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GSB SPOTLIGHT PROFILE: MARCIE BOMBERG-MONTOYA



A Career-Defining Move

Little did Marcie Bomberg-Montoya know when completing her GSB education that she would soon after be catapulted without a safety net into immediately putting that education to use. The 2006 graduate was working at a bank in 2005 that did not survive the crisis of the early 2000s. It was a defining time in her career, and she had to decide whether to let that determine her future in banking or use this defining moment to stay the course.

Marcie Bomberg-Montoya

*Principal,
Strategic Advisory
Services Leader at
Wipfli LLP, Milwaukee,
Wisconsin and GSB
Faculty, Madison,
Wisconsin*

For the previous five years, she had worked in mergers and acquisitions for a regional bank, State Financial Bank, N.A., which was acquired in 2005 by Associated Bank. "Associated Bank paid for my last year of schooling for me to stay in the program and finish my degree, which was fantastic," she

says. "I went from a top-run bank that went out in its prime to a de novo environment about to embark on the wild ride of the recession in the banking crisis. GSB prepared and enabled me to look at all the different levers that needed to be pulled from a holistic view as opposed to thinking in silos. I learned to look at how every aspect and every decision impact each other. It is like an orchestra. We all play from the same sheet music but in different roles."

That holistic view and her vast experience in M&A and community banking galvanized her to create two consulting firms. One worked with private groups looking to buy bank charters; the other was a consulting team working with fintech companies. "I was still involved in the financial space, but I saw what fintech was doing to disrupt traditional banking," she says. "As I worked with those fintechs, I started drawing the parallels and the differences between the traditional banking system and what fintechs were doing to fundamentally, and forever, change the banking landscape, at least in the way that consumers saw banking more as a function, as opposed to just a place to go. That was an interesting view."

Transforming the Banking Ecosystem

Bomberg-Montoya now uses that experience, knowledge and perspective as principal and strategic advisory services leader at Wipfli LLP, one of the top 20 CPA-lead advisory firms internationally. Although she works with all the firm's clients, her specialty is the financial services industry, including traditional banks and fintech companies. "I have a unique view where I'm still looking to help



what I would call the banking ecosystem, but I sit in different seats where I straddle and try to find the bridges and collaboration between the fintechs and the banks," she explains. "A big part of my work is helping banks reimagine their future vision of where they want to go and how to transform themselves."

Bomberg-Montoya says helping banks to transform includes everything from developing an understanding of the workforce of the future (what does it look like?) to the intersection of people in tech and full digital transformation planning. "These are all things that our team does because they understand a lot of our community banks have to retool and rethink how they've always done things," she says. That requires everything from managing the people side of change to eliminating that shiny object syndrome of

"GSB Spotlight: Marcie Bomberg-Montoya" continued on page 4 ...

LIBERIAN BANKER FINALLY RECEIVES DIPLOMA IN PERSON



When Munah Browne Bou-Khalil, branch manager, International Bank (Liberia) Ltd., Monrovia, Liberia, graduated from GSB, the world was in the grip of the Covid-19 pandemic. As part of the GSB Class of 2021, she graduated virtually as the school was held online. A year later, when GSB hosted an in-person commencement for her class during the 2022 session, she planned to

attend and receive in-person recognition of this milestone achievement – only to be disappointed when a delay with her travel visa necessitated that she cancel her trip. Undeterred, Munah Browne Bou-Khalil returned to Madison in August accompanied by her nieces (pictured) – eager to accept her diploma on stage at long last. She received a very warm welcome by students and staff alike – and a standing ovation by the Class of 2023.

The International Bank Ltd., has consistently sent students to GSB, under the leadership of Henry Saamoi, the bank’s chief executive officer, who is a 2010 alumnus. Citing FiSim as the most valuable part of her GSB experience, Bou-Khalil indicates that while there are significant

“I will wholeheartedly recommend GSB to any colleague with aspirations of forging a rewarding banking career. The program stands out as a distinctive opportunity tailored for professionals and leaders within the financial sector. The faculty and support staff are truly exceptional, they always want student to get the best experience. The diverse student body, hailing from various corners of the globe, has enriched my journey immensely, fostering a vibrant exchange of experiences and insights.”

differences between the US and Liberian economies, Liberian bankers are drawn by the opportunity to explore best practices in banking and to hone skills in customer service, technology, risk management and impactful leadership that are critical to bankers worldwide. ■



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all the things on their dashboard that they need to pay attention to. She adds that though her banking clients "know how to run a bank with a capital B," it requires adapting a new mindset and human-centered approach as they are transforming to ensure that the client experience is leading them and not operations.

"We have to help our bankers understand that what got us to this point is not necessarily what's going to get us to the next level of where we need to be," she says. "When you look at the overall banking compression from when I was at GSB in 2006, there were close to over 14,000 banks, and it's not even half that today."

She adds, "The crisis facing us today isn't the same thing that happened back in the early 2000s. The crisis that we are in now is of keeping up with technology and then succession. Where will banks find their talent and boards of the future?"

