



INSTRUCTOR

Richard K. Yowell
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During his 25+ years as a banker, Yowell was twice CEO of community banks in turnaround situations. In both cases, the answer lay in working out problem loans and building sound, profitable loan portfolios.

During his bank management career, Yowell served on the on the Board of Directors of the Virginia Bankers Association, was a founding member of the Board of Directors of the Virginia Automated Clearing House Association and served as a member of the Executive Committee of the Community Bankers Division of the American Bankers Association. He joined the ABA staff to establish the Community Bankers Division as a free-standing unit, with its own legislative agenda and responses to the changing political and economic landscape.

Yowell left banking as a practitioner in the mid-1980's to become a consultant. He built a practice for his employer at the time in assisting troubled institutions under supervisory agreements, leading eight such engagements personally. Yowell has since led earnings improvement engagements for top tier banks in the U.S. and in six foreign countries.

He has published articles and delivered numerous training sessions on banking subjects for the ABA, BAI, RMA and various state banking associations.

Yowell is a graduate of the University of Virginia and a U.S. Army veteran.