

# 124TH ANNUAL CONVENTION & EXPOSITION

MAY 8-10, 2024 AT THE RITZ-CARLTON NEW ORLEANS

### **LOCATION & ACCOMMODATIONS**

The Ritz-Carlton, New Orleans 921 Canal Street New Orleans, LA 70112



The LBA has contracted for a set number of sleeping rooms at The Ritz-Carlton, New Orleans. We will monitor the room pickup and add rooms if available. We have contracted rooms for Tuesday May 7, Wednesday May 8, Thursday May 9 and Friday May 10. We encourage you to make your reservations early. To ensure the LBA group rate of \$308+ tax/night, please call 1-800-826-8987 and identify that you are booking with the Louisiana Bankers Association Annual Convention Room Block. Click here to book your reservation online.

Sleeping room reservations must be made by <u>April 23, 2024</u> at 5:00pm or until the block of rooms for LBA is filled, whichever is sooner. After April 23, reservations will be made based on availability and the hotel may not be able to honor the discounted rate.

- Deluxe King Bed Accommodations \$308+tax/night
- Club Level King Bed Accommodations \$473+tax/night

  <u>The Ritz-Carlton Club Level</u> ensures an added measure of excellence at every moment during your stay. With continuous culinary offerings throughout the day and rooms designed to transport guests into their own Garden District mansion, it is the ideal place to conduct business, plan an outing or simply unwind.

Attire for all convention events is business casual. For the Thursday evening banquet, wear derby hats, seer sucker, and bow ties.

### WEDNESDAY MAY 8, 2024

1:00pm-4:00pm Exhibitor Registration Open & Installation of Exhibits (Grand Ballroom Foyer & Grand Ballroom)

2:00pm-8:00pm Convention General Registration (Grand Ballroom Foyer)

3:30pm-5:30pm Bank Director Training (Lafayette Ballroom)
Don Musso, FinPro and Scott Greenup, FinPro

This session provides exposure to pressing issues facing boards today. Whether a seasoned director or new to the responsibility, directors will emerge with a better understanding of their responsibility and tools to provide active, informed, prudent and independent guidance to bank leadership.

### 3:30pm-4:00pm Exhibitor Education Sessions (Choose One)

• Inflation, the Fed, and Balance Sheet Management (Acadia Room)

#### Dan Stimpson, Stifel

With the velocity of interest rate changes and loan/deposit levels, managing the balance sheet's exposure to liquidity, interest rate and credit risk continues to be paramount. This session will explore aggregate industry sensitivities across these risks, decompose the review into peer ranges, and draw parallels for how other institutions may react. Commentary throughout will include references to peer activity, regulatory and accounting developments, and finally relative value opportunities in investments, loans, funding and derivatives.

• Minimizing Check Fraud and The Benefits to Your Bank (Evangeline Room)

Guy Becker, Kristopher James Company
In this session, we will discuss check fraud and real world solutions to combat today's current threats.

### 4:15pm-4:45pm Exhibitor Education Sessions (Choose One)

 3 in 30 Series: Compensation + Benefits in Today's Marketplace (Acadia Room)

### JR Llewellyn and Tony McCracken, Newcleus

This fast paced session will provide the participant with 3 takeaways to consider: (1) what incentive framework do banks use to retain younger generation "key" talent; (2) why banks are mitigating their risk with qualified plan designs; and, (3) how are banks reducing executive compensation expense, while providing a lifetime benefit to the participants?

Alternative Lending Solutions: Expanding
 Opportunities for Louisiana Businesses (Evangeline Room)

 Adam Landry, Gulf Coast Business Credit

In this session, learn about the range of alternative financing solutions available and how they complement traditional lending. Explore scenarios where these tools are invaluable, and understand the assessment criteria used by alternative lenders. Discover how to advise clients on these options and expand your bank's ability to support business growth.

### 5:00pm-5:30pm Exhibitor Education Sessions (Choose One)

• Net Interest Margin Management: How to Pull Ahead of Your Peers (Acadia Room)

#### Todd Taylor, HUB/Taylor Advisors

All top-performing institutions want to improve profitability while managing risk. Outperforming your peers in a competitive market environment is a challenge, and evaluating how your bank ranks versus peers is crucial. This presentation utilizes upto-date peer data for many balance sheet areas and performance metrics, including: net interest margin, cost of funds, earning asset yields, etc. In this interactive session, we'll examine peer analysis on various balance sheet ratios and net interest margin dissection, utilize peer comparison tools to identify opportunities to go from good to great, and explore effective strategies other institutions may be implementing.

