

## BIOGRAPHY



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James D. Olson began his career with Clark Consulting in 1999 as a consultant working with *Fortune 1000* companies and their outside counsel to design and implement executive benefit plans before transitioning to the company's banking arena in 2002. Prior to joining Clark Consulting, he spent many years with a regional employee benefit and actuarial firm, where he was responsible for reviewing, crafting and implementing qualified and nonqualified benefit plans. With more than 20 years of focused experience, Mr. Olson offers clients in-depth knowledge in benefit planning and related financing strategies.

Mr. Olson specializes in the design and implementation of nonqualified benefit plans for officers and directors of financial institutions. Mr. Olson 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. Olson 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. Olson earned a Bachelor of Arts degree in business administration from Baylor University in Waco, Texas. Following graduation, he completed several additional courses in accounting and economics. He has been a Certified Public Accountant (CPA) for over 25 years and participates in continuing education programs related to finance, economics and banking on a regular basis.