



Gary Lewis Evans Principal  
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Founded 1996

# Who is Gary Lewis Evans?

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**Skilled Executive, Proven Change Agent, Seeking Challenge to Fix, Rebuild or Improve**

**Family Office:** I Have worked as a bank CEO or CFO for three different banks that were 100% family owned. I proved to be creative and a proven risk manager through all recessions since the 1970s.

**Seeking:** I will never retire. am seeking a position that needs my CFO, risk manager, team building and management skills.

**Pioneered Internet Banking in 1994:** Web 3 Metaverse banking development is my hobby,

**Proven & Experienced:** Innovator, financial expert, low-cost operator, risk manager, Fintech developer. I built my career from a foundation as an Economist, financial analyst, fixed income portfolio manager, controller, and CFO.

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

**How 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](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 employed by others. BofI and DigitU were spun out of DFIN. Currently in process, R&D for Web 3 banking and payments.

**MBS Investment Strategy and Tactics:** Published by Sheshunoff Information Services 1989

**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.

**Education:** BS CSUN Business Finance, MS CSUN Finance, Fellow in Financial Analyst Federation 1979

**2004, Annual Bank Structure Conference, FRB Chicago:** presented “Old-fashioned banking in a high tech medium, internet-only banks”



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**Active in multiple startups including 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 problems is as much fun as innovating new products.

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