

Immediate Release

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Elaine Halliday Joins VBC

Haverford, PA – March 14 - VBC is pleased to announce that Elaine Halliday, a leading expert in deposit and loan prepayment forecasting, has joined the firm as Managing Director. Elaine will manage VBC's specialty products and services group and lead the development and delivery of an expanded suite of solutions for deposit and loan prepayment forecasting. This will provide clients with improved regulatory compliance, strategic insights into underlying drivers of behavior and tools for better balance sheet management decision making.

Elaine was previously with MountainView Financial Solutions, LLC (formerly McGuire Performance Solutions, Inc.) where she managed the firm's deposit, loan and ASC valuation support analytics group. She is an experienced leader in webinars on various topics related to deposit and loan behavior forecasting and is a frequent speaker to regulatory bodies such as the FFIEC and OCC. Prior to joining the analytics group at McGuire, Elaine was Vice President of Sales and led business development and relationship management efforts for the company's East Coast clients. Before joining McGuire, Elaine was with Bank of America for several years in a range of finance and business support roles.

When asked about joining VBC, Elaine said, "I'm very excited to join the VBC team and look forward to building on an already strong analytical foundation to offer clients deposit and loan analysis services that deliver meaningful and actionable insights into behavior sensitivities for these critical balance sheet components. The combination of our rigorous analytical capabilities and our practitioner's perspective will allow us to offer solutions that are unique in the industry."

Hugh Blaxall, co-founder and Managing Partner stated, "We are thrilled to welcome Elaine to the VBC team. She is at the forefront of innovative and cutting-edge deposit and loan behavior analysis and is a leading expert in the industry." Brian Velligan, co-founder and Managing Partner added "We look forward to Elaine leading VBC's efforts to deliver our best-in-class deposit and loan behavior forecast product that enhances our full-service interest rate, liquidity and credit risk modeling and validation capabilities."

About VBC

VBC is an independent full-service financial risk management consulting firm servicing financial institutions ranging in size from de-novos to super-regionals with assets greater than \$50 billion. Our primary areas of service include:

- Asset-Liability Modeling
- Non-Maturity Deposit and Loan Prepayment Analytics
- Model Validation
- Model Risk Management & Governance
- DFAST & CCAR Services