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**Dr. S. Scott MacDonald is the former president and CEO of the *Southwestern Graduate School of Banking (SWGSB) Foundation*, director of the *Assemblies for Bank Directors*, and Adjunct Professor of Finance, Cox School of Business, Southern Methodist University. Prior to joining SMU he served on the faculty of Texas Tech University and was a consultant at RRC Inc., an economics consulting firm in Bryan College Station. He received his B.A. degree in economics from the University of Alabama and his Ph.D. from Texas A&M University.**

**Dr. MacDonald is a trusted consultant and advisor to financial institutions boards of directors and senior management. With over 38 years of professional and academic experience he is a nationally sought after strategic planning facilitator, consultant and educator to the financial services industry. He is a frequent speaker at professional programs, banker associations and banking schools. He is the recipient of numerous teaching and research awards, and was inducted into the Independent Bankers Association of Texas' *Wall of Heroes and Legends*. He has served as an expert resource witness before the Texas state Senate and is a former Chairman of the Board of Directors of a Texas financial institution. Dr. MacDonald is the co-author of the textbook on banking, *Bank Management* in its 8<sup>th</sup> edition, as well as author of numerous articles in professional and academic journals.**