

Traci. J. Hess
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in Information Systems

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Isenberg School of Management
University of Massachusetts Amherst
Amherst, Massachusetts 01003

EDUCATION

Ph.D.	Virginia Tech, Pamplin College of Business Major: Information Technology Committee: Loren P. Rees (Chair), Terry Rakes, Cliff Ragsdale	1999
M.A.	Virginia Tech, Pamplin College of Business Major: Information Systems	1997
B.S.	The University of Virginia, McIntire School of Commerce Major: Accounting	1988

ACADEMIC EXPERIENCE

University of Massachusetts Amherst , Isenberg School of Management, Operations and Information Management, Professor 2013-Present, Associate Professor 2010-2013	2010-Present
Washington State University , College of Business, Information Systems Associate Professor 2006-Present, Assistant Professor 2002-2006	2002-2010
College of William & Mary , Mason School of Business, Information Systems, Assistant Professor	2001-2002
University of Central Florida , College of Business Administration, Information Systems, Assistant Professor	1999-2001

SELECT HONORS AND AWARDS

- ❖ Isenberg Outstanding Teaching Award, UMass Amherst, 2014-2015
- ❖ Isenberg Outstanding Research Award, UMass Amherst, 2012-2013
- ❖ Isenberg Research Excellence Award, UMass Amherst, 2011-2012
- ❖ Best Paper Award, *Transactions on Human-Computer Interaction*, 2011
- ❖ Reviewer of the Year Award, *Transactions on Human-Computer Interaction*, 2010
- ❖ Reviewer of the Year Award, *MIS Quarterly*, 2008-2009
- ❖ Outstanding Teaching Award, Washington State University, 2009
- ❖ Outstanding Service Award, Washington State University, 2008
- ❖ Furman Faculty Fellowship, Washington State University, 2005-2007
- ❖ Galloway Faculty Award for Undergraduate Teaching, University of Central Florida, 2000

RESEARCH INTERESTS

Human-computer interaction with theory-driven, experimental designs, decision-making and decision support systems, user evaluation and acceptance of IS, trust in IS

RESEARCH

Refereed Journal Articles

Basoglu, A. and Hess, T.J. "Online Business Reporting: A Signaling Theory Perspective," *Journal of Information Systems*, 2014, 28(2), 67-101.

Hess, T.J., McNab, A., and Basoglu, A. "Reliability Generalization of Perceived Ease of Use, Perceived Usefulness, and Behavioral Intentions," *MIS Quarterly*, 2014, 38(1), 1-28.

Tang, F., Hess, T.J., Valacich, J., and Sweeney, J. "The Effects of Visualization and Interactivity on Calibration in Financial Decision-Making," *Behavioral Research in Accounting*, 2014, 26(1), 25-58.

Hong, W., Hess, T., and Hardin, A. "When Filling the Wait Makes it Feel Longer: A Paradigm Shift Perspective for Managing Online Delay," *MIS Quarterly*, 2013, 37(2), 383-406.

McNab, A., Hess, T., and Valacich, J. "Designing Emergency Response Dispatch Systems for Better Dispatcher Performance," *Transactions on Human-Computer Interaction*, 2011, 3(1), 26-55. *Received Best Paper Award.*

Wells, J., Valacich, J., and Hess, T. "What Signal Are You Sending? How Website Quality Influences Perceptions of Product Quality and Purchase Intentions." *MIS Quarterly*, 2011, 35(2), 373-396.

Hess, T.J., Joshi, K., and McNab, A. "An Alternative Lens for Understanding Technology Acceptance: An Equity Comparison Perspective," *Journal of Electronic Commerce and Organizational Computing*, 2010, 20(2), 123-154.

Hess, T., Fuller, M., and Campbell, D. "Designing Interfaces with Social Presence: Using Vividness and Extraversion to Create Social Recommendation Agents," *Journal of the Association for Information Systems*, 2009, 10(12), 889-919.

Li, X., Hess, T., McNab, A., and Yu, Y. "Culture and Acceptance of Global Web Sites: A Cross-Country Study of the Effects of National Cultural Values on Acceptance of a Personal Web Portal." *DATA BASE for Advances in Information Systems*, 2009, 40(4), 62-87.

Li, X., Hess, T., and Valacich, J. "Why Do We Trust New Technology? A Study of Initial Trust Formation with Organizational Information Systems." *Journal of Strategic Information Systems*, 2008, 17(1), 39-71.

