



INSTRUCTOR

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As owner of Advantage Consulting & Training, Hamm provides consulting and training to banks and businesses. He specializes in lending and credit training for banks, plus consulting and CFO-type services to businesses on issues such as strategic planning, optimization of capital structure and financing, and treasury management. He serves on the faculty of the Barret School of Banking (Memphis), the Graduate School of Banking (Madison), and The Risk Management Association (RMA) and its local chapters. He currently sits on the Editorial Advisory Board of *The RMA Journal*. He is a graduate of the University of Alabama, where he received B.S. and M.B.A. degrees. He is also a Certified Treasury Professional.