• Current Tax Changes & How Banks Can Benefit! (Evangeline Room)

### Warren Dazzio and Jeanne Trum, CSSI

Two certain things are death and taxes. What are the best strategies to keep taxes down if you own your bank building? How you can expense as much as possible pertaining to repairs and maintenance on your building? When you cannot expense anymore and must capitalize items, what are the fastest ways to depreciate them and reduce taxable income? Are you performing a renovation? You can write off assets that you throw away like a roof, lights, sheet rock and studs, even concrete through asset dispositions and removal costs. Much of what you put in as an improvement likely qualifies for QIP (Qualified Improvement Property) and thus meets the definitions for 100% Bonus Depreciation and Section 179. Learn how to use Cost Segregation, Bonus Depreciation, and Section 179 to your advantage. We'll cover all these strategies and more to apply to your bank and keep your taxes down even as congress and the new administration talks of increasing taxes.

### 6:00pm-8:00pm (Grand Ballroom) Exhibit Hall Grand Opening Reception

Join us for the Grand Opening Reception of the 124th Annual LBA Convention & Exposition! This reception is sponsored by Louisiana Bankers Service Corporation.

### THURSDAY MAY 9, 2024

7:00am-8:30am Exhibit Hall Breakfast (Grand Ballroom)

8:00am-8:30am General Session (Lafayette Ballroom)
Opening Remarks:

Ginger Laurent, LBA Chief Executive Officer Joey Quinlan, LBA Board Chairman

### 8:30am-9:00am American Bankers Association (ABA)

**Update** (*Lafayette Ballroom*) Julieann Thurlow, ABA Chair

#### 9:00am-9:15am Office of Financial Institutions (OFI)

**Update** (*Lafayette Ballroom*) Scott Jolly, OFI Commissioner

9:00am-2:30pm - Spouse/Guest Program: A Truly New Orleans Affair: Antique Textiles, Lunch & Garden District Tour (Registration Required)

Transportation will depart The Ritz-Carlton New Orleans Canal Street entrance at 9:00am. Price is \$250/person. Please see page 6 for more information.

### THURSDAY MAY 9, 2024 (continued)

### 9:15am-9:30am Graduate School of Banking Update

(Lafayette Ballroom)

John Naughton, Graduate School of Banking

9:30am-9:45am Exhibit Hall Break (Grand Ballroom)

### 9:45am-10:45am General Session (Lafayette Ballroom)

FDIC Office of Inspector General Update Clarice Bramley, Senior Special Agent, FDIC Office of Investigations

This session will include an overview of the FDIC Office of Inspector General and what their office investigates. It will also include a discussion of common bank fraud schemes and internal controls to address those schemes. It will also cover emerging bank fraud trends and case examples.

10:45am-11:00am Exhibit Hall Break (Grand Ballroom)

### 11:00am-12:00pm General Session (*Lafayette Ballroom*) Now What? Expectations for 2024 Economy

Now What? Expectations for 2024 Economy Dr. Chris Kuehl, Armada Corporate Intelligence

Now that we are midpoint - what comes next? Inflation has been down and talk of interest rate cuts has emerged. What are the estimates. GDP has been stronger than expected - how much longer. What is the employment situation, supply chain, trade?

### 12:00pm-1:30pm Exhibit Hall Lunch (Grand Ballroom)

Join us for lunch in the exhibit hall as we close out the exhibit hall part of the convention. We will draw for exhibitor door prizes and the Grand Prize Drawing (\$1000 Travel Gift Certificate) at the end of lunch.

#### 1:30pm-2:00pm Exhibitor Education Sessions (Choose One)

 Compensation Trends in Today's Banking Environment (Acadia Room)

Mike Blanchard, Blanchard Consulting

In this session, we utilize current trends information from our surveys/databases and review total compensation for bank directors, executives, officers and staff. We analyze current information on the "hot topics" within the compensation landscape and discuss how banks have changed their practices in recent years. Trends surrounding director compensation, board structures, base salaries, annual cash incentives, midterm/equity-based incentives, benefits, and perquisites will all be discussed. The session provides an update of various compensation trends within community and regional banks.

