By Atom Murata, Student, San Jose State University

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 digitization 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.
CBFS PURPOSE: Founded in 2008, the purpose of the Center for Banking and Financial Services (CBFS) is to build a vital partnership between San José State University's Lucas College and Graduate School of Business and local financial institutions. In particular, the focus of the center's efforts is to create a link between talented SJSU students and the banking and financial services industry. This is especially important as there may be a discrepancy between the career opportunities in the financial sector and students' understanding of those opportunities. As a result, the partnerships built by the center benefit SJSU, its students and the companies represented on the CBFS Executive Board.

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

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<tr>
<th>Fund Type</th>
<th>Start Value (4/30/22)</th>
<th>End Value</th>
<th>Return</th>
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<tbody>
<tr>
<td>Large Cap Fund</td>
<td>$50,100.26</td>
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<tr>
<td>Small Cap Fund</td>
<td>$30,100.26</td>
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<td>Combined Portfolio</td>
<td>$80,200.52</td>
<td>$148,795.50</td>
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Upcoming Events

SJSU Economic Summit
Thursday, June 2, 2022
8:15am-10am | Virtual Event
Confirmed Panelists:

Alan Cohen, DCVC
Dr. Christopher Thornberg, Beacon Economics

Register now: 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.