

**Gene Cooney**  
**Managing Director**  
**CCI Consulting, Inc.**  
**4371 Winters Chapel Road, # 1411**  
**Atlanta, GA 30360**  
**Phone: 770/242-3569**  
**Website: [http://www.consultcci.com/bank\\_expert\\_witness.html](http://www.consultcci.com/bank_expert_witness.html)**

### **EDUCATION**

Master of Administration, Penn State University  
Bachelor of Science in Business Administration, Finance, Duquesne University  
Certificate, Stonier Graduate School of Banking, Rutgers University  
Certificate, Business of Banking School, Cornell University

### **LECTURES & RESEARCH**

Mr. Cooney has served as an instructor and guest lecturer for professional organizations and institutions of higher learning to include La Roche College; Duquesne University; University of Miami; National Automated Clearing House Association (NACHA); Pennsylvania Banker's Association; Bank Administration Institute (BAI); Recognition Technology Association, Pennsylvania Mortgage Bankers and the American National Standards Institute (ANSI) X-9.

He has also served on BAI and Federal Reserve Task Forces studying, preparing reports and making recommendations on national banking issues.

### **PROFESSIONAL EXPERIENCE**

**2006 – Present**

**Expert Witness & Litigation Support**

Gene has served as an expert in state and federal cases addressing the needs of clients from North America, South America and the Bahamas. The clients were both plaintiffs and defendants involved in civil and criminal actions. These cases involved amounts at issue ranging from \$100,000 to \$130 million and were associated with financial institutions having assets from \$140 million to \$1.3 trillion.

His cases have run the gamut of traditional issues to include but not limited to the illegal movement of funds using cash management products; mortgage loan administration; return items; violation of check processing; teller and deposit procedures; violation of banking regulations; failing to follow standard practices; disaster recovery, a Ponzi scheme and bank fraud. Gene has also been involved with many contemporary issues both as a consultant and an expert to include depositing embezzled or fraudulently obtained funds into bank accounts which often leads to some form of money laundering; identity theft; Check 21 replacement documents; point of sale (POS); and no envelope ATMs.

**1990 – 1998**

**Consultant**

**1998- Present**

**CCI Consulting, Inc., Atlanta, GA**

After the acquisition of his employer by a much larger bank, Mr. Cooney served as an independent consultant completing engagements he acquired and contracting his services to national consulting firms. In 1998 he formed CCI Consulting. He has completed over 50

engagements nationally at banks, thrifts, credit unions and other financial services organizations with assets currently ranging from \$140 million to \$1.3trillion.

Gene strategically analyzed functions at 13 financial services organizations to reengineer processes, revise procedures and redistribute or reduce human resources as required. Upon completion of these assignments, he installed monitoring vehicles to indicate when the new processes encountered problems. Areas reviewed include branch office networks, state tax return and payment processing functions, all check processing functions, wholesale and retail lockboxes, commercial loan accounting and a national loan payment network.

He developed and installed databases at over 30 banks to recalculate reserve requirements, reduce non-earning assets and improve income. Along with the databases, cash vault modeling studies were completed if requested, to reduce excess cash in the branches and create additional earning assets.

Other engagements include but are not limited to vendor selection and installation of deposit and loan application system software and various subsidiary applications; the consolidation of operating departments for bank holding companies; the installation of up to 13 cash management products at banks; software functional design; regional check clearing; electronic check presentment and a late evening check exchange to accelerate availability.

#### **1987-1990**

#### **CENTRUST, Miami FL**

In 1987 Mr. Cooney was recruited to Centrust in Miami, FL to conceptualize, implement and manage a centralized operating strategy for deposits and loans and to install new technology and a service culture at this \$13 billion financial services company. He created and managed the bank's Operating Department comprised of functions and responsibilities obtained from numerous banking departments and third party processors. He directed a significant portion of an \$11 million software conversion installing new deposit, loan and subsidiary software applications, along with new check processing, teller and platform hardware and software. Most deposit and loan processes were reengineered and policies and procedures were rewritten to support the new technology and processes.

He also installed a check capture center in Central Florida and identified, developed and implemented two new services that significantly increased the corporate deposit base. Within 17 months, Mr. Cooney was promoted to manage Operations and Administration assuming responsibility for eight administrative functions in addition to the deposit and loan operations.

#### **1973 – 1987**

#### **MELLON BANK, Pittsburgh, PA**

Mr. Cooney's banking career began in 1973 at Mellon Bank in Pittsburgh. He held five increasingly more responsible management positions at this \$36 billion bank. Four of these positions involved turning around deposit, loan and cash/treasury management functions experiencing productivity, audit, profit and operating difficulties. He managed well over 20 different banking functions and reengineered 14. Eight software applications were developed or purchased and installed to support these functions.

He also developed, implemented and managed six new products, installing new hardware and/or software for five. Prior to him assuming other responsibilities two of the products, Retail Lockbox and Funds Concentration had grown to become the largest services of their kind offered by a U. S. bank at that time. He developed, implemented and managed one of the first

internal bank income improvement functions and oversaw the development or revision of all bank and operating procedures for the new and reengineered functions. He was very involved in the acquisition of three banks, with assets exceeding \$7 billion, completing due diligence, process reengineering, operations consolidations and the reengineering of the resulting functions along with the conversion of the acquisitions to Mellon's deposit applications, deposit subsidiary applications and General Ledger software as required.

During this period Mr. Cooney developed a national reputation for implementing innovative processes, staff and equipment configurations, income improvement methodologies, cost containment approaches and workflows.

### **PROFESSIONAL AFFILIATIONS**

Mr. Cooney is currently a member of the Georgia Automated Clearinghouse Association (GACHA), the National Automated Clearinghouse Association (NACHA) and the Association of Certified Anti-Money Laundering Specialists (ACAMS).

Prior affiliations include the Cash Managers Association (CMA) having passed the Certification Exam in 1987, a national technical association industry chair and the Vice President and member of the Board of Directors of two electronic banking organizations.

He also served as Vice Chairman of ANSI X-9, the United States' financial services standards organization, for four years and as a member of its Board of Directors for over five years. He also led the development of national Electronic Data Interchange (EDI) standards as they relate to financial services organizations. X-9 is comprised of over 180 financial services organizations and service providers. It is responsible for the development and maintenance of domestic financial services standards and technical guidelines and also represents the United States in the development of international financial services standards.