

J. Michael Radcliffe

Experience

Dec 2002 - Present	Community Financial Services Bank <i>(\$1.38 Billion as of 03/31/25, 8-locations)</i>	Benton, KY
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April 1 2020 – Present: Chairman & Chief Executive Officer

- Develop and implement strategies to execute the bank's strategic plan and communicate results to team members, the Board, and shareholders.
- Develop the bank's short and long-term strategic plan and effectively communicate the company's vision.
- Ensure accountability of executive management to all team members by providing transparency through open communication with the entire team.
- Chair the Executive Management Committee
- Chair the monthly Board of Directors meeting, Directors Loan Committee, and Annual Shareholders' meeting.

Key Accomplishments:

- Successfully raised \$20MM in capital through senior unsecured notes issued at the height of COVID
- Reduced NPA's from \$39MM in 2020 to just \$6MM in 2024
- Reduced the bank's Texas Ratio from a high of 36% in 2019 to just 4% as of June 2024

June 2019 – May 2022: Chief Lending Officer (role delegated to two other officers in 2022)

June 2019 – September 2022: Chief Credit Officer (role delegated to new hire in 2022)

Sep 2016 – June 2019: Chief Risk Officer

- Lead the Risk Management Team including Compliance, Credit Administration, and Loss Mitigation
- Review and analyze monthly allocation for loan loss reserve
- Coordinate regulatory exams, prepare management response, and report to Board

Jan 2016 – Sep 2016: Executive Vice President, Compliance & Loan Review

Feb 2013 – Jan 2016: Senior Vice President – Compliance & Loan Review

- Chair quarterly Compliance Committee and oversee regulatory compliance program
- Review and analyze monthly allocation for loan loss reserve
- Coordinate regulatory Safety & Soundness and Compliance exams

Apr 2008 – Feb 2013: Vice President – Compliance & Loan Review

Apr 2005 – Apr 2008: Assistant Vice President – Compliance & Loan Review

Dec 2002 – Apr 2005: Credit Analyst

Aug 1998 – Dec 2002	Marine Systems, Inc., Accounting Manager	Paducah, KY
May 1995 – Aug 1998	Citizens Bank & Trust, Commercial Credit Dept Manager	Paducah, KY
Dec 1991 – May 1995	Peoples First National Bank, Credit Analyst	Paducah, KY

Education

August 2011 – August 2013	Graduate School of Banking - Madison	Madison, WI
May 2006 – May 2008	Paul W. Barret, Jr. Graduate School of Banking, cum laude	Memphis, TN
August 1987 – December 1991	Murray State University, BS Finance Major	Murray, KY

Service

Banker Advisory Board Member, Graduate School of Banking, Madison, WI	2019 – 2024
Legislative Issues Committee Member, Independent Community Bankers of America	2020 – Present
Director-elect, Group-1, Kentucky Bankers Association	May 2025
Board Chair, West Kentucky Regional Chamber Alliance	2018 – 2021

Publications

Contributor, "2024 CEO Roundtable: Opportunity Seekers", Independent Banker Magazine, January 2024