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The Market for Financial Services

Speaker Biographies

Thomas J. Cunningham

Tom Cunningham is vice president and associate director of research for the Federal Reserve Bank of Atlanta. Dr. Cunningham is responsible for the operation of the research department including budget and personnel planning as well as oversight of the Atlanta Fed's *Economic Review*. He serves on the Bank's Personnel and Automation committees.

Prior to his appointment as associate director of research he served as vice president in the research department where he was responsible for both the regional and Latin American research teams in the research department. Dr. Cunningham joined the Bank as an economist with the macropolicy group in 1985, specializing in macroeconomics and monetary theory. He was promoted to senior economist in 1989 and research officer and senior economist with responsibility for the regional group in 1992. Dr. Cunningham previously worked as an instructor of economics at Barnard College at Columbia University.

He is a member of the American Economic Association, the Western Economic Association, and the Southern Economic Association. Dr. Cunningham has published numerous professional articles.

A native of Reedley California, he received a bachelor's degree, summa cum laude, in economics from California State University, Fresno. He earned a master's degree, a master of philosophy and a doctorate of philosophy in economics from Columbia University. He has attended the executive development program at Wharton.

Bruce E. Adams

Mr. Adams has been with First Tennessee Bank in Chattanooga since 1981 and currently serves as the Executive Vice President of its Business Group. He serves as the commercial sales manager for the region with responsibility for Chattanooga's Commercial, Corporate, Cash Management, Governmental and Commercial Real Estate departments. Previously he served as the region's Senior Credit Officer, managed the Corporate Department, and was a commercial relationship manager responsible for originating and structuring commercial loans plus selling treasury management and related products. His banking career began in NC with First Union, now Wachovia, serving in that bank's Charlotte, Greensboro & Rocky Mount, NC offices. Assignments there included coordinating credit workshops in the Training Department, a stint in the International Department as both a credit analyst and calling officer, coordinating the Commercial Development Program where new recruits were trained for commercial account officer positions, and as a senior commercial officer. He is a graduate of

Birmingham-Southern College with a BA in business administration and received his MBA from the University of Alabama. He and his wife, Judith DeWitt, live on Missionary Ridge and have two grown children. Civic activities include serving on the boards of a minority small business investment corporation, the Dodson Avenue Southside Community Health Centers, Chattanooga Neighborhood Enterprise, and as a trustee of the Hamilton County Hospital Authority.

Raymond V. Ryan

Mr. Ryan is a Principal of Patten and Patten, Inc. and has served as a Portfolio Manager since joining the firm in June 1999. Prior to joining Patten & Patten, Mr. Ryan worked in several areas of the capital markets, including investment banking, for SunTrust Equitable Securities Corporation, the successor company to Equitable Securities Corporation in Nashville, Tennessee. Prior to his tenure with SunTrust Equitable, Mr. Ryan worked in capital markets, particularly institutional fixed-income sales & trading, for Lehman Brothers. Mr. Ryan is a CFA Charter holder and an instructor with a leading CFA preparatory organization. He is a member of the American Economic Association, the American Finance Association and has served as the President of the Chattanooga Society of Financial Analysts. Mr. Ryan earned a Bachelor's degree (A. B.) in Economics from Princeton University in 1989.

Dennis L. Roberts

Mr. Roberts is an experienced Human Capital/Organizational Development practitioner with deep experience with organizations in transition. His background includes serving as an internal human capital officer as well as a human capital consultant both in private practice and with a leading professional services firm, AnswerThink Consulting Group. Client list includes: MCI, Canon USA, UNICEF, Exelon, Industrial Bank of Washington, D.C., and PricewaterhouseCoopers. Selected accomplishments include:

- Led the Risk Management assessment and post-merger program implementation of two recently-merged manufacturing companies in Tampa, Florida.
- Developed and led the workforce planning and change management initiatives following the establishment (by merger) of Exelon Corporation in Chicago and during a major PeopleSoft implementation. This project included 1400 associates in both pre-merger companies and focused on the finance and IT departments.
- Led all people-related due-diligence and integration activities in support of the Citibank Venture Capital national roll up of coal combustion by-products companies. Over 12 acquisitions were involved in the creation the leading corporation in this industry, ISG Resources, Inc. in Salt Lake City, UT. Dennis developed and led the implementation of all human capital structural, policy and cultural integration activities.

Dennis holds a Bachelors of Science in Business Administration from the State University of NY at Albany and a Masters of Science in Organizational Leadership from Mercy College in Dobbs Ferry, NY. Additionally, he has served as an adjunct professor of Human Resources Management. His article, *The Role of HR in Mergers and Acquisitions,* is published as a whitepaper on the web site of the Society for Human

Resources Management, www.shrm.org. He currently lives in Mamaroneck, New York with his wife and two sons.

Shane Neal

Mr. Neal has been with UBS Financial Services Inc. for 7 years. He began his investment career at J.C. Bradford & Co. in 1998 after spending two-years at UnumProvident, where he was an Executive Compensation Analyst. Shane heads up the C.O.R.E. Financial Group at UBS Financial Services in the local Chattanooga office.

He concentrates on asset allocation and risk management as it relates to clients' goals and objectives. Shane helps clients concentrate on goals that are immediate as well as long-term, including college saving, retirement saving, asset preservation, and asset transfer.

Shane has an extensive financial academic background, having received a Bachelor of Science degree in Finance from the University of Tennessee Chattanooga (UTC) as well as a Masters in Business Administration with a Finance Concentration from the same institution. While attending UTC, Shane was on a varsity basketball scholarship.

He uses his volunteer time to give back to his alma mater where he is President of the UTC Alumni Board, a member of the UT Public Affairs Committee, and a member of the Board of Governors. Shane is married to Kylie and has three small children, Mallory, Owen, and Casey.