• Back to the Future: How to Win in Consumer Banking Without a DeLorean (Evangeline Room)

Kevin Karrels, Quality Data Systems (QDS)

The ever-changing landscape of consumer banking has many of us wishing we had a DeLorean and could go back in time. Increased regulations, reduced fees, interest rate pressures, and rapidly changing consumer behavior have put a strain on consumer banking. The challenges are real but with the right strategies your institution can differentiate from the rest and win at significant levels. In cycling it is a well-known fact that you take the lead and separate from the peloton on the steepest climbs. It is in times of great challenges that great champions are crowned. Are you ready to be the champion? Learning Objectives for this session: (1) Change transactions into interactions; (2) Achieve greater efficiencies; and, 3) Deliver excellent customer experiences while expanding hours and touchpoints.

• ICBA Overview (LaSalle Room) Chip Lynch, ICBA

From advocacy to innovation, ICBA has one mission: community banks. Join us in this session to learn more.

• Internal Controls Over Financial Reporting Jaclyn McDonald, LaPorte CPAs & Business Advisors (Vermilion Room)

The importance of comprehensive internal controls over financial reporting has long been a focus of financial institutions. As growth continues, so does compliance – specifically with FDICIA. This presentation addresses understanding the components of internal controls, regulatory compliance requirements and that getting prepared is key.

### 2:15pm-2:45pm Exhibitor Education Sessions (Choose One)

• Navigating Tomorrow: How 3D Scans & AI are Reshaping Branch Operations (Acadia Room) Matthew Edmonds, CDI Solutions

By harnessing the power of 3D Scanning and AI, we can unlock many benefits that streamline our bank branch operations and elevate our service standards and strategic decision-making processes.

• Next in Line - Future-Proof Your Bank: The Crucial Countdown to Mastering Succession (Evangeline Room) Frank Hopkins and Helene Wall, Frank Hopkins Executive Coaching

Explore essential strategies for seamless leadership transitions in community banking. This session will equip you with insights to safeguard your bank's future and maintain its competitive edge through effective succession planning.

• How to Create a Culture of Efficiency (LaSalle Room)

Mikelle Brady, Profit Resources Inc. (PRI)

The last couple of years has pushed banks in a way that challenges how bankers serve customers—both internal and external. It's time to shift the focus to process efficiency and effectiveness throughout the bank. Are areas such as loan operations and deposit operations designed to best serve lenders and customer facing staff? Is the organization structured to most effectively serve the customer in a way that can be profitable for the bank? Many staff roles will need to be repurposed and workflows will need to be reengineered. This session will cover the main areas where the bank can focus in order to be a well-oiled customer service machine.

• Business Combinations in a Banking Context (Vermilion Room)

Evlon Charles, FORVIS

This session will provide an overview of merger and acquisition trends in the banking sector and explore valuation considerations associated with bank transactions. We'll look at the major asset/liability classes valued as part of a bank transaction as well as an overview of valuation trends related to the assets/liabilities typically valued as part of a business combination.

### THURSDAY MAY 9, 2024 (continued)

3:00pm-3:30pm Exhibitor Education Sessions (Choose One)

• Win the Fight Against Check Fraud - Change Your "Game" Strategy From Defense to Offense (Acadia Room) John Ravita, SQN Banking Systems

Banks have realized the need to move from manual review to automated assistance but as check fraud attempts continue to grow at alarming rates, the winners at the protection/detection game need to consider moving to a more "offensive strategy" from a defensive one. AI, consumer behavior, handwriting analysis, payee name tracking and more can turn the tables in your fight against sophisticated fraud efforts.

• Are Overdraft Programs Dead? (Evangeline Room) Waid Thompson and Catherine Holden, ADVANTAGE, powered by JMFA

Learn about common missteps and lessons learned when bankers have attempted to refine their overdraft programs to address the increased scrutiny from regulators. Be part of the interactive discussion to explore the risks of overreacting or underreacting, including fee adjustments, reducing consumer costs, and more. Given the latest regulatory shifts and market pressures, you'll gain actionable insights for proactive decision making. Don't miss this opportunity to understand how to craft a more successful strategy.

