

## BIOGRAPHY



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William W. Cunningham III joined Clark Consulting in 1997. He brings to his position 12 years of experience in the banking industry, including tenure as an investment banker specializing in portfolio management and asset/liability analysis.

Mr. Cunningham specializes in the design and implementation of compensation and nonqualified benefit plans for officers and directors of financial institutions. He works with banks to develop an understanding of current and long-term needs; provides an analysis of existing compensation and benefit practices; and then prepares recommendations that address impact on cash flows, earnings, shareholder value and other bank objectives to facilitate board approval. Mr. Cunningham also works with bank accountants, attorneys and consultants to provide a coordinated financial strategy utilizing bank-owned life insurance (BOLI) to minimize the impact of plan costs on earnings.

Mr. Cunningham has spoken to several state banking organizations, and regulatory and accounting groups, as well as conducted workshops on the subject of executive and director benefits. He received his bachelor's degree from Auburn University in Alabama. Mr. Cunningham furthered his education at the University of Alabama—Birmingham in research analysis. He is a Registered Securities Representative and holds his Series 7, 52 and 63 licenses.