



Steven D. Overby, MBA, CFE, PI

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PROFILE

- Expert in financial forensics and fraud investigations, supporting litigation strategy and expert consulting
- Over 20 years of federal law enforcement experience investigating complex financial crimes, including bank and loan fraud, wire fraud, securities fraud, embezzlement, and elder financial exploitation, resulting in over 100 convictions and nearly \$1 billion in court-ordered restitution
- MBA in Finance from Carnegie Mellon University; Certified Fraud Examiner; licensed private investigator in Texas
- Former holder of multiple FINRA licenses (Series 3, 7, and 66), reflecting strong regulatory expertise and comprehensive financial operations knowledge
- Recognized authority and public speaker on fraud detection and prevention

EXPERIENCE

FINANCIAL CRIME FORENSICS LLC

Frisco, TX

Managing Director | Founder

9/2021 – Present

- Provide financial forensics, litigation and financial crime compliance consulting, and private investigation services to law firms, government agencies, financial institutions, and victims of financial crime
- Analyze evidence and trace complex financial transactions; participate in defendant, plaintiff, and witness interviews; support trial preparation and litigation strategy; prepare expert opinion reports and demonstrative exhibits; and provide expert witness testimony
- Facilitate referrals to law firms for civil litigation and government agencies for criminal prosecution
- Deliver public speaking engagements as an authority on fraud detection and prevention
- See additional information on company's website at www.fcforensics.com

MORGAN STANLEY

Dallas, TX

Financial Advisor

10/2018 – 12/2021

- Analyzed securities, constructed customized investment portfolios, and performed financial market research
- Prepared financial reports containing risk analysis, investment performance, and financial projections
- Ranked in top tier among peers in revenue production for 25 consecutive months
- Delivered 75 public speaking engagements on fraud detection and prevention

FEDERAL DEPOSIT INSURANCE CORPORATION | Office of Inspector General | Office of Investigations

Dallas, TX

Special Agent | Senior Criminal Investigator

8/2004 – 9/2018

- Investigated a wide range of financial crimes, including mail and wire fraud, mortgage and commercial loan fraud, securities and investment fraud, embezzlement from financial institutions, as well as identity theft and financial exploitation
- Applied advanced investigative and financial forensic techniques to develop innovative approaches for uncovering fraud and detecting complex fraudulent financial transactions
- Prepared accurate, logical, and concise written reports and presented findings to prosecutors, judges, and juries.
- Keynote speaker on economic crime at banking and fraud prevention conferences
- Investigations led to the conviction of more than 70 individuals and resulted in several hundred million dollars in court-ordered restitution for victims of financial crime

High-Profile Investigations (Details at www.fcforensics.com)

- \$137 million bank and wire fraud scheme that caused the collapse of a community bank
 - *U.S. v. John Arnold Shelley, Western District of Oklahoma*
- \$116 million check kite scheme involving conspiracy between a bank president and his customer
 - *U.S. v. Charles Ray Smith and U.S. v. Christopher Brent Jerrolds, Western District of Tennessee*
- \$50 million securities fraud scheme involving nearly 600 elderly investors
 - *U.S. v. Jeffrey Charles Bruteyn, Northern District of Texas*
- \$50 million in fraudulent municipal bonds sold to nine banks that caused the collapse of a community bank
 - *U.S. v. Kevin Lewis, Eastern District of Arkansas*
- Uncovered organized crime involvement, systemic lending abuses, and regulatory failures through multiple mortgage fraud investigations conducted prior to and leading up to the 2008 Financial Crisis; contributed to several high-profile mortgage fraud arrest roundups between 2009 and 2011

Awards:

- FDIC Mission Achievement Award: 2005, 2006, and 2011
- FDIC Star Award: 2007
- Inspector General Commendation Award: 2008
- Award for Excellence from the Council of the Inspectors General for Integrity and Efficiency: 2011
- Law Enforcement Commendation Award from the U.S. Attorney's Office, Northern District of Texas: 2012
- Instructor Recognition Certificate Award from the Federal Financial Institutions Examination Council: 2014

UNITED STATES DEPARTMENT OF LABOR

Dallas, TX

Office of Inspector General | Office of Labor Racketeering and Fraud Investigations

9/1998 – 8/2004

Special Agent | Criminal Investigator

- Led complex multi-agency investigations involving program fraud, employee integrity, embezzlement from employee benefit plans, union corruption, medical provider fraud, and organized crime
- Routinely employed various investigative techniques during the course of duties, including interviews, interrogations, and sworn statements; mail covers; technical, foot, and vehicle surveillance; computerized database searches; photograph lineups, document comparisons, and relationship link analysis; Miranda, Garrity, and Kalkines warnings; arrest and search warrants; confidential informants and undercover operations; and grand jury and trial subpoenas
- Testified at federal, state, and local legal proceedings, including grand juries, immigration courts, U.S. magistrate courts, U.S. district courts, and administrative hearings
- Investigations led to the conviction of more than 30 individuals