• Bankers Playbook: Driving Revenue Growth in the Face of Uncertainty (LaSalle Room) Matt Thompson, Smith Shellnut Wilson In this session, we will share the highlights of our strategies for 2024. Our goal for this session is to share ideas and strategies that drive revenue growth, maintain/increase the margin, and manage risk appropriately.

• Emerging Trends & Innovations in Bank Branch **Design** (Vermilion Room)

Phillip Kern, Kern Architects

This session will explore innovative branch design concepts such as teller pods, micro branches, and remote tellers, emphasizing their potential to enhance customer engagement and operational efficiency. The discussion will delve into the intricacies of the planning and budgeting process for bank facility projects, providing insights into optimizing resources while meeting evolving customer demands. Mr. Kern will analyze the impact of Interactive Teller Machines (ITMs) on the design of new branches and renovations, highlighting strategies to seamlessly integrate these technologies into the banking environment for a streamlined customer experience. By delving into these topics, bankers will gain valuable insights into leveraging design innovation and technology to create modern, customer-centric branch spaces that drive success in the evolving banking landscape.

3:45pm-4:15pm Exhibitor Education Sessions (Choose One)

 Deposit Franchise and the Management of Interest Rate Risk (Acadia Room)

Rajesh Narayanan, Department of Finance at LSU's E.J. Ourso College of Business

The deposit franchise of a bank depends on its depositor base. A "sticky" depositor base allows the bank be less responsive to changes in market interest rates (maintain a low deposit beta) and earn a deposit spread without fear of losing its depositors to competitors. Conversely, a bank with a "flighty" depositor base has to match market rate changes more closely (maintain a high deposit beta) to retain deposits and protect its deposit franchise. This session will explore characteristics of a bank's depositor base that make it sticky (or flighty) and how these characteristics influence the bank's ability to respond to market rate changes, manage its deposit franchise and interest rate risk.

 CECL Implementation: Key Insights & Takeaways (Evangeline Room)

Candy Wright and Celeste McDonald, Eisner Amper In this session, EisnerAmper will delve into the implementation of the Current Expected Credit Loss (CECL) accounting standard. We will offer valuable insights into best practices in audits including data integrity, documentation and support for assumptions, vendor management, model validation, and investment portfolio considerations. We will also review the key areas of focus for banking board members.

• Bank Cybersecurity & Technology: Key Risks and Critical Controls (LaSalle Room)

Conner LeBlanc, General Informatics

Many bankers outsource knowledge of IT and cybersecurity to either their in-house IT department (or their IT service provider) with little interests in how these systems actually work. It's important that bankers have at least some high-level familiarity with how IT networks, computer management, cybersecurity, and other technology works at a basic level. This education session will be an overview of technology topics bank managers should be familiar with, because, at the end of the day, any security breaches ultimately fall back on the bank's credibility and will impact the trust their clients have in them to safeguard their information.

 ITMs & Branch Transformation: Utilizing ATMs & ITMs Effectively for Growth (Vermilion Room) Joe Woods, Dolphin Debit Access

What does ITM technology have that ATMs do not? What are the costs associated with the different ITM options? What role can ITMs play at existing and/or future branches? These questions and more will be answered in this session.

5:30pm-6:45pm **FNBB Cocktail Reception** 

(French Quarter Bar, Lobby Level)

6:45pm-9:00pm "Run for the Roses" Banquet

(Grand Ballroom)

Wear your best derby hats, seer sucker, and bow ties for an evening of fun!



### **FRIDAY MAY 10, 2024**

7:00am-8:30am Breakfast (Grand Ballroom)

8:00am-8:30am LBA Business Session (Lafayette Ballroom)

Joey Quinlan, LBA Chairman Director Elections Installation of New LBA Chairman Service Award Presentation

8:30am-9:00am Independent Community Bankers of America (ICBA) Update (Lafayette Ballroom)

Lucas White, ICBA Chairman

9:00am-9:30am A Conversation with Dallas Federal Reserve President and CEO, Lorie Logan (Lafayette

Ballroom)

Lorie Logan, President and CEO of the Federal Reserve Bank of Dallas and Ginger Laurent, CEO of the Louisiana Bankers Association will engage in a conversation surrounding what is top of mind for Lorie coming out of the recent Federal Open Market Committee meeting and the current state of the economy.