Bomberg-Montoya also works with fintechs to shape how they work within the traditional financial system to create a more robust ecosystem for the public, whether consumers, businesses, or corporate America.

Paying It Forward

As a 30-year veteran of banking, this commitment to and love for the banking industry resulted in her joining the GSB faculty in 2014. She views teaching and sharing her difficult times and experience of being with a bank that didn't survive the crisis as paying it forward. "I loved working at a bank," she says. "It was such a tremendous career for me. I had terrific mentors and partners all through my career. It's what keeps me going, and what keeps me doing what I'm doing is the success stories." Through her courses on building and leading a culture of innovation; agile strategic planning and the future of banking; and the economic impact of blockchain and digital assets, she prepares bankers to look at the future through a different lens.

"At Wipfli, we've really seen it all," she says. "We see the successful models and those that are having some challenges. My dedication

is to give back through teaching, thought leadership and direct work with clients to ensure a healthy banking system well into the future, wherever that future may go." Bomberg-Montoya adds that includes maintaining a futurist mindset and tracking trends in and out of the industry that could impact the banking ecosystem while helping GSB students and clients get out in front of them.

Bomberg-Montoya says the biggest takeaway for her as a GSB student was, and continues to be, the value it brings to bankers. "One of the things that I have really admired about GSB is its constant ability to search the landscape to say, 'What are bankers going to need?' It's like skating to where the puck is going to be."

She also praises GSB leadership's curiosity about where the industry is headed and how, through the different banking schools it offers, its speaker series, webinars, or specialty schools—is helping bankers to succeed. "They're constantly looking for the best and brightest," she says.

"My passion for the industry has manifested itself in many different ways," she continues. "I never would have thought I would be doing what I'm doing today if you had asked me in 2006, sitting in the senior seat. My GSB education and work experience enabled me to do what I'm doing today after going through some of the difficult times I did. I was in banking in the salad days and banking when things were the roughest of the rough. GSB helped me see that wide range, what was required then and what will be required in the future too."

When not educating bankers, Bomberg-Montoya enjoys spending time with her husband Mal, who is CEO of the Milwaukee Artist Resource Network (MARN) and the MARN Art+Culture Hub, which both serve as platforms to foster creativity, innovation and collaboration for artists and art lovers in the historic Third Ward in Milwaukee. The grandparents of two-year-old Oliver, Bomberg-Montoya and her husband also enjoy travel, time with their friends in the arts community, and time with their adult children Carlos and Siboney, who live in southern California. ■

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LENDING

SBA Lending - SBA Loan Programs and When to Use Each One

Business Financial Statements and Tax Returns - Components of Business Financial Statements & Tax Returns-

CRE Lending - Developing a Cash Flow and Key Ratios

Personal Tax Returns and Cash Flow - Focus on Sole Proprietorships, Rental Property and Farms

SBA Lending - The Need for an SBA Loan Policy

Business Financial Statements and Tax Returns - Cash vs. Accrual Accounting Refresher

CRE Lending - Cap Rates and Factors Beyond Debt Coverage and Loan-to-Value

Personal Tax Returns and Cash Flow - Focus on Pass-Through Entities and Schedule K-1s

SBA Lending - Common Issues in SBA Loan Files

Business Financial Statements and Tax Returns - Navigating and Analyzing a Business Tax Return

CRE Lending - Issues with Property Types & Lease Structures

Personal Tax Returns and Cash Flow - Focus on Global Cash Flow as an Underwriting Tool for Businesses and Owners

SBA Lending - Costly Mistakes When Servicing the SBA Loan

Business Financial Statements and Tax Returns - Developing and Analyzing Key Financial Ratios

CRE Lending - Developing a Global Analysis of Property Holdings

Personal Tax Returns and Cash Flow - Advanced Personal Cash Flow Issues, Including Capital Gains

Commercial Lending - Introduction to Commercial Lending

CRE Appraisals - Overview of Appraisal Rules/Guidelines and the Review Process

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Consumer Lending - Introduction to Consumer Lending

Commercial Lending - Introduction to Global Cash Flow

CRE Appraisals - Appraisal Approaches to Value De-mystified

Consumer Lending - Analyzing Personal Financial Statements and Loan Applications

Effective Problem Loan Management - Strategies for Community Financial Institutions

Commercial Lending - Global Cash Flow Mechanics, Including Living Expenses

CRE Appraisals - Key Appraisal Components Beyond the Approaches to Value

Consumer Lending - Overview of Credit History and the Role of Collateral

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Prospecting - Conduct Persuasive Prospect Meetings & Create Compelling Proposals

Prospecting- Win More Business at the Price You Want

Customer 360 - Breaking Down Data Silos to Build a Consolidated View of Your Customer Accounts, Activities and Behaviors through Analytics and AI

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How to Test (Audit) Your People, Processes and Technology in 2023

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HSA Fundamentals

HSA - Advanced-Fa23

IRAs - Establishing and Amending

Roth IRAs - What You Need to Know

IRA Fundamentals

IRA Contributions and Tax Time

IRA Required Minimum Distributions

IRAs - Is Your Program in Compliance?



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