



7TH ANNUAL

THRIFT INDUSTRY DAY

THURSDAY, AUGUST 14, 2014

FEATURED GUEST SPEAKERS

Bart Caraway

President & CEO

Third Coast Bank SSB and Chairman of Third Coast Bancshares, Inc.

Mr. Caraway is the founder, CEO and President of Third Coast Bank SSB and Chairman of Third Coast Bancshares, Inc. He has over 20 years of banking and public accounting experience.

Mr. Caraway graduated from the University of Texas with a Bachelor of Business Administration Degree in Accounting in 1992 and is a Certified Public Accountant. Thereafter, he earned a law degree from the University of Houston Law School and has been licensed to practice law since 1999.

Sid Cauthorn

President & CEO

Westex Bancorp, Inc

Sid Cauthorn is the President of Westex Bancorp, Inc., the sole shareholder of The Bank and Trust, SSB of Del Rio, Texas and Anco Insurance Managers of Bryan, Texas. Cauthorn is a 1984 graduate of Texas A&M University.

Scott Daugherty

President & General Counsel

Compliance Alliance

Scott Daugherty, a former banker and an attorney, is the President & General Counsel for Compliance Alliance. Since starting Compliance Alliance in December 2010, Scott has managed the startup and growth of Compliance Alliance. He joined the legal staff of the Texas Bankers Association in 2003, serving as the primary contact for the legal and compliance hotline, and worked on legislative issues.

Scott brings a great combination of practical community and regional bank experience that goes with his legal expertise. Prior to law school, Scott enjoyed an eleven-year career in banking. Scott has a broad banking background that includes retail and branch management, consumer and commercial lending responsibilities. He is one of the leading bank regulatory, compliance and legal experts in the nation.

He is a frequent and sought after speaker on bank compliance and regulatory topics and is consulted regularly by the banking industry, regulatory agencies and legislators. Scott has written hundreds of articles for prominent banking publications including for state banking associations' publications. He has also spoken at numerous state banking association annual meeting and conventions as well as schools and conferences.



Texas Department of Savings and Mortgage Lending



John W. Ryan
President & CEO
Conference of State Bank Supervisors

John Ryan is the President and CEO of the Conference of State Bank Supervisors (CSBS), the national association representing state banking supervisors and the leading advocate for advancing the state banking system.

Before being named CSBS President and CEO in August 2011, Ryan was CSBS's Executive Vice President, a position he held since October 2003. He first joined CSBS in 1997 as an Assistant Vice President for legislative affairs.

Prior to joining CSBS, Ryan worked at Newmyer Associates, a public affairs consulting firm, where he led the company's financial services consulting practice. Previous to his work at Newmyer Associates, Ryan spent four years as a professional staff member to the United States House of Representatives Committee on Banking, Finance and Urban Affairs.

Ryan received his B.A. in political science and economics from the University of California, Berkeley.