9:30am-9:45am Break (Grand Ballroom Foyer)

9:45am-10:45am General Session (Lafayette Ballroom)

The Power of Generative AI in Banking: Benefits, Challenges & Risks

Mark Scholl, Wipfli

Generative AI is a rapidly growing field that has the potential to revolutionize the banking industry. An overview will be provided to describe how artificial intelligence works, its benefits, challenges, and risks. We will also discuss and demonstrate how generative AI will be used in the banking industry for internal operations and creating more personalized experiences for customers.

Learning objectives:

- Learn basic concepts of generative AI
- Be provided with examples of how generative AI can help your financial institution
- Understand risks for generative AI

10:45am-11:00am Break (Grand Ballroom Foyer)

11:00am-12:00pm General Session (Lafayette Ballroom)
Developing a Strategic Mindset

Colonel Joseph A. Musacchia, Instructor of Strategy, USAF Air War College (AWC)

Developing a Strategic Mindset is a skill that is necessary for any strategic leader in today's world, be it in the military or business. Col Musacchia will present how the US Military's future senior leaders are taught how to develop a Strategic Mindset in our Nation's Senior Developmental Education Programs and how this same mindset is necessary for the leaders of the Banking Industry of Louisiana to create and protect the Economic Instrument of National power that is essential to the defense of our nation.

12:00pm Convention Adjourns

### **EXHIBITOR EDUCATION SESSIONS**

We are pleased to once again offer exhibitor education sessions as part of this year's convention. These 30-minute sessions provide valuable information from banking industry vendors.

Exhibitor sessions will be held beginning at 3:30pm on Wednesday May 8 through 5:30pm (alongside the Bank Directors' Program). We will also hold exhibitor education sessions after lunch on Thursday afternoon May 9 beginning at 1:30pm until 4:15pm. Multiple sessions will be offered during each time slot so there will be a number of different topics for bankers to choose from!

### CLE (CONTINUING LEGAL EDUCATION)

The Louisiana State Bar Association has approved this program for 10.5 hours. If you are a registered attendee and would like CLE, please see the LBA registration desk at the convention for the form to complete. For any other continuing education needs, the LBA can provide a certificate upon request following the convention

### **CONVENTION ATTIRE**

Attire for all convention events is business casual. For the Thursday evening banquet, suggested dress is seer sucker, bow ties and derby hats.





Thursday May 9, 2024 6:45pm-9:00pm The Ritz-Carlton, New Orleans 2nd Floor



Complimentary for all registered convention attendees

Buffet style dinner beginning at 6:45pm

Break out your big hats, seer sucker and bow ties and join us for the annual convention banquet! The evening will feature video horse racing, bourbon and mint julep tastings, and music provided by Rewind Band, an 8-piece ensemble band.

# Teatured Speakers



**Lorie K. Logan** began serving as the 14th president and CEO of the Federal Reserve Bank of Dallas on August 22, 2022. She represents the Eleventh Federal Reserve District on the Federal Open Market Committee (FOMC) in the formulation of U.S. monetary policy and oversees the 1,200 employees of the Dallas Fed. Logan previously was manager of the System Open Market Account for the FOMC and an executive vice president of the Federal Reserve Bank of New York. In that role, she managed the Federal Reserve's securities portfolio as it grew to more than \$8 trillion and led the implementation of monetary policy as directed by the FOMC. She also oversaw provision of fiscal agent services to the U.S. Treasury Department, analysis of global financial market developments and production of reference rates, including the new Secured Overnight Financing Rate. She represented the Federal Reserve on the Markets Committee at the Bank for International Settlements and oversaw several public-private sector committees sponsored by the New York Fed to engage with market participants on key issues and advance

financial industry best practices. Logan played a crucial role in the development and implementation of the Federal Reserve's actions in response to the COVID-19 pandemic. This included designing and managing several facilities to support market functioning and the flow of credit to households and businesses. She drew on her experience during the Global Financial Crisis, when she was a prominent leader in the expansion of the Federal Reserve's balance sheet and the creation of liquidity facilities to mitigate systemic risks to the financial system. She is a native of Versailles, Kentucky, and holds a bachelor's degree in political science from Davidson College and a master's degree in public administration from Columbia University.



