICAGO), CHICAGO, IL</b> Managed staff of 35 providing time-critical account reconciliation services to Fortune 1000 corporate customers and performing reconciliation and control functions relative to all of the bank's official check accounts.
March 1973 to June 1977	<b>MANAGER, FEDERAL RESERVE BANK OF ATLANTA, JACKSONVILLE BRANCH, JACKSONVILLE, FL</b> Managed staff of 70 performing check processing and related functions. Initial positions: Management Trainee, Supervisor, and Assistant Manager.

#### EDUCATION

Summer sessions 1985, 1986, 1987	Southwestern Graduate School of Banking. <b>Southern Methodist University</b> , Dallas, TX. Certificate of completion.
August 1977 to December 1978	Georgia Institute of Technology ( <b>Georgia Tech</b> ), Atlanta, GA. MS Industrial Management (quantitatively oriented MBA).
September 1968 to March 1973	<b>Auburn University</b> , Auburn, AL. BS Business Administration.

