

Raymond E. Muth, CPA, CISA, CISSP, CITP

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Experience:

December 2003 - Present

President – BankLogic.Net, CPAs & Consultants, Gibsonia, PA
IT Security, Audit and Consulting Specialists.

Nature and Scope of Work:

Primarily perform all areas of technology consulting including strategic planning, IT budgeting and IT audit & IT security assessments.

Notable Accomplishments:

Combined IT audit and IT security assessments service for community banks which maintains efficiency, consistency and cost-effectiveness.

April 1999- December 2003

President, SourceMinders, Butler, PA, subsidiary of Nextier Bank.
Vice President – Technology, Nextier Bank.

Nature and Scope of Work:

Responsible for all areas of the bank's technology including planning, budgeting, networking, Internet connectivity, web hosting, all computer systems and Voice over IP telecommunication systems. Supervise operations for E-Commerce subsidiary and related Internet programming services for bank's small to mid-size business customers.

Notable Accomplishments:

Conceived, authored and implemented E-Commerce solution for Nextier's E-Commerce subsidiary. Nextier became the first community bank to receive OCC approval for these services including managed firewall, intrusion detection and penetration testing services.

March 1994- March 1999

Executive Vice President, Director and Secretary, Apollo Trust Company, Apollo, PA. During this time, the bank had earned plaudits for its profitability and technological innovations.

Nature and Scope of Work:

Managed all employees throughout the organization. Supervised all the operation functions of the bank from accounting and in-house computer systems to branch banking. Prepared all regulatory reports including the call report.

Notable Accomplishments:

Initiated and implemented the nation's first bank Internet Service Provider subsidiary in 1995 as a project for the Stonier Graduate School of Banking. Wrote the bank's original homepage which evolved into the #1 community bank web site as rated by the Online Banking Association in 1996.

**April 1990-
February 1994**

Vice President, Apollo Trust Company.

**Nature and Scope
of Work:**

Duties included the supervision of all accounting and lending operations.

**Notable
Accomplishments:**

Loan portfolio grew 10% per year despite a very economically depressed market area. Net loan chargeoffs averaged .15% during this time for all loans.

**May 1988 –
March 1990**

Assistant Vice President, Apollo Trust Company

**Nature and Scope
of Work:**

Duties included supervising all areas of mortgage lending and bank compliance.

**Notable
Accomplishments:**

Instituted loan review functions and checklist system. Net loan chargeoffs were under .15%

**February 1986 –
April 1998**

Senior Accountant, S.R. Snodgrass & Company, Wexford, PA. Snodgrass is a PA, OH and WV regional accounting firm with an excellent reputation in the community banking field.

**Nature and Scope
of Work:**

Performed certified audits as the in-charge auditor of numerous community banks. Supervised staff accountants.

**Notable
Accomplishments:**

Successfully integrated COBOL accounting package into LOTUS for field use.

**June 1982 –
January 1986**

General Accounting Manager, Cargill Northeast Milling Division, Albany, NY, Shawnee Mission, KS & Minneapolis, MN. Cargill is the world's largest privately held company. They are primarily in the agri-business industry.

**Nature and Scope
of Work:**

Duties included general accounting supervision of an office staff of six people.

**Notable
Accomplishments:**

Successfully brought PC's into the workplace environment using numerous accounting packages.

Education:

Masters of Business Administration, May 1982,
University of Dayton, Dayton, Ohio

Bachelors of Science in Accounting & Finance, May 1981,
University of Dayton, Dayton, Ohio

Most Notable Presentations: Annual PACB Conference IT Speaker, Nov. 2000-2006
Annual PICPA Conference Speaker, Hershey, PA Sept. 2000-2006
E-Commerce ABA Conference, New Orleans, Nov. 1998 – Internet and PC Banking
ABA Conference, San Diego, May 1998 – Banking on the Internet
IBAA Conference, Phoenix, June 1997 – Banks as ISP's
PBA Advanced School of Banking – Bank technology teacher – August 1996, August 1997, August 1998.

Organization Involvement: Director - StrongLand Chamber of Commerce, 1993 – Present, 1998 Chairman.
Director – Allegheny Valley Health Foundation, 1994 - 2003. Audit Committee Chairman.
Director – Kiski Valley Enterprises, 1989 – 1999.
Member – AICPA, PICPA
Member – ISACA
Member – ISC²

Areas of Interest: Writing, Teaching, Government and Church.

Character and Skill Highlights: Highly analytical, creative and strategic thinker. Internet proficient with excellent computer skills.

Honors/Awards Chairman of PBA's Operation and Technology Committee.
Secretary of PBA's Group 8.
Graduate of the Stonier School of Banking.

References: Furnished upon request.