

# Rick Kuhn

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Rick Kuhn has over 30 years of Bank Operations experience, as both a function manager and a consultant. Over the course of his career, Mr. Kuhn has directly or indirectly managed most functions within Bank Operations, including Consumer Loan Originations (Auto, Recreational Vehicles and Marine); Indirect Lending (Auto, RV and Marine); Loan Servicing (Mortgage, Consumer, and Commercial Loans); Payments (Check, ACH and Wire); Lockbox (Retail and Wholesale); Supply Chain Management (Strategic Sourcing, Procurement and Account Payable); and Process Improvement. As a consultant, Mr. Kuhn's clients included 7 of the top 10 banks ranked by assets.

A recognized expert in the industry, Mr. Kuhn has authored 6 white papers and co-authored several others. Mr. Kuhn also sat on the planning committees for the Bank Administration Institute (BAI) Payments and/or Float conferences for more than a decade. During this time, Mr. Kuhn was a regular presenter for both the BAI and the New York Payments Roundtable on various topics related to Customer Pricing, Currency Management, Compliance, Data Management, Float Management, and Emerging Payment Trends. Mr. Kuhn was also a participant on several panel discussions related to Real Time Payments, Float Management, and Check 21 Initiatives.

Mr. Kuhn began his career at Mellon Bank in Pittsburgh in a series of Payments and Technology roles. When presented the opportunity to assume a leadership role at a rapidly growing mid-west institution, Mr. Kuhn joined First of America (now PNC), where his responsibilities were largely related to Float Management, Bank Integration, and Process Improvement. In 1997, Mr. Kuhn joined Carreker Corporation as a consultant to participate in the industry-wide scramble to prepare for "Y-2K". After the turn of the century, Mr. Kuhn flourished as a Payments Consultant during a period when the internet was transforming Bank Operations. For the past 10 years, Mr. Kuhn's focus turned to lending as the industry struggled to respond to the growing compliance related challenges from the CFPB, the OCC and various other regulatory agencies.

With his deep subject matter expertise, Mr. Kuhn offers clients the unique perspective of both a Bank Operations Manager and a Consultant. Living by the motto of "Just do the Right Thing," Mr. Kuhn is committed to enhancing performance by providing excellent customer service within the auspices of regulation.