What attracted you to banking early on in your career?
I originally worked in money center banks before transitioning into the credit union space. Before KeyPoint CU, I worked for 20 years as the CFO of the Boeing Employees Credit Union and then helped start a small bank. In 2012, I joined KeyPoint Credit Union as President and CEO.

What excites you about the credit union space right now?
Collaboration between fintech and credit unions was previously thought of as a threat to the industry. The common narrative is that FinTech companies are eating into the margins of credit unions but there is a lot of opportunity in collaborating with FinTech companies for digital solutions we can offer to our members.

What are some challenges facing the industry right now?
Echoing off on the earlier question, I would say one of the larger challenges is the digitalization of the credit union industry.

What would be the next driver of development in the area?
The pandemic greatly accelerated the digital transformation of the financial services space. Prior to the pandemic, we were already months into planning a hybrid workflow. We had everything in place but the pandemic was the catalyst that pushed us to commit to a more distributed workforce. This of course comes with its pros and cons but the benefits on our end greatly outweigh the cons.

If you were to go back in time to the start of your career what would you have done differently if anything?
I would have liked to start a business of my own when I was younger - not that I regret anything in my career. I’m not sure what that business would be, but I would have liked to have done it.

Building off of the previous question what resources would you recommend students take advantage of while they are at college.
Build good relationships with your professors, they have a whole network of professionals and alumni they can tap into as well industry knowledge in the fields you might be interested in. Joining student organizations is valuable as well, but that relationship you build with professors is an underappreciated part of the college experience.

What is your favorite finance book?
I would change this question to say books on leadership. Right now I’m reading a book called “Time to Lead” which examines great leaders across history and dissects the decision-making processes they used during critical moments of their history.
Past Events and Activities

**CBFS Scholarship Ceremony**
On April 13, 2022 CBFS hosted the annual Scholarship Ceremony via Zoom; 15 students were awarded a total of $26,000 in scholarships from nine sponsoring financial institutions. The CBFS proudly hosts the Scholarship Ceremony every year, and has awarded a total of 205 scholarships and $287,000 since its inception in 2009.

Congratulations to the 2022 scholarship recipients: Kian Assary, Tyler Filyau, Amina Mamayeva, Brian Aguilar Perez, Zainab Mahmood, Atom Murata, Monica Gutierrez, Kevin Chisholm, Maia Saturay, Prit Pandya, Navkiran Saini, Keith Jose, Sean Duncan, Khangal Ariungerel and Cynthia Emanuel.

**Networking Success from the Exec Suite**

**CFA Investment Research Challenge**
SJSU Team 'Gold' - Amina Mamayeva, Tyler Filyau, Zainab Mahmood and Kain Assary made it to the final of the CFA IRC this year. At the final they competed against Cal Poly and USF teams. The students presented their analysis in front of CFA charterholder judges.

**Student Managed Investment Funds**

<table>
<thead>
<tr>
<th>Fund Type</th>
<th>Start Value (4/30/22)</th>
<th>End Value</th>
<th>Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large Cap Fund</td>
<td>$50,100.26</td>
<td>$103,619.59</td>
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<tr>
<td>Small Cap Fund</td>
<td>$30,100.26</td>
<td>$45,175.91</td>
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<tr>
<td>Combined Portfolio</td>
<td>$80,200.52</td>
<td>$148,795.50</td>
<td>86%</td>
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**SJSU Economic Summit**
**Thursday, June 2, 2022**
8:15am-10am | Virtual Event  [sjsueconomicsummit]

Confirmed Panelists:
**Alan Cohen**, DCVC
**Dr. Christopher Thornberg**, Beacon Economics

Register now: [www.sjsu.edu/economicsummit](http://www.sjsu.edu/economicsummit)

The Newsletter was prepared at San Jose State University by: Dr. Stoyu Ivanov, Gloria and Michael Chiang Investment Fellow, Professor, and Director of the Center for Banking and Financial Services; and Dr. Tijana Rajkovic, Associate Professor and Assistant Director of the Center for Banking and Financial Services.