

**James F. Lock, III**  
**Managing Director**  
**J.P. Morgan Chase Bank**

James Lock leads the Greater South Treasury Sales team for Healthcare, Higher Education, and Not-For-Profit Banking as part of Commercial Banking's Middle Market Banking and Specialized Industries business. James and his team collaborate with clients in order to solve key payment challenges and optimize their treasury practices by leveraging the firm's extensive treasury platform and deep industry knowledge. His team works every day to demonstrate the ways in which the firm's treasury platform can solve problems, address key efficiency opportunities, incorporate best practices, and optimize treasury operations. In addition to this role, James is also a national Higher Education Industry Executive.

James has 30 years of treasury and retail banking experience across the higher education, healthcare, government, and consumer banking sectors. For most of his career, James has served in relationship management and business development roles. James began his banking career at Bank of America in 1990 and joined J.P. Morgan in 2000.

James routinely presents at industry conferences as part of his role as an industry thought leader. Recent presentation topics include: "The Road Ahead: Emerging Trends in Payments", "A Case for Mobile Payments", "Disruption Abounds in Higher Ed Payments – Opportunities to Embrace New Technology and be Prepared for the Future", "Turning ROI into Reality: How Treasury Can Lead the Enterprise in Technological Transformation", "You Can't Manage What You Don't Measure: Using Data Analytics and Disruptive Technology to Build Better Business Processes," and "Transforming Treasury: Taking a Collaborative Approach to Improving Treasury Operations,".

A graduate of Regent University, James holds a Bachelor of Science in Organizational Leadership and Management and a Master of Business Administration from Georgia College & State University. James has maintained his Certified Treasury Professional (CTP) credential since 2002. He is an active member of the national Association for Financial Professionals and Past President of the local AFP chapter in Atlanta.