

Greg Shoultz CFO, MBA

College of Business

Texas A&M University – San Antonio

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Experience:

01-2020 – Current Texas A&M San Antonio San Antonio, TX

Adjunct Faculty

- Accounting for Non-Accounting Majors and Finance for Non-Finance Majors

06-2017 – 06-2019 Capitol Credit Union Austin, TX

CFO

- Quarterly Call Report, FR-2900
- Monthly Board Financial Presentations
- Procurement to include vendor negotiations to obtain the best value
- Created Relationship Pricing model that is also used to automate remote deposits for qualified members
- Forecasting Planning and Analysis
- ALCO Committee Member. Created several reports on liquidity and capital which are the basis for investment purchase decisions.
- Daily Cash Management
- Payroll processing and Time Clock Administrator

08-2014 – 05-2017 Guadalupe National Bank San Antonio, TX

CFO

- Quarterly Call Report, FR-2900
- Monthly Board Financial Presentations
- Procurement to include vendor negotiations to obtain the best value
- Created Relationship Pricing model that is also used to automate remote deposits for qualified members
- Forecasting Planning and Analysis
- ALCO Committee Member. Created several reports on liquidity and capital which are the basis for investment purchase decisions.
- Daily Cash Management
- Payroll processing and Time Clock Administrator

10-2013 – 08-2014 Tesoro Corporation San Antonio, TX

Logistics Accounting Supervisor

- Within first 90 days revamped and shortened departments close by a half day through consolidation and automation of entries
- Created new Financial Reports that are being utilized by Executive Management for decision making

08-2011 – 4-2013

Lone Star National Bank

McAllen, TX

Controller

- Responsible for monthly closing process for Bank to include Accounts Payable, Reconciliations, Financial Statement Preparation and analysis – **Closed within 2 business days**
- Implemented new Budgeting Software from ground up to include Loan, CD, and Bond Cash Flows
- Monitored Bond Pledging to ensure the Bank Covered Government Entity deposits always
- Created detailed annual budget
- Revamped Mortgage Department Financial Statements
- Managed staff of 17; 1 CPA and 9 degreed Accountants
- Change Management Experience; Negotiate the best price with vendors
- Trained staff on creating V-lookups, H-lookups, If Then, and nested excel statement to streamline reconciliation process
- Created and taught a "Banking 101" class for new staff with little or no banking experience

03-2007 – 08-2011

USAA Federal Savings

San Antonio, TX

Senior Financial Analyst

- Created and presented detailed Comparative Profitability Reports for Consumer and Credit Card Loan Portfolio.
- Assisted other loan analyst with several other products.
- Completed analysis to reprice Credit Card Portfolio which will have a several hundred million dollar impact over the next 5 years.
- Created detailed reports concerning loan loss and reserving for future losses
- Created several Bank wide Financial Reports which are used for Executive Management decision making
- Presented various reports to Bank Executive Management

06-2005 - 03-2007

Frost National Bank

San Antonio, TX

Financial Analyst

- Present Monthly Profitability Analysis and Forecast reports for Chairman, CFO, President and Regional Sales Presidents for 40 branches and International Department.

- Helped create and present new branch Models (Cash flow / IRR and EPS impact) for several new branches
- Responsible for books including month end processing of Frost Premium Finance Company (after only 90 days of employment)
- Capital Expenditure Analysis to Include IRR and EPS impact
- Analyzed tenant leases for profitability
- FAS 13 and FAS 91 Experience
- Extensive Data Mining to include writing programs to drill down to needed information
- Review price (rate), volume and mix variances from actual to standard cost
- Work diligently with Management Accounting and General Ledger Department to ensure integrity of financial statement

06-2001 – 05-2005

Gunn Automotive

San Antonio, TX

Assistant Controller, Internal Auditor, Controller of Real Estate Holding Company

- Saved Company over \$500,000 through a tax adjustment which allowed for the expense of certain items that were normally capitalized to the cost of inventory
- Created Monthly Key Performance Indicator Reports for Executive Committee
- Consolidated financial statements monthly to include eliminations
- Cash management of ten entities
- Create ad-hoc reports weekly for CFO which included using v-lookups and pivot tables
- Create and review audit reports for Executives to include Reportable Conditions
- Supervised staff of three
- Analytically review general ledger for trends
- Property Tax and Sales Tax experience
- Heavily involved in Construction of three dealerships to include progress billings

01-1998 -05- 2001

Comerica Bank

Houston, TX

Credit Analyst / Field Auditor

- Audited cash, accounts receivable and Inventory of commercial loan customers
- Analyzed client financial information for credit worthiness
- Supervised Staff of five

Education / Certifications:

- MBA, University of Houston at Clearlake
- BBA Finance, SouthWest Texas State University
- QuickBooks Desktop Accountant Certified

Skills:

- Extensive experience in SAP, BancPac, query writing, Jack Henry Silverlake and Epysis, Word, Excel, Power Point, Convergence, ERA, FOCUS, ILT, FAS, BPMT, EOS, BankTEL , Crystal Reports, and Cognos Analyst