



Steven D. Overby, MBA, CFE, PI

8700 Stonebrook Parkway #693, Frisco, Texas 75034 • (469) 922-3133 • stevendoverby@fcforensics.com

PROFILE



- Subject matter expert in financial forensics and fraud investigations
- Authority and public speaker on fraud detection and prevention
- 28 years of federal service with over 100 convictions and almost \$1B in monetary recoveries for victims of financial crime
- Certified Fraud Examiner and licensed private investigator
- MBA in finance from Carnegie Mellon University

EXPERIENCE

FINANCIAL CRIME FORENSICS LLC

Managing Director | Founder

Frisco, TX

9/2021 - Present

- Provide financial forensics, litigation consulting, and private investigation services to law firms, government agencies, and victims of financial crime
- Analyze evidence and trace complex financial transactions; participate in defendant, plaintiff, and witness interviews, trial preparation, and litigation strategy planning; prepare expert opinion reports and demonstrative evidence; 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

Financial Advisor

Dallas, TX

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
- Drove business results and achieved "top tier" ranking 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

Special Agent | Senior Criminal Investigator

Dallas, TX

8/2004 - 9/2018

- Utilized expertise in banking, capital markets, and financial forensics to combat economic crime and improve the integrity of the Nation's financial system
- Applied sophisticated investigative and financial forensic techniques to devise innovative approaches to uncover fraud and detect fraudulent transactions in a variety of accounting, financial, and banking systems
- Compelling communicator with proven ability to prepare and present complex data before multi-jurisdictional law enforcement entities and prepare accurate, logical, and concise written reports and evaluations

- Provided testimony before grand juries, criminal courts, and judges regarding complex financial criminal activity
- Keynote speaker on economic crime at banking and fraud conferences

High-Profile Investigations (See details of these and other featured cases at www.fcforensics.com)

- **\$137M bank and wire fraud scheme resulting in the collapse of a financial institution**
 - *U.S. v. John Arnold Shelley, Western District of Oklahoma*
- **\$116M check kite scheme involving conspiracy between the bank president and a customer**
 - *U.S. v. Charles Ray Smith and U.S. v. Christopher Brent Jerrolds, Western District of Tennessee*
- **\$50M securities fraud scheme involving nearly 600 elderly investors**
 - *U.S. v. Jeffrey Charles Bruteyn, Northern District of Texas*
- **\$50M in fraudulent municipal bonds sold to nine financial institutions, causing one institution to collapse**
 - *U.S. v. Kevin Lewis, Eastern District of Arkansas*

Awards:

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

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

- Managed, led, and oversaw 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/sworn statements, mail covers, technical/foot/vehicle surveillance, checks of computerized databases, photograph lineups, document comparisons, relationship link analysis, Miranda/Garrity/Kalkines warnings, arrest and search warrants, confidential informants, undercover operations, and grand jury/trial subpoenas
- Testified at local, state, and federal proceedings, including grand juries, immigration courts, U.S. magistrate courts, U.S. district courts, and administrative proceedings
- Consistently received the highest possible rating of "Superior" in the rating elements of program knowledge, investigative techniques, sources of information, communication, and team work

UNITED STATES DEPARTMENT OF LABOR | Employee Benefit 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
- Conducted investigations of private employers, service providers, financial institutions, and other parties acting as fiduciaries for employee benefits plans
- Negotiated and obtained voluntary compliance for ERISA violations, made recommendations for civil litigation and criminal prosecution, and coordinated enforcement actions with the Office of the Solicitor, 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

- Applied economic principles in collecting, analyzing, and processing statistical data pertaining to private industry compensation and employee benefits

- Initiated the first federal salary locality adjustments to reflect compensation differences by geographic location, pursuant to the Pay Comparability Act of 1990
- Independently conducted over 1000 interviews of corporate personnel during the collection of statistical data
- Maintained the highest voluntary participation rate (98%) in the Region during entire tenure with the agency

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-Facility of Business and Economics Lausanne, Switzerland
 Master of Business Administration | Finance: Asset and Wealth Management 5/2013

- Studied abroad in Luxemburg and Switzerland

SOUTHERN METHODIST UNIVERSITY Dallas, TX
 Graduate Finance Certificate | Cox School of Business 1/2008
 Master of Liberal Arts | Emphasis in Psychology 8/1993

UNIVERSITY OF TEXAS AT DALLAS Richardson, TX
 Bachelor of Arts | Economics and Finance 12/1988

DESIGNATIONS AND LICENSES

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 10/19/2018
 Series 3, National Commodities Futures 7/1/2017
 Series 7, General Securities Representative 10/23/2018
 Series 66, NASAA Uniform Combined State Law 3/4/2017

TEXAS DEPARTMENT OF INSURANCE
 Life, Accident, and Health Insurance 2/2018 - 2/2024

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

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