

Zachary T. Purvis, CFA

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FINANCIAL SERVICES LEADER

Accomplished leader in the financial services space. Experience includes 16 years of successively senior roles in agricultural lending organizations and 5+ years as the founder and managing principal of a Registered Investment Adviser (RIA) firm.

AREAS OF EXPERTISE

Agricultural Lending	Credit Underwriting	Participation Loans
Farm Credit System	Problem Asset Resolution	Loan Policy & Procedures
Cooperatives	Farm Service Agency (FSA) Guarantees	Real Estate Owned (REO)
Patronage Dividends	Bank Regulatory Compliance	Farmland Loans
Operating Lines of Credit	Timberland Lending	Poultry Loans
Construction Finance	Uniform Commercial Code (UCC) Security	Trade Asset Finance
Investment Analysis	Bank Risk Management	Loan Committee
Loan Workouts	Agribusiness Lending	Syndication Lending

FINANCIAL SERVICES EXPERIENCE

HALLEY HILL WEALTH MANAGEMENT LLC
Founder & Financial Advisor

2020 – PRESENT

Established Registered Investment Adviser (RIA) firm to provide investment management services, primarily to customer-owned cooperatives as well as their employees and retirees.

AGGEORGIA FARM CREDIT
Executive Vice President, Chief Lending Officer

2016 – 2020

Strategic leadership responsibility for a team of 65+ sales, credit, and operations professionals managing over \$1 billion in agricultural loan assets. Functions managed included business development, credit underwriting, loan workout and collections, and participation/syndication lending. The primary agricultural operations our team financed were poultry, timber, farmland, row crops, marketing and processing agribusinesses, dairy, and cattle. Voting member of the organization's loan approval, credit review, asset/liability management, and executive management committees.

AGFIRST FARM CREDIT BANK
Vice President, Executive Account Manager
Vice President, Relationship Manager

2010 – 2016
2013-2016
2010-2013

Managed the bank's relationship with five agricultural lending organizations totaling over \$3 billion of warehouse lines of credit and \$1 billion in purchased participations. Responsible for the global

relationship with these lenders including loan participations, bank services, warehouse line compliance, technology, operations, as well as general board and senior management consulting. Also conducted numerous training sessions on topics such as credit underwriting, participation lending, agribusiness loan structuring, regulatory compliance, and problem asset resolution. Voting member of the organization's loan approval and project management committees.

SOUTHWEST GEORGIA FARM CREDIT

Director of Capital Markets & Credit Administration
Senior Relationship Manager

2007-2010

2008-2010
2007-2008

Promoted twice in four years to roles requiring increasing levels of management and leadership ability. Responsibilities included business development, participation/syndication loans, credit policies, compliance, loan closing supervision, portfolio management, acquired property sales, and loan approvals. Voting member of the organization's loan approval and asset/liability management committees.

BANK OF AMERICA

Vice President, Senior Real Estate Analyst

2006 – 2007

Led strategic planning and capital improvement budgeting for a 10-person team controlling 45 million square feet of corporate real estate and \$500 million in annual occupancy expense.

AGSOUTH FARM CREDIT

Assistant Vice President, Commercial Credit Analyst

2003 – 2005

Responsible for credit analysis and decision recommendations for commercial agribusiness and real estate lending relationships. Conducted credit analyses for a breadth of agricultural operations including timberland, farmland, row crops, poultry, and cattle.

EDUCATION & CREDENTIALS

Chartered Financial Analyst (CFA)
CFA Institute, Charlottesville, Virginia

Master of Business Administration (MBA)
University of Georgia, Terry College of Business, Athens, Georgia

Bachelor of Business Administration, Finance – Magna Cum Laude
University of Georgia, Terry College of Business, Athens, Georgia

Stonier Graduate School of Banking & Wharton Leadership
American Bankers Association, Wharton School at the University of Pennsylvania (Philadelphia)