

AL G. GOURRIER, PH.D., MBA

CONTACT INFORMATION

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EDUCATION

University of Nevada Las Vegas	Ph.D. in Public Affairs Greenspun College of Urban Affairs
University of Nevada Las Vegas	Masters of Business Administration
University of Nevada Las Vegas	Bachelor of Science in Business Finance
Xavier University of Louisiana	Undergraduate studies in Business Finance

Certifications

University of Nevada Las Vegas	Graduate Research Certificate Program
ABA Stonier at Georgetown University	Graduate School of Banking

EMPLOYMENT

09/18 to Present	<u>Schaefer Center for Public Policy</u> , Baltimore, MD Faculty Fellow. As a Faculty Fellow, I server as Content Specialist and Principal Researcher on contracted reports and research projects.
01/16 to Present	<u>University of Baltimore</u> , Baltimore, MD (UB) <i>Assistant Professor</i> . Public Finance, Fiscal Administration, Public Administration & Management
01/12 to 12/17	<u>Financial Management Solutions, Inc.</u> , Las Vegas, Nevada <i>President & CEO</i> . Founder and Chief Executive of a financial consulting company as well as an equity holding company for the principal's equity investments.
11/05 to 01/12	<u>1st Commerce Bank</u> , North Las Vegas, Nevada <i>President, Founder & Executive Board Member</i> . Founding and Organizing President of 1 st Commerce Bank located in North Las Vegas. As founding and organizing President, I developed the vision and mission of the bank, applied and received regulatory approval, and subscribed/capitalized the bank. Upon opening on October 18, 2006, I ran the day-to-day operations of

the bank including Lending, Operations, ALCO, Daily Investments and all FDIC and State Audits, Board of Directors and SEC call reporting.

05/00 to 10/05

Desert Community Bank, Las Vegas, Nevada

Chief Credit Officer, EVP. As Chief Credit Officer, I managed commercial lenders, residential lenders, consumer lenders, documentation personnel, loan assistants and support staff. Responsible for the overall credit quality and oversaw the banks entire loan portfolio. Additional responsibilities included Board of Directors, FDIC and Federal Reserve reporting, audit coordination and responses, day-to-day operations and the profitability of the bank. Accomplishments during my tenure was the establishment of the bank's credit culture, lending procedures, and underwriting criteria. During my leadership, the bank reached its first profitable year in 2002 and nearly doubled that in 2003. Received recognition from the FDIC for turning around an under-achieving financial institution and improving its overall portfolio quality to the highest level possible (CAMEL Rating).

Desert Community Bank, Las Vegas, Nevada

Senior Credit Officer, SVP. As Senior Credit Officer, I managed the largest portfolio in the bank (May 2000 to July 2001). My responsibilities included both soliciting and underwriting large and complex commercial and real estate credits. Also, as Senior Credit Officer, I was responsible for compiling monthly and quarterly reports, filled in as acting CCO when needed, and mentored junior lending officers.

06/93 to 05/00

PriMerit Bank/Norwest Bank/Wells Fargo Bank, Las Vegas, Nevada,
Relationship Manager, AVP. As a Relationship Manager/ Commercial Loan Officer, I was responsible for soliciting new credit and non-credit relationships for the bank, underwriting new credit, developing and managing existing credit portfolio and sell/cross-sell additional products in to my relationships. Prior to taking over my own portfolio in 1995, I worked as an Associate Loan Officer for the bank for 18-months and briefly as a cash management specialist prior to that, also with the bank.

SCHOLARSHIP

Peer-Reviewed Journal Publications

- 2021 Gourrier, A. "Banking the Black Community: An analysis of banking among Baltimore's predominantly Black communities" *Public Integrity*, 1-19. <https://doi.org/10.1080/10999922.2021.1932329>
- 2021 Gourrier, A.; Kellogg, L.; Bernick, E.; Brekkan, K.C. "A Seat at the Table: Minority Representation and County Governing Boards". *Journal of Public Management and Social Policy*. Publication Accepted.
- 2019 Brekkan, K.C.; Gourrier, A., Bernick, E., Kellogg, L. "The Peoples College: A Review of Local Community College Boards Through the Lens of Descriptive Representation". *Community College Journal of Research and Practice*. DOI: 10.1080/10668926.2019.1640142.

- 2017 Kellogg, L.; Gourrier, A.; Bernick, E.; Brekkan. "County Governing Boards: Where Are All the Women?" *Politics, Groups and Identifies*, 7(1), 39-51.
- 2014 Bernick, E.; Birds, J.; Brekkan, K.C.; Gourrier, A.; Kellogg, L. "Explaining County Government Fiscal Transparency". *State and Local Government Review*, 46(3) 173-183

Academic and Sponsored Reports

- 2020 Gourrier, A., Ficenec, S. "The Impact of the Benefits Cliff: A study on the potential loss of public benefits to working families resulting from small increases in earned income." Study produced by the Schaefer Center of Public Policy and financed by the United Way of Maryland.

