

ABOUT THE AUTHOR

Ed Pace has spent many years as a banker, bank consultant, financial writer, and teacher. He worked in numerous roles at the First National Bank in Albuquerque, New Mexico. Now based in Arkansas, he is in the twenty-sixth year of a prolific financial writing and teaching career.

While with First National Bank, Mr. Pace served as credit department manager, compliance officer, training officer, commercial loan officer, correspondent banker, and author/editor of the bank's policies and procedures manuals. Also while working as a banker in the 1970s, he began writing and teaching on the side, authoring more than 25 articles in banking magazines, conducting seminars on behalf of Robert Morris Associates, and joining the faculty of the Pacific Coast Banking School.

Mr. Pace has been an adjunct professor at the University of New Mexico, as well as a faculty member of the Pacific Coast Banking School and the New Mexico School of Banking. For 12 years he traveled nationally, teaching two-day asset/liability management seminars on behalf of the Independent Community Banks of America. In the mid-1980s, he helped establish five one-week Sheshunoff banking schools and was a faculty member of each school.

For the past 25 years, Mr. Pace has written extensively for Sheshunoff and is currently Senior Vice President of Sheshunoff Information Services. He was the author of the company's flagship product, the 16-volume *Bank High Performance Management System*, and he also authors *Community Bank Loan Management*, *Strategic Planning Guidance*, *Chairman's Desk Reference*, *Senior Loan Officer's Desk Reference*, *Bank Operations and Administration Desk Reference*, *Bank CEO's Operating and Management Desk Reference*, and *Real Estate Loan Officer's Desk Reference*, among other publications.