Colonel Joseph A. Musacchia, Jr. is an Instructor of Strategy at the USAF Air War College. He provides graduate-level education to senior military officers, inter-agency civilians and international military students, guides 13 officer seminar instruction through Foundations of Strategy course with a deep dive into warfare's historical dimensions. He leads planning and execution for his international Regional Security Studies seminar as trip director focusing on Global Power Competition in the Arctic region, providing an immersion with critical partner nations. He assists in the development of new course material or elective courses. He also conducts research which supports the AWC mission and writes for publication and supervises student research. Col Musacchia earned a Bachelor of Criminal Justice degree, a Bachelor of Arts degree in Criminology with a minor in Political Science, a Master of Arts in Criminology from Louisiana State University, and a Master of Strategic Studies

from the Air University. He entered the Air Force in 1996 as a Distinguished Graduate of the Air Force Reserve Officer Training Corps program, Detachment 310 at Louisiana State University. He is a fully qualified Security Forces officer with more than 28 years of experience. During his career, he has deployed on numerous occasions supporting joint task forces and real-world contingencies and has extensive leadership background at all levels of command. Col Musacchia and his wife are native Louisianans, born and raised in the Florida Parishes

# Spouse/Guest Program:

# A TRULY NEW ORLEANS AFFAIR: ANTIQUE TEXTILES, LUNCH & GARDEN DISTRICT TOUR

Thursday May 9, 2024 9:00am-2:30pm \$250 per person\*

\*Cost includes roundtrip bus transportation, tour, refreshments and lunch.

Make plans to join us on a unique tour of <u>B.Viz Design New Orleans Atelier</u> on Magazine Street. For nearly 30 years, owner Rebecca "Becky" Vizard and her team have created exquisite pillows using fragments of up-cycled antique textiles. Becky will talk about textile history, the textile business, and, how an early childhood fascination with textiles eventually led her to create pillows from her growing personal collection of rare textiles. She has sold her pillows to designers such as Neiman Marcus, and her pillows have graced the covers of





national publications such as *House Beautiful*, Veranda, Elle Décor, Traditional Home and Architectural Digest. She is also the author of the book, Once Upon a Pillow.

The tour will also include a visit to Sue Sartor, a dress shop on Magazine Street. Sue's work includes handmade dresses from artisan textiles. She will talk about the ancient art of Block Printing in India and information about her designs. Sue is an independent designer with a deep admiration for fashion, textiles, art and flowers. She started her career working in fashion merchandising for Calvin Klein's iconic luxury brand, Calvin Klein Collection, in the '90s but she dreamed of designing her own artisan, luxury line of tunics, dresses and kaftans.

The tour includes lunch at Superior Seafood & Oyster Bar. Following lunch, guests will tour the Garden District.



### **REGISTRATION FEES**

Registration Fee - \$699 per person Spouse/Guest Registration Fee - \$399 per person Spouse/Guest Tour - \$250 per person

10 or More Bankers and/or Directors from the Same Bank: \$679 per person and \$379 Spouse/Guest

### REGISTRATION

Please complete this form and return to Louisiana Bankers Association, 5555 Bankers Avenue, Baton Rouge, LA 70808 with your payment, or email <a href="mailto:pitts@lba.org">pitts@lba.org</a> or fax it to 225-343-3159. *For additional registrants, please copy this form.* Registrations can also be submitted in the Education Section of LBA's website at www.lba.org.

Exhibitor and Sponsorship Registration Forms are available on LBA's convention website, <a href="www.lba.org/LBAConvention/Home.aspx">www.lba.org/LBAConvention/Home.aspx</a>.

Name	Bank/Firm
Spouse/Guest Name	Street Address
City/State/Zip	Office Phone
Cell Phone	Email
FEES	PAYMENT OPTIONS
Spouse/Guest, \$399/each  Spouse/Guest Program: A Truly New Orleans A Antique Textiles, Lunch & Garden District Tou	Visa Mastercard American Express Card Number Expiration Date Name on Card (please print)
• Name: Total \$	Signature

### **CANCELLATION POLICY**

**Convention Registration:** Due to the commitments we must make, if you must cancel your registration, please do so by <u>May 1, 2024.</u> Cancellations received after this date will not receive a refund.

Spouse/Guest Program: Please cancel by May 1. 2024 to avoid a \$100 cancellation fee.





### Convention Sponsors & Exhibitors



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**FORVIS** 

Frank Hopkins Executive Coaching

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Leaaf Environmental

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Department of Finance at LSU's E.J. Ourso College of Business

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