



Calvin D. Johnson
Strategic Partner

During his successful career in executive management in financial institutions and in his own consulting practice, Calvin has led large organizations across multiple functional areas including marketing, information technology, operations and regulatory compliance. As a "customer focused pioneer," Calvin has developed a unique ability to visualize, engineer and integrate the traditional and non-traditional delivery systems required to support focused marketing strategies and create sustainable competitive advantage.

Highlighting his reputation as an innovative banker and technology expert, Calvin was co-founder and EVP, Director of Operations/CTO, of Security First Network Bank, the world's first online virtual bank, where he developed the company's business model, obtained regulatory approval and developed/managed a number of technology partnerships. The Bank later evolved into S1 Corporation, a leading provider of e-finance software solutions.

For 10 years, Calvin was Vice President at Bank South, and President of the Bank South Services Corporation where he led the Bank's effort to build the electronic banking business unit from ground floor to producing \$20+ million annual revenues. He also led the company's entry into supermarket banking, overseeing a 50+ in-store branch network and associated ATMs and POS terminals. Under his leadership, Calvin managed several line organizations including ATM Operations and Credit Card Merchant Sales, and guided the company's debit card, and smart card efforts and POS deployment. Recognizing his unique expertise, Calvin was one of three bankers selected by Georgia's Governor to serve on a Steering Committee for the development of Electronic Benefits Transfer (EBT) services, policies, & procedures for the Department of Human Resources.

Earlier in his career, Calvin was the Vice President of Fulton Federal S&L, and President of the Fulton Electronic Services Corporation where he managed asset & liability product development, delivery system process improvement and the implementation of Georgia's first PC Banking & Bill Payment services.

Calvin started his career in banking at the First National Bank of Atlanta, as Vice President of the Marketing Services Division, where he had increasing Leadership roles in ATM Systems, Debit Card Operations, Check Guarantee Services, Credit Card Marketing Programs, and Electronic Banking Research & Development.

Calvin holds a BS in Management Science with the highest honors from Georgia Tech where he graduated number one in the College of Industrial Management and was nominated for a Rhodes Scholarship. He received his MBA degree in Finance and Marketing from the University of Chicago Graduate School of Business where he was the E. I. DuPont Fellow and a Leon Carroll Marshall Scholar.

