



Thomas H. Payne, Ph.D. is the Horace and Sara Dunagan Chair of Excellence in Banking at the University of Tennessee at Martin where he also serves as Professor and Interim Chair of Accounting, Finance, Economics and Political Science. He holds a B.S. in Electrical Engineering from the University of Arkansas, an MBA with a concentration in Finance from the University of Texas at Dallas, and a Ph.D. in Finance from the University of Arkansas.

Since coming to academia from the private sector where he worked for two Fortune 500 companies, Dr. Payne has earned a reputation as an outstanding teacher, author, speaker and consultant in the financial services industry.

He has over 30 peer-reviewed journal articles and has taught banking and finance at the undergraduate, MBA, and Executive MBA levels.

Tom is a visiting professor at the University of Orléans (France) where he teaches Financial Analysis and Risk Management. He served with the Financial Services Volunteer Corporation to assist the Savings Bank of Albania during its privatization; and, in 2005, hosted a lending and risk management program for Russian bank executives. Dr. Payne works closely with regional community banks and the Tennessee Bankers Association. He also serves on the faculty of the Graduate School of Banking at LSU and the Barret School of Banking in Memphis.

A graduate and current board member of the WestStar Leadership Program, Tom is chairman of the Martin Industrial Development Board and a director of the Weakley County Economic Development Board. He is founder of the UT Martin Regional Entrepreneurship and Economic Development Center supporting small business growth throughout Northwest Tennessee. In 2009, this successful enterprise became part of the state-wide Tennessee Small Business Development Center Network. Tom is past president of the Martin Rotary Club and the Southwestern Finance Association.

Tom and his wife Amy have two daughters Rachel (24), who is a UT Martin graduate and CPA in Franklin, Tennessee, and Rebekah (18) who currently attends UT Martin.