Li, X., Hess, T., and Valacich, J. "Using Attitude and Social Influence to Develop an Extended Trust Model for Information Systems." *DATABASE for Advances in Information Systems*, 37(2&3) Spring/Summer 2006, 108-124.

Hess, T.J., Fuller, M.A., and Mathew, J. "Involvement and Decision-Making Performance with a Decision Aid: The Influence of Social Multimedia, Gender, and Playfulness." *Journal of Management Information Systems*, 22(3) 2005-2006, 15-54.

Hess, T.J., Rees, L.P., and Rakes, T.R. "Using Autonomous Planning Agents to Provide Model-Based Decision-Making Support." *Journal of Decision Systems*, 14(3) 2005.

Wells, J.D. and Hess, T.J. "Understanding Decision-Making in Data Warehousing and Related Decision Support Systems: An Explanatory Study of Customer Relationship Management Applications," *Information Resources Management Journal* 15(4) 2002, 17-33.

West, L.A. and Hess, T.J. "Metadata as a Knowledge Management Tool: Supporting Intelligent Agent and End-User Access to Spatial Data," *Decision Support Systems* 32(3), 2002, 247-264.

Hess, T.J., Rees, L.P., and Rakes, T.R. "Using Software Agents to Create the Next Generation of Decision Support Systems," *Decision Sciences* 31(1), Winter 2000, 1-31.

Sen, T.K., Moore, L., and Hess, T.J. "An Organizational Decision Support System for Managing the DOE Hazardous Waste Cleanup Program," *Decision Support Systems* 29(1), 2000, 89-109.

Conference Proceedings

Agogo, D. and Hess, T.J. Technostress and Technology Induced State Anxiety: Scale Development and Implications, Proceedings of the International Conference on Information Systems (ICIS), 2015, Fort Worth, TX.

Agogo, D., Hess, T.J. and Wright, R. Exploring the Effects of Mood and Computer Self-Efficacy on Computing Task Performance, Proceedings of the Americas Conference on Information Systems, 2015, Puerto Rico.

Tang, F., Hess, T.J., Valacich, J., and Sweeney, J. "The Effects of Visualization and Interactivity on Calibration in Financial Decision-Making." Proceedings of the Americas Conference on Information Systems, 2011, Detroit, MI.

Basoglu, K. and Hess, T. "Electronic Business Reporting: A Signaling Theory Perspective." American Accounting Association (AAA) Annual Meeting – IS Track, 2010, San Francisco, CA.

Hess, T.J., Tang, F., and Wells, J. "Calibration and Confidence with Online Shopping," IS-CoRE Pre-ICIS Workshop, 2009, Phoenix, AZ.

McNab, A., Hess, T.J., and Valacich, J. "Designing Emergency Response Applications

for Better Performance", Proceedings of the International Conference on Information Systems (ICIS), 2009, Phoenix, AZ.

McNab, A., Hess, T.J., and Valacich, J. "Designing Interfaces for Faster Information Processing: Examination of the Effectiveness of Using Multiple Information Cues." *Proceedings of the Americas Conference on Information Systems*, 2009, San Francisco, CA.

Li, X. Hess, T.J., and McNab, A.L. "Cultural Issues and Acceptance with Web 2.0: A Study of Personalized Web Services." *Pre-ICIS 2007 Workshop on IS Research in the Era of Web 2.0*. 2007, Montreal, Canada.

McNab, A.L. and Hess, T.J. "Reliability Generalization of Perceived Ease Of Use, Perceived Usefulness, And Behavioral Intentions," *Proceedings of the International Conference on Information Systems (ICIS)*, 2007, Montreal, Canada.

Hess, T.J., Joshi, K., and McNab, A.L. "An Empirical Investigation of the Equity Implementation Model: An Alternative Lens for Understanding Technology Adoption," *Proceedings of the Americas Conference on Information Systems*, 2007, Keystone, CO.

Li, X., Hess, T.J., and Valacich, J. "An Empirical Investigation of Trusting Bases in Initial Trust Formation with National Identity Systems," *Proceedings of the Americas Conference on Information Systems*, 2005, Omaha, NE.

Campbell, D., Fuller, M. and Hess, T. "A Look at How Levels of Vividness and Social Presence Affect Trust in a Decision Aid," *Proceedings of the Americas Conference on Information Systems*, 2005, Omaha, NE.

