



Richard Chambers is a proven corporate CEO and executive, successful entrepreneur, experienced board director, veteran fund raiser, and seasoned investor. His expertise and bias to action work style build client trust and confidence as he guides businesses and other entities toward growth and financial success.

Industry Expertise

Banking, financial services (including insurance, loans, leasing, factors, alternative financial services, check cashing and prepaid services), restaurants, commercial and residential construction, point-of-sale technology, database decision systems, and for-profit health care

Market Expertise

Traditional and Hispanic consumer and commercial markets

Education

Post Graduate

- Stonier Graduate School of Banking — Rutgers University

Undergraduate

- BA — Brown University

Other

- Certificate in Accounting — University of Tennessee at Nashville
- Graduate School of Religion — Vanderbilt University
- Information Technology Courses — Nashville State Technical Institute
- Banking and Professional Seminars and Courses — American Institute of Banking, Robert Morris Associates, Check Express Franchisee Institute and many more

Corporate Board Experience

- VTM, LLC — Private, 30 unit holders
- First Century Bancshares, Inc. — Public
- Chexar Networks, Inc. — Private, 172 shareholders
- Music City Money, Incorporated — Private, two shareholders
- The Bank of Nashville — Public
- Uncle Bud's, Inc. — Private, six shareholders
- Nashville City Bank — Public
- Nashville Life and Accident Insurance Company — Subsidiary Nashville City Bank
- Hibbit and Hailey Funeral Home, Inc. — Private, eight shareholders
- Fulton Distillery, Inc. — Private, three shareholders

Non-Profit & Community Board Experience

Government

- Metropolitan Development and Housing Authority Board of Metropolitan Nashville Davidson County Tennessee
- Metropolitan Government Industrial Development Board of Metropolitan Nashville Davidson County Tennessee
- Tennessee Film, Tape and Recorded Music Commission Board



**Non-Profit &
Community
Board Experience**
continued

Civic Boards

- Nashville Area Chamber of Commerce Board
- Nashville Area Junior Chamber of Commerce Board
- WDCN TV Advisory Board
- Affordable Housing of Nashville Board
- Neighborhood Housing Services Board

Industry Organization Boards

- Robert Morris Associates, Southeastern Regional Board
- Independent Bankers Association, Governmental Relations Board
- Tennessee Bankers Association Board, Building and Credit Conference Committees
- Tennessee Bankers Association Commercial Lending School Board
- National Association of Accountants Board
- Chaine des Rotisseurs Nashville Board
- Ace Cash Express, Franchisee Council

Educational Institution Boards

- Brown Alumni Association Board
- Brown Annual Fund Board
- National Alumni Schools Association Brown University Board
- Tennessee State University Associates Board
- Leadership Nashville Alumni Association Board

Charitable Organization Boards

- Saint Thomas Hospital Advisory Board
- Children's Hospital of Nashville Board
- Nashville Symphony Association Board
- Salvation Army Nashville Board
- Nashville Institute for the Arts Board
- Cumberland Museum Board
- Star House Foundation Advisory Board

Political Organizations and Campaigns

- Tennessee Democratic Party – Finance Council
- Carol McCoy Chancellor Campaign Chair
- Bill Boner for Congress – Treasurer
- Richard Fulton Governor – Finance Chair
- Bob Clement Governor – Finance Committee
- Bill Boner Mayor – Finance Committee



JRChambers & Associates, LLC

Reliable Knowledge | Financial Expertise | Trusted Advisors

Career History

- JRChambers and Associates, LLC**.....January 2009 — Present
- CEO
 - Strategic and operational consulting for financial companies, charities etc.
 - Financial advice for individuals
- VTM, LLC** 2010 — Present
- Managing Director
- Chexar Networks, Inc.** April 2003 — December 2008
- Vice Chairman of Board of Directors
 - Chief Risk Management Officer
 - Architect of Rules Based Data Processing System
 - Capital Formation Responsibility
- Music City Money, Inc.** 1992 — Present
- Co Founder
 - Successful Franchisee of Check Express, later Ace Cash Express
 - Real Estate Holding Company
- Banc Partners Leasing, Inc.**..... September 1998 — December 2001
- Tennessee Regional President
 - Founder of Nashville Operation
- Chambers Principal**..... 1989 — Present
- Investor in closely held but publicly traded banks
 - Consultant to non bank financial institutions
 - Consultant to private companies
 - Business valuations
 - Private Loans
- The Bank of Nashville**1988-1992
- Founder, CEO, Board Member and President
 - Largest Capitalization for a new Tennessee Bank in 1989
- Nashville City Bank** September 1973 until 1992
- President and Chief Operating Officer
 - Grew from \$34 million in 1973 to \$1.2 Billion in 1988
 - Supervised Sale of Company to Dominion Bancshares of Virginia
- Third National Bank**.....1970 until September — 1973
- Began as Management Trainee
 - Ended as Assistant Vice President, National Accounts and Credit Analysis