

Kirk M. Chewning

**Executive Vice President
TranDotCom Solutions
Marietta, Georgia**

Mr. Chewning has over 13 years of experience in the financial services industry consulting with small, mid-size, and large banks, lenders, and credit unions. The last 6 years has been exclusively within the Short Term Lending/Payday Industry. His experience beyond business development includes commercial lending, business process control, technology architecture/deployment, as well as financial modeling.

Mr. Chewning, has shared his payday loan knowledge of both store fronts and Internet processing with credit union groups all over North America while working with over 150 lenders worldwide including over 5 of the top 20. He is very involved with the technology that drives the industry, the business modeling that supports the industry, as well as the legislation that regulates the industry. Mr. Chewning has worked with Filene, National Credit Union Foundation, and CUNA. TranDotCom works with credit unions to provide an automated short term lending system and services including best practice deployment.

In addition to Mr. Chewning's work with credit unions he has managed a large commercial loan portfolio while serving as a Vice President of one of the top 30 banks in the world. In addition, he has served as a Senior Consultant for a technology and marketing research firm focusing on business process, competitive intelligence, and product development. Concluding that post, he served as a Partner and VP of Business Development for a Web application development firm.

Mr. Chewning attended Michigan State University earning a Bachelors Degree in Finance.