Li, X., Valacich, J., Hess, T. "Predicting User Trust in Information Systems: A Comparison of Competing Trust Models," *Proceedings of the Thirty-Seventh Hawaii International Conference on System Sciences*, 2004.

Hess, T.J., Fuller, M.A., and Mathew, J. "Gender and Personality in Media Rich Interfaces: Do Birds of a Feather Flock Together?" *Proceedings of the HCI in MIS Workshop*, 2003.

Hess, T.J., Fuller, M.A., and Mathew, J. "The Impact of Social Cues and Personality on Decision-Making Involvement and Performance," *Proceedings of the Americas Conference on Information Systems*, 2003, Tampa, FL.

Hess, T.J. and Hightower, R. "Understanding User Satisfaction with ERP Systems: Extending and Advancing the Equity-Implementation Model," *Proceedings of the International Conference on Information Systems (ICIS)*, 2002, Barcelona.

Hess, T.J. and Wells, J.D., "Understanding How Metadata and Explanations Can Better Support Data Warehousing and Related Decision Support Systems: An Exploratory Case Study," *Proceedings of the Thirty-Fifth Hawaii International Conference on System Sciences*, 2002 (Nominated for best paper).

Hess, T.J. and Hightower, R., "Using Equity Theory to Understand User Resistance to Change in IS Implementations: Instrument Development," *Proceedings*

of the Americas Conference on Information Systems, 2001, Boston, MA 1800-1802.

Rodecker, R. and Hess, T.J., "User Satisfaction with Enterprise Resource Planning Systems: The Effect of User Knowledge and Involvement, Training, and Locus of Control," *Proceedings of the Americas Conference on Information Systems*, 2001, Boston, MA 1033-1036.

Hess, T.J., Oberle, M.P., Rakes, T.R., and Rees, L.P., "Using AI Planning to Support Agent Autonomy in Electronic Commerce," *Proceedings of the Decision Sciences Institute 2000 Annual Meeting*, Orlando, FL, 467.

Hess, T.J., Rees, L.P. and Rakes, T.R., "Using Automated Software Planning Agents to Extend the Model Management System in a Decision Support System," *Proceedings of the Decision Sciences Institute 1998 Annual Meeting*, Las Vegas, NV, 663-665.

Ragsdale, C.T., Hess, T.J., and Rees, L.P., "Developing Web-Based Decision Support Systems - Visual Basic to the Rescue," *Proceedings of the Decision Sciences Institute 1998 Annual Meeting*, Las Vegas, NV, 245-246.

Hess, T.J., "Enhancing DSS with Partial-Order Planning and Software Agents," *Proceedings of the Americas Conference on Information Systems*, 1998, Baltimore, MD, 1153.

Rees, L.P., Hess, T.J., and Rakes, T.R., "Computing Security: A Case for Mobile Malicious Agents," *Proceedings of 34th Annual Meeting*, Southeastern Chapter of InfORMS, October 1998, Myrtle Beach, SC, 247-248.

Hess, T.J., "An Implementation of Software Agents in a Decision Support System," *Proceedings of the 33rd Annual Meeting*, Southeastern Chapter of InfORMS, 1997, Myrtle Beach, SC, 482-484. First Place - Student Paper Competition (\$400 Prize).

Dull, R. and Hess, T.J., "Using Scientific Visualization to Improve Financial Decision Making," *Proceedings of the Americas Conference on Information Systems*, 1996, Phoenix, AZ, p. 758-760.

Journal Special Issue Introductions/Editorials

Germonprez, M. Hess, T., and Russo, N. "Human-Computer Interaction Research in Management Information Systems," *Information Systems Journal*, 2009, 17(4).

Nah, F., Fang, X., Hess, T., Hong, W. "Introduction: HCI Studies in MIS," *International Journal of Human-Computer Interaction*, 2008, 24(7), 623-627.

Germonprez, M. Hess, T.J., Kacmar, C., Lee, Y. "Introduction: Human-Computer Interaction Studies in Information Systems," *DATA BASE for Advances in Information Systems* 2008, 39(4), 9-12.

Invited Presentations and Workshops

Rees, L.P., Hess, T.J., and Rakes, T.R. "Past, Present, and Future of Decision Support Systems," *Decision Sciences Institute 1999 Annual Meeting*, New Orleans, LA.

Ragsdale, C.T., Hess, T.J., and Rees, L.P., "Re-Inventing the DSS Option at Virginia Tech," *Decision Sciences Institute 1997 Annual Meeting*.