UNITED STATES DEPARTMENT OF LABOR | Employee Benefits Security Administration

Dallas, TX

Investigator, Pension

4/1996 – 9/1998

- Planned, organized, and conducted complex civil and criminal investigations involving violations of the Employee Retirement Income Security Act of 1974 (ERISA) and Title 18 of the United States Code
- Investigated private employers, financial institutions, and service providers for fiduciary misconduct in their handling of ERISA-covered employee benefit plans
- Negotiated and obtained voluntary compliance for ERISA violations, recommended civil litigation and criminal prosecution, and coordinated enforcement actions with the Office of the Solicitor, the U.S. Department of Justice, and other federal and state regulatory agencies

UNITED STATES DEPARTMENT OF LABOR | Bureau of Labor Statistics

Dallas, TX

Economist

3/1991 – 4/1996

- Collected and analyzed statistical data related to private industry compensation and employee benefits
- Conducted over 1,000 corporate interviews with a 98% participation rate

EDUCATION

CARNEGIE MELLON UNIVERSITY | Tepper School of Business

Pittsburgh, PA

Master of Business Administration | Finance: Asset and Wealth Management

5/2013

- Global dual MBA program in partnership with the University of Lausanne and the Swiss Finance Institute

UNIVERSITY OF LAUSANNE | HEC Lausanne-Faculty of Business and Economics

Lausanne, Switzerland

Master of Business Administration | Finance: Asset and Wealth Management

5/2013

- Studied abroad in Luxembourg and Switzerland

SOUTHERN METHODIST UNIVERSITY

Dallas, TX

Graduate Finance Certificate | Cox School of Business

1/2008

Master of Liberal Arts

8/1993

UNIVERSITY OF TEXAS AT DALLAS

Richardson, TX

Bachelor of Arts | Economics and Finance

12/1988

DESIGNATIONS, LICENSES, AND PROFESSIONAL DEVELOPMENT

ASSOCIATION OF CERTIFIED FRAUD EXAMINERS

- Certified Fraud Examiner 3/2006 – Present

TEXAS DEPARTMENT OF PUBLIC SAFETY | PRIVATE SECURITY

- Private Investigator, Owner/Company Representative, License No. 114923401 11/2021 – Present
- Private Investigations Company, License No. A19954001 11/2021 – Present

FINANCIAL INDUSTRY REGULATORY AUTHORITY

- Securities Industry Essentials 10/2018 – 5/2025
- Series 3, National Commodity Futures 7/2017 – 5/2025
- Series 7, General Securities Representative 10/2018 – 5/2025
- Series 66, NASAA Uniform Combined State Law 3/2017 – 5/2025

TEXAS DEPARTMENT OF INSURANCE

- Life, Accident, and Health Insurance 2/2018 – 2/2024

PROFESSIONAL DEVELOPMENT

- Financial Investigations 5/2025
- Crypto and Other Alternative Currencies 5/2025
- Conducting Internal Investigations 5/2024
- The CFE as an Expert Witness 2/2024
- Private Investigations and Ethics 5/2023
- Anti-Money Laundering 5/2022
- Consumer Fraud 5/2022

RECENT TESTIMONY, PUBLIC SPEAKING ENGAGEMENTS, AND COMMUNITY OUTREACH

The Simmons Charitable Foundation, et al. v. Holly Cox Healey, et al., Case No CJ-2021-3981

Oklahoma City, OK

- Expert witness testimony at a deposition 5/2024

U.S. v. Christopher Kirchner, Case No. 4:23-cr-127-P

Fort Worth, TX

- Expert witness testimony at trial in the U.S. District Court for the Northern District of Texas 1/2024

Heartis-Mid Cities	Bedford, TX
• Speech: “Elder Fraud”	6/2025
NARFE-Chapter 1273	Richardson, TX
• Speech: “Top 10 Financial Scams Targeting Seniors”	6/2024
The Tradition-Prestonwood	Dallas, TX
• Speech: “Top 10 Financial Scams Targeting Seniors”	9/2022
Presidium Edgestone	Frisco, TX
• Speech: “Top 10 Financial Scams Targeting Seniors”	8/2022
Conservatory at Plano	Plano, TX
• Speech: “Top 10 Financial Scams Targeting Seniors”	8/2022
Overture Frisco	Frisco, TX
• Speech: “Avoiding Fraud and Protecting Your Legacy”	8/2022
Fannin Bank	Bonham, TX
• Speech: “Common Bank Fraud Schemes: Case Studies”	2/2022
NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES ASSOCIATION Chapter 1273	Richardson, TX
President	8/2020 – Present
• Preside over monthly chapter meetings and arrange guest speakers to educate members on topics related to health, welfare, and federal retiree benefits	
• Foster membership growth through retention and recruitment of active and retired federal employees	