



PAT MCELROY, JR.
PRESIDENT
MCELROY CONSULTING AND LITIGATION SERVICES

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- Areas of Expertise:** Banking, Financial Institutions:
- | | |
|-------------------------|---|
| Lending related matters | Director and officers liability |
| Industry standards | Document Examination |
| Ordinary Care | Fraud |
| Mortgage Fraud | Fidelity bond claims |
| Regulatory Compliance | Lending/operational policies and procedures |
- Firm/Expert Profile:** Pat McElroy, Jr. has more than 30 years experience in the banking industry and has provided expert witness testimony in various civil, criminal and bankruptcy proceedings throughout the country. Mr. McElroy owned and managed a full-service bank consulting firm for 14 years before he sold it to a major national firm. McElroy has provided various management, lending, operational and regulatory services to financial institutions throughout the United States.
- Services:** Mr. McElroy has provided the following services to his financial institution clients: Independent Loan Review, Regulatory Compliance Audits, Training, Regulatory Liaison Services, Management and Operational Studies, Policy and Procedure Development. He has also provided consulting services to the Office of the Comptroller of the Currency pursuant to a contract with that agency.
- Education/ Training:** Texas Christian University - BBA
Federal Reserve Board, Washington, D.C. - School for Bank Examiners
Numerous banking courses and seminars
- Publications/ Presentations:** Representative Sample of Published Articles:
"Prevalent Examination Issues"
"Issues That Cause Problems for Bankers"
"Regulations - New Safety and Soundness Guidelines"
"Compliance Changes Easy To Let Slip Through The Cracks"
- Teaching:** Mr. McElroy makes numerous training presentations each year to various clients throughout the United States. Examples:
Instructor and course developer, Bank Administration Institute, Chicago, Illinois
Instructor, American Institute of Banking
Speaker, Independent Bankers Association of Texas
Speaker, Texas Bankers Association
Speaker, Texas A&M University, Bank Operations Institute
Speaker, Executive Banking Institute
- Cases/Clients:** Successful testimony in both civil and criminal cases
Qualified in State, Federal and Bankruptcy courts
Courtroom seasoned, High Profile Case Experience
Previous clients include, financial institutions, FDIC, U.S. Trustee, Texas Atty. General