Book Chapters

Hess, T.J., Fuller, M.A., and Mathew, J. "Involvement and Decision-Making Satisfaction with a Decision Aid: the Influence of Social Multimedia, Gender, and Playfulness," in *Handbook on Decision Support Systems*, eds. Frada Burstein and Clyde W. Holsapple, Springer-Verlag (reprinted from JMIS journal article above, 22(3), 2005-6).

Hess, T.J., Rees, L.P., and Rakes, T. "Using Autonomous Software Agents in Decision Support Systems," in *Handbook on Decision Support Systems*, eds. Frada Burstein and Clyde W. Holsapple, Springer-Verlag. (adapted from Decision Sciences journal article above, 31(1), 2000).

Wells, J.D. and Hess, T.J. "Understanding Decision-Making in Data Warehousing and Related Decision Support Systems: An Explanatory Study of a Customer Relationship Management Application," M. Khosrow-Pour, ed. *Advanced Topics in Information Resources Management*, Vol. 3, 2004, Hershey, PA, 294-314 (reprinted from IRMJ journal article above, 15(4), 2002).

TEACHING EXPERIENCE

Information Systems Courses Taught	Terms Taught
Business Intelligence and Analytics (undergraduate and MBA)	2011-2015
Business Processes and Enterprise Systems (Undergraduate and MBA)	2010-2014
Global E-Commerce	2007-2009
Database Management Systems	1999- 2005
Database Management Systems (Online)	2004
Database Management Systems (MBA)	2005
Managing Information Technology (Mass Lecture) - Survey course delivered to ~500 students with management of 12 lab sessions	2003-2006
Systems Analysis & Design	2001
Advanced Database Administration (Masters/MBA)	2000
Decision Support Systems & Project Management	1999
Interdisciplinary Courses Taught	
Advanced Accounting Information Systems and Auditing (Masters)	2010
Intermediate Accounting I	2009-2010
Seminar in Research Design (Ph.D. Seminar) - College-wide doctoral seminar on research design and statistical methods.	2007-2009

Other Teaching Experiences

- Business Certificate for Scientists and Engineers, UMass Amherst (2015)
- Developed and submitted curriculum proposals for three new Information Management courses (2011), in coordination with the IT Minor, UMass Amherst
- Revised content and prepared curriculum materials for cross-listing Global Ecommerce course with International Business to satisfy Global Learning Requirement (2008), WSU
- Faculty Advisor on MBA Study Abroad Program to Ecole Hoteliere Lausanne in Lausanne, Switzerland (2006), WSU
- Curriculum development for Distance Degree Program - Introductory Information Systems course and Database Management course (2006), WSU
- Guest Instructor for UCF Executive MBA Program – Database Management Systems (2001), WSU

Faculty Development & Training

- SAP Workshops 2009-2014 - Participated in SAP workshop programs including:
 - Business Process Integration I & II
 - Business and Web Intelligence
 - Business Intelligence and Analytics
 - ERP Simulation Game
 - Operations Management & Supply Chain
 - Introduction to Global Bike – materials management, sales & distribution, finance, control modules
 - Accounting information systems
- AACSB Assessment Workshop 2005 – Attended two-day workshop on the development and maintenance of assessment programs.
- Oracle Enterprise DBA Workshop, Summer 2000

HONORS AND AWARDS

- Isenberg Outstanding Teaching Award, UMass Amherst, 2014-2015
- Isenberg Outstanding Research Award, UMass Amherst, 2012-2014
- Isenberg Research Excellence Award, UMass Amherst, 2011-2012
- Best Paper Award, *Transactions on Human-Computer Interaction*, 2011
- Reviewer of the Year Award, *Transactions on Human-Computer Interaction*, 2010
- Reviewer of the Year Award, *MIS Quarterly* 2008-2009
- College of Business, Outstanding Teaching Award, WSU, 2009
- College of Business, Outstanding Service Award, WSU, 2008
- College of Business, Furman Faculty Fellowship, WSU, 2005-2007
- College of Business, Dean's Excellence Fellow, WSU, 2005, 2009
- AIS SIGHCI Outstanding Service Award, 2007
- WSU Mentor of the Year Nomination, 2007
- MIS Club Professor of the Year Award, WSU, 2004, 2005
- Teaching Innovation Grant Recipient, WSU, 2003
- Selected for In-House Research Grant (university-wide, competitive award), UCF, 2001
- Galloway Faculty Performance Award for Undergraduate Teaching, college-wide, UCF, 2000
- Galloway Faculty Performance Award for Undergraduate Teaching, departmental, UCF, 2000

- Faculty Excellence Award (MISA - student organization), UCF, 2000
- Cunningham Doctoral Fellowship (university-wide award), Virginia Tech, 1996-1998
- American Institute of Certified Public Accountants (AICPA) Doctoral Fellowship, 1996-1997

SERVICE

Professional Service

- Program Co-Chair, Americas Conference on Information Systems, 2017, Boston MA
- Chair, AMCIS-SIG Task Force, 2016-Present
- MIS Camp Co-Chair, Americas Conference on Information Systems, 2012
- Past Chair, AIS SIGHCI (Association for Information Systems Special Interest Group on Human-Computer Interaction), 2007-2008
- Chair, SIGHCI, 2006-2007
- Chair-Elect, SIGHCI, 2005-2006
- HCI Track Co-Chair, Americas Conference on Information Systems (AMCIS), 2006-2008
- HCI Minitrack Co-Chair: Interface Design, Evaluation and Impact (AMCIS), 2006, 2007
- Pre-ICIS SIGHCI Workshop Co-Chair, 2004, 2005, 2006
- Pre-ICIS SIGHCI Workshop Local Arrangements Co-Chair, 2003
- Pre-ICIS SIGHCI Workshop Program Committee, 2003
- Mentor for new Special Interest Groups (SIGs), Association for Information Systems (AIS), 2007
- MIS Camp Counselor, Americas Conference on Information Systems, 2007, served as guest advisor to junior faculty in IS.
- International Conference on Information Systems (ICIS) 2003: Co-Chair, Volunteer Committee

Editorial Service

- Associate Editor, *MIS Quarterly* (2013-Present), Guest Associate Editor, (2010-2012)
- Senior Editor (2012-Present), Associate Editor (2008-2012) *AIS Transactions on Human-Computer Interaction*
- Associate Editor, *Decision Sciences Journal* (2012-2013)
- Associate Editor, *International Journal of Human-Computer Studies* (2008 – 2012)
- Associate Editor Board, *Journal of the Association for Information System* (2009-2013)
- Associate Editor, *International Conference on Information Systems (ICIS) HCI Track*,

2005-2012, 2014

- Guest Senior Editor - DATA BASE for Advances in Information Systems
- Guest Senior Editor - International Journal on Human-Computer Interaction
- Guest Senior Editor - Information Systems Journal

Review Service

- MIS Quarterly
- Information Systems Research
- Journal of the Association for Information Systems
- Journal of Management Information Systems
- ACM Transactions on Computer-Human Interaction
- Decision Sciences
- Decision Support Systems
- AIS Transactions on Human-Computer Interaction
- DATA BASE for Advances in Information Systems
- International Journal of Human-Computer Studies
- Communications of the ACM

Doctoral Committees

- Chair: David Agogo, Expected Ph.D. in IS, 2017
- Committee Member: Baris Hasdemir, Ph.D. in MS, 2012, "Enabling Easy Consumer Access to Services and Products."
- Co-Chair: Fengchun Tang, Ph.D. in IS, 2012, "An Integrated Understanding of Confidence and User Calibration in Information Systems Use."
- Co-Chair: Anna McNab, Ph.D. in IS, 2009, "Designing Interfaces in Support of Associative Cognitive Processing: An Elaboration Likelihood Perspective."
- Co-Chair: Ken Wang, Ph.D. in IS, 2008, "Understanding IS Continuance: An IS Commitment Perspective."
- Committee member: John Mathew, Ph.D. in IS, 2008, "Disclosure Apprehension: The Influence of Media and Survey Technique on the Disclosure of Sensitive Information."
- Committee member: Adam Benson, Ph.D. in IS, 2008, "Does Group Member Experience Affect Decision Quality and User Satisfaction with Collaborative Technology? A Study of the Technology-Group Interaction Process."
- Committee member: Jennifer Nicholson, Ph.D. in IS, 2006, "Understanding the Impact of Delivery Technologies on Web-Based Learning."
- Committee member: Xin Li, Ph.D. in IS, 2004, "Trust in National Identification Systems: A Trust Model Based on the TRA/TPB."