ACADEMIC CONFERENCE PRESENTATIONS

- 2020 Gourrier, A.; Best, W.; Dunham-Howie, J. "Creating A "Master Community Development Plan for Black & Latino Neighborhoods-Targeting Increased Jobs & Affordable Housing". Moderated and presented to the National Minority Community Reinvestment Cooperative's 2020 Black and Latino Economic Summit. (Virtual Conference)
- 2020 Gourrier, A. "Banking Deserts in the City of Baltimore." Conference paper presented to the 19th Social Equity Leadership Conference in Minneapolis, MN (presentation canceled due to COVID-19)
- 2020 Gourrier, A. "Banking the Black Community: An analysis of banking among Baltimore's predominately Black communities." Conference paper presented to the 78th American Society for Public Administration in Anaheim, California (presentation canceled due to COVID-19).
- 2019 Gourrier, A. "Exploring the Effects of Transparency on County Governments in the United States". Conference paper presented to the 6th Global Conference on Transparency Research in Rio De Janeiro, Brazil.
- 2018 Gourrier, A.; Kellogg, L. "Exploring Minority Representation of County Governing Boards". Conference paper presented to the 48th Annual Conference of the Urban Affairs Association in Minneapolis, MN.
- 2017 Gourrier, A. "Budget Transparency among Counties in the United States". Conference paper presented to the 5th Global Conference on Transparency Research in Limerick, Ireland.
- 2017 Gourrier, A. "A Look at Funding Allocations Among Chicago's MSA Entitlement Communities". Conference paper presented to the 47th Annual Conference of the Urban Affairs Association in Minneapolis, MN.
- 2017 Gourrier, A. "Women and County Government". Conference paper presented to the American Society for Public Administration's 78th Annual Conference in Atlanta, GA.

- 2015 Gourrier, A. "The Classification of Metropolitan Communities as a Function of Population and Job Shifts". Presented to the 73rd Annual Conference of the Midwest Political Science Association in Chicago, IL
- 2015 Bernick, E.; Gourrier, A.; Kellogg, L. "County Governing Boards: Where Are All the Women?" Conference paper presented to the Annual Conference of the Western Political Science Association in Las Vegas, NV
- 2014 Bernick, E.; Birds, J.; Gourrier, A.; Kellogg, L. "Explaining Local Government Budgetary Practices in an Age of E-Government". Conference paper presented to the 72nd Annual Conference of the Midwest Political Science Association in Chicago, IL.
- 2014 Gourrier, A. "Exploring the Resiliency of Las Vegas". Conference paper presented to the 44th Annual Conference of the Urban Affairs Association in San Antonio, TX.
- 2014 Gourrier, A. "The Changing Composition of Urban and Suburban Demographics, and Its Economic Impact on Tax Policy". Conference paper presented to the 2014 Southern Political Science Association in New Orleans, LA.
- 2013 Gourrier, A. "Economic Impact of Urban Sprawl: The Demarcation of Core Urban City Jobs and The Development of Suburban Economics". Conference paper presented to the 43rd Annual Conference of the Urban Affairs Association in San Francisco, CA.

CURRENT ACTIVITIES and SERVICE

Activities

- 2021 - Current Fulbright Specialist
- 2019 - Current University of Baltimore's Academic Policy Committee
- 2018 - Current University of Baltimore's Strategic Plan - Civic Engagement Committee
- 2020 - 2021 Congressional Black Caucus Foundation Review Committee
- 2018 - 2020 Urban Affairs Association Conference Planning Committee

Community and Board Service

- 2020 – Current Upton Westside Community Development Corporation (CDC)
- 2019 – Current University of Maryland Medical Center Community Advisory Committee
- 2006 - 2012 Make A Wish of Southern Nevada Executive Board Member
- 2006 - 2012 1st Commerce Bank Executive Board Member
- 2008 - 2011 Floyd Mayweather Jr. Foundation Executive Board Member
- 2007 - 2010 Nevada State Development Corporation Advisory Board Member
- 2006 - 2009 Urban Financial Services Coalition National Board Member
- 2006 - 2008 N. Las Vegas Chamber of Commerce Govt. Affairs Sub-Committee Chair

AWARDS and HONORS

Awards

- 2018 NASPAA Social Equity Award

2015 Distinguished Men of Nevada
2009 Southern Nevada Top 10 SBA Lender – LV Business Press
2008 Nevada Community Service Award – U.S. Small Business Administration
2007 In Business' Las Vegas Top 40 under 40
2007 Las Vegas Young Professionals "Mover and Shaker" Award Recipient
2006 African American Hero – Las Vegas City Council
2005 Southern Nevada Top 20 SBA Lender - LV Business Press
2004 Banker of the Year – The Devante Group

PROFESSIONAL AFFILIATIONS

Association for Budgeting and Financial Management
Urban Affairs Association
American Society for Public Administrators
Urban Financial Services Coalition
Congressional Black Caucus Foundation

PERSONAL SKILLS

Public Speaking and Community Relations
Problem Solving and Critical Thinking
Banking, Finance and Community Development
Professional Management and Strategic Planning
Budgeting and Financial Management
Entrepreneurship and Business Management
Communication

REFERENCES

Available Upon Request

**Committee on Agriculture
U.S. House of Representatives
Information Required From Nongovernmental Witnesses**

House rules require nongovernmental witnesses to provide their resume or biographical sketch prior to testifying. If you do not have a resume or biographical sketch available, please complete this form.

1. **Name:** Al G. Gourrier
2. **Organization you represent:** University of Baltimore
3. **Please list any occupational, employment, or work-related experience you have which add to your qualification to provide testimony before the Committee**

Assistant Professor, University of Baltimore

Faculty Fellow, Schaefer Center for Public Policy

Fulbright Specialist, U.S. Department of State

4. **Please list any special training, education, or professional experience you have which add to your qualifications to provide testimony before the Committee:**

Ph.D. in Public Affairs from the University of Nevada Las Vegas

MBA from the University of Nevada Las Vegas

19 years of Banking Experience

Former President and Founder of 1st Commerce Bank (North Las Vegas)

5. **If you are appearing on behalf of an organization, please list the capacity in which you are representing that organization, including any offices or elected positions you hold:**

Assistant Professor, University of Baltimore

Faculty Fellow, Schaefer Center for Public Policy

**PLEASE ATTACH THIS FORM OR YOUR BIOGRAPHY TO EACH COPY OF
TESTIMONY.**