

CARI S. CLAYTON

SUMMARY OF QUALIFICATIONS

- 25 years of commercial banking experience, with primary focus on commercial real estate lending, including business development, underwriting, complex credits, construction lending and management, negotiations, loan closings (title, legal and loan documentation), portfolio management, risk management, relationship management and leadership responsibility.
- 13 years of financial institution leadership and management experience leading teams and markets to achieve significant growth goals.
- Creative and knowledgeable leader in structuring debt to include all CRE asset classes (multi-family, mixed use, retail, office, self-storage, flex space, hospitality and industrial).
- Solid working knowledge of banking and commercial real estate lending regulatory, compliance and legal issues.
- 17 years of real estate investment experience through various projects, acquisitions and dispositions.
- Board member and voting loan committee member of Preferred Lending Partners, a Small Business Administration (SBA) 504 Certified Development Company (CDC), specializing in commercial real estate loans.
- 4 years teaching experience at the university level.
- Presenter and trainer experience as part of my MBA special project(s) to several corporations in Wichita, KS.
- Additional teaching, training and lecturer experience in the health and wellness industry.

EDUCATION

Wichita State University, Wichita, KS

M.B.A., Concentration in Finance and Entrepreneurship

Member Beta Gamma Sigma Honor Society

Graduated with Honors, 2005.

Wichita State University, Wichita, KS

B.A. in Psychology, Minor in Business

Magna Cum Laude, 1999.

RELEVANT ACADEMIC EXPERIENCE

August 2025 –
Current

University of Colorado/ Leeds School of Business, Boulder, CO

Assistant Teaching Professor, Finance/ Real Estate

- *Principles of Real Estate* (Real 300)
 - Sections 001, 002 and 003
- *Real Estate Development* (Real 4820)
 - Section 001
- *Masters In Real Estate Bootcamp*
 - August 2025

January 2005 –
May 2017

Wichita State University/ Barton School of Business and The Center for Entrepreneurship, Wichita, KS

Annual Business Competition Judge

January 2005 – December 2007	<u>Wichita State University/ Barton School of Business, Wichita, KS</u> Adjunct Professor, Management Department <ul style="list-style-type: none"> • <i>Intro to Management & Organizational Behavior</i> (Mgmt 360) • <i>Business, Government, & Society</i> (Mgmt 430)
January 2004 – May 2005	<u>Wichita State University/ Barton School of Business, Wichita, KS</u> Graduate Assistant, FREDS Department (Finance Real Estate Decision Sciences)

PROFESSIONAL EXPERIENCE

May 2024 – May 2025	<u>Cross First Bank, Arizona and Colorado Markets.</u> To be acquired by Busey Bank, Illinois, March 2025. Total Assets \$7.58 Billion. Director, Sponsor Finance, National Vertical
October 2023 – Current	<u>Clayton Capital & Real Estate, LLC, Arizona and Colorado.</u> Managing Member
March 2018 - September 2023	<u>First Interstate Bank/ Great Western Bank, Denver, CO.</u> First Interstate Bank acquired Great Western Bank on February 1, 2022. Total Assets \$32.29 Billion after acquisition. Market President, Northern CO Metro Market Senior Vice President, Commercial Real Estate Group Manager
April 2014 - November 2017	<u>UMB Bank, N.A., Wichita, KS.</u> Total Assets \$33.13 Billion. Senior Vice President, Commercial Team Lead/ Market Manager
January 2013 – April 2014	<u>INTRUST Bank, N.A., Wichita, KS.</u> Total Assets \$7.18 Billion. Senior Commercial Relationship Manager
September 2007 - January 2013	<u>Fidelity Bank, Wichita, KS.</u> Total Assets \$3.1 Billion. Vice President/ Commercial Relationship Manager
September 2005 – September 2007	<u>Commerce Bank, Wichita, KS.</u> Total Assets \$36.689 Billion. Commercial Banking Officer/ Relationship Manager
November 2000 - June 2003	<u>INTRUST Bank, Wichita, KS.</u> Total Assets \$4.03 Billion. Bankcard Officer/ Merchant Department Manager

RECOGNITION

Named to Top Women in Business, June 2016, Wichita Business Journal
Top Commercial Sales Producer, Middle Markets, March 2016, UMB Bank
Top Regional Commercial Sales Producer, February 2016, UMB Bank
Rookie of the Year Sales Producer, February 2016, UMB Bank
Rookie of the Year Sales Producer, February 2015, UMB Bank

VOLUNTEER LEADERSHIP

Association for Corporate Growth, since 2024
Holes of Hope Golf Tournament, Chair, since 2024
Preferred Lending Partners (SBA 504 CDC) Board Member & Loan Committee Member, since 2017
Women in Commercial Real Estate (WICRE), Inaugural Member 2013
Leadership Wichita Class Member, Fall 2012, Wichita Metro Chamber of Commerce
Botanica Wichita Board of Trustees, 2011 - 2017

Miracles, Inc. Board of Directors, 2005 - 2017
Wichita South YMCA Advisory Board, 2000 - 2010
Champions Chair for Strong Kids Fundraising Campaign, 2002
Wichita State University Center for Entrepreneurship Judge, 2005 - 2017
Wichita State University Alumni Association, Member, since 1999
Wichita State University Foundation, Endowed Scholarship, established 2006

**EXTRACURRICULAR
ACTIVITIES**

Certified Yoga Instructor, 2018
Avid Yoga Practitioner
3rd Degree Black Belt in Tae Kwon Do, 2003
Tae Kwon Do Instructor for 5 years
Certified Fitness Instructor, 1995
Fitness Instructor for 14 years
Certified Personal Trainer, 1996
Personal Trainer for 10 years
Competed in 10 marathons, 25 half marathons and 12 triathlons