University and College Service

- Provost Advisory Council (2014-Present)
- College of Information and Computer Science Dean's Search Committee (2015-Present)
- Chair, Isenberg Teaching Award and Recognition Selection Committee (2016-Present)
- MBA Core Faculty (2014-Present)
- Undergraduate Assurance of Learning (2013-Present)
- Department Corporate Liaison (2013-Present)
- Isenberg MBA Redesign Task Force (2013)
- Information Management Coordinator (2011-Present)
- Faculty Advisor for APICS Student Group (2010-2013)
- Department Personnel Committee (2011-Present)
- University IT Program Steering Committee (2013-Present)
- Chair, OM Search Committee (2012-2013)
- Chair, IS Faculty Search Committee (2011-2012, 2013-2014, 2014-2015, 2016)
- Member, OM Faculty Search Committee (2011-2012)
- Member, IS Lecturer Search Committee (2015)
- Isenberg Scholarship Committee (2011-Present)
- Isenberg Career and Professional Development Task Force (2011-2012)
- Isenberg Financial Analyst Search Committee (2011)
- Isenberg Endowed Chair Search Committee (2011)
- WSU Faculty Senate Representative for the College of Business (2010)
- WSU Master of Accounting Curriculum Committee (2010)
- Undergraduate Program Policy Committee (UPPC), College of Business: Co-Chair (2005-2006); Member (2004-2009). As UPPC co-chair, guided the development of initial AACSB learning goals, objectives, and assessment plan; proposed initial draft of Global Learning Requirement; and coordinated curriculum changes.
- Ph.D. Task Force, College of Business: Chair (2007-2009); Member (2006-Present). As Chair of the Ph.D. Task Force, guided the development of AACSB learning goals, objectives, assessment plan, and assessment forms. Developed Ph.D. Program white paper. Prepared 2007-2008 Ph.D. Program Assessment Report, including coordination/collection of assessment data and generation of Ph.D. section of Assessment Report for AACSB re-accreditation visit. Coordinated development of Ph.D. program promotional materials.
- Undergraduate Assessment Task Force, College of Business (Fall 2007-Spring 2008)

- Huber Innovation Grant Committee, member (2007-Present)
- Search Committee Member – Senior Director of Development, CB
- Innovation Challenge Judge, 2008-2009
- Undergraduate Promotion and Recruiting, Department of Information Systems (2007)
- Associate Dean, Graduate Programs in Business (2006)
- University Advisory Committee for Computing and Telecommunications (UACCT), College of Business representative (2004-2005)
- Technology Steering Committee, College of Business, member (2004-2005)
- Doctoral Program Coordinator, Department of Information Systems (2005)
- MIS 250 Course & Software Supervisory Committee (2003-2006)
- Faculty Search Committee, Department of Information Systems (2003, 2004)

INDUSTRY CERTIFICATION

Certified Public Accountant, Commonwealth of Virginia, 1988

INDUSTRY EXPERIENCE

Valley Financial Corporation/Valley Bank, Roanoke, Virginia 1994-1995

Senior Vice President

Joined the holding company of Valley Bank, (in organization), shortly after the effective date of the initial public offering. As part of a four person management team, formulated a five year budget and strategic plan for the new bank. Analyzed, selected, and supervised installation of data processing alternatives, platform systems, bank equipment, and computer hardware and software. Processed and reported all financial activity and regulatory reports for the holding company during the organizational phase. Managed accounting, data processing, personnel and compliance functions. Reported financial results to the Board of Directors.

Bank of Hampton Roads, Chesapeake, Virginia 1990-1994

Senior Vice President

Managed accounting, data processing, branch administration, personnel, compliance, and marketing functions. During four year tenure, the Bank grew from \$35 to \$104 million in assets and from two to nine branches. Supervised over 55 employees including 14 bank officers. Formulated five year strategic plan and corresponding budgets. Coordinated conversion of item processing function to a reader/sorter environment. Presented financial reports to the Board of Directors and shareholders. Analyzed, contracted, and supervised the purchase of the deposits and assets of a \$14 million failed bank from the FDIC and the acquisition of a \$15 million community bank through an exchange of stock. Prepared regulatory applications, recommended capital expenditures and coordinated staffing for five branch offices.

Ernst & Young, LLC, Norfolk, Virginia 1988-1990

Senior Accountant - Audit

Supervised staff accountants and audited a variety of businesses, concentrating in financial institutions. Received specialized training in bank auditing.

