Amanda Rae Heitz

Contact Information	Department of Finance Tulane University A.B. Freeman School of Business Goldring/Woldenberg Complex 7 McAlister Dr., 361 New Orleans, LA 70118-5645 USA	Phone: (504) 314-7575 E-mail: aheitz@tulane.edu	
Current Position	A.B. Freeman School of Business, Tulane University Assistant Professor of Finance 2015 - Presen		
	Federal Deposit Insurance Corporation	On leave 2020-2021	
	FDIC Visiting Scholar	2020-present	
Educational Background			
	University of Illinois at Urbana Champ Champaign, IL USA M.S. Statistics M.S. Applied Mathematics B.S. Finance, Mathematics Minor Campus Honors Program (125 studen	2009 2009 2004-2007	
Research Interests	Banking, Financial Disclosure, ESG, Political Economy		
Publications	UBLICATIONS[1] The Power of the People: Labor Unions and Corporate Social Responsibility (with Youan Wang and Zigan Wang) Review of Finance (Forthcoming)[2] Corporate Political Connections and Favorable Environmental Regulation Enforcement (with Youan Wang and Zigan Wang) Manage- ment Science (2021)		
	[3] Creditor Rights and Bank Losses (with Gans Narayanamoorthy) Journal of Financial and Quantitative Analysis (2021), 56:2800–2842		
	[4] Bank Monitoring, Distance, and Delegation (with Christer Martin and Alexander Ufier) AEA Papers and Proceedings (2023), 177–181		

[5] The Social Costs and Benefits of Too-Big-To-Fail Banks: A "Bounding" Exercise. (with John H. Boyd) Journal of Banking & Finance (2016), 68:251–265 2012 Finance Congress in Istanbul Best Paper Award

Working Papers [1] Bank Monitoring with On-Site Inspections (with Chris Martin and Alex Ufier)

Revise and Resubmit at **The Journal of Finance** 2022 FMA Best Paper Award in Financial Institutions and Markets 2023 Eastern Finance Association Best Paper Award in Financial Institutions

2022 Runner-Up Community Bank Research Conference Best Paper Award

Presented at: American Economic Association, ASU Sonoran Winter Finance Conference^{*}, FDIC Fall Bank Research Conference, Community Banking Research Conference, South Carolina Fixed Income and Financial Institution, Northern Finance Association, IBEFA Summer Meeting, Financial Management Association, Eastern Finance Association, Southern Finance Association, Ohio State University, FDIC, Tulane University

[2] Creditor Rights, Information Sharing, and Borrower Behavior: Theory and Evidence (with John H. Boyd and Hendrik Hakenes) Revise and Resubmit at Journal of Money, Credit, and Banking 2018 International Conference on Banking and Economic Development Best Paper Award

Presented at: International Conference on Banking and Economic Development, China International Conference in Finance, Financial Intermediation Research Society, University of Regensburg^{*}, University of Konstanz^{*}, University of Bonn^{*}, Collaborative Research Center Transregio 224^{*}, German Economic Association^{*}, Federal Reserve Bank of Boston, Federal Reserve Bank of Richmond, Federal Reserve Board of Governors, Florida State University, Pepperdine University (Graziadio), Tulane University (Freeman), University of Georgia (Terry), University of Colorado at Boulder (Leeds), University of Hawaii (Shidler), DