



Gary Lewis Evans Principal
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Founded 1996

Who is Gary Lewis Evans?

Banker 1971, Internet Banker FinTech since 1994, Seeking a position as 1) Fractional or Executive CEO, CFO, COO or 2) Receiver / BK Trustee

Bank Due Diligence, for a purchaser, or real estate loan due diligence or loan pool purchase.

Raised Working Class – Education: Industrial Arts Major, Reseda High School, AA Pierce JC, BS CSUN Business Finance, MS CSUN Finance, Fellow in Financial Analyst Federation

Proven & Experienced: Innovator, financial expert, low-cost operator, risk manager, Fintech developer.

Pioneered Internet banking and community bank nationwide lending as President of La Jolla Bank in 1994 then initial founder and CEO of BofI in 2000 (Name changed to AXOS in 2018).

How I led BofI Holding, Inc. & Revolutionized the Banking Industry Almost 20 Years Ago -- The Motley Fool <https://www.fool.com/investing/general/2014/07/22/how-bofi-holding-revolutionized-the-banking-indust.aspx> By S Naak

San Diego Finalist, Ernst & Young Entrepreneur of the Year Award for successfully growing and innovating at Bank of Internet – BofI has always been a profitable and the fastest-growing bank.

DFIN has served as my R&D and consulting business since 1996 when I am not working at a business. BofI and DigitU were spun out of DFIN. My current R&D work is on Web 3 banking and payments.

1997, the prestigious publisher, McGraw Hill, published **The Financial Institutions Internet Sourcebook**, co-authored by Gary Lewis Evans - McGraw Hill's first Financial Internet book.

MBS Investment Strategy and Tactics, Published by Sheshunoff Information Services 1989. I addressed many of the issues that caused the failure of SVB and Signature Bank.

2004, presented **“Old-fashioned banking in a high tech medium: internet-only banks”** Annual Bank Structure Conference, FRB Chicago. Few accounts at BofI were uninsured.

Active in multiple startup Banks, a Manufactured housing business, a home builder S&L service corp. and two successful IPOs, including a unique auction IPO in 2005 at BofI

Failed or Failing Banks: Managed four, rescued one, performed due diligence on two banks for purchase – gaining control of and fixing problems is almost as much fun as innovating new products.

Bank Rescue Stamford Connecticut - I led the purchase of a bank that became Stamford Federal in Stamford Connecticut in the early 1990s. I set up the bank, changed locations and I Served as a Director of both banks.

Due diligence: Three operating banks, deposits, branches, and > 1 billion+ in real estate loans purchased.

Service on San Diego non-profit boards, including Chairman, American Red Cross, Treasurer San Diego Mid-Cities Development Corporation, San Diego Hospice, Salvation Army, and Treasurer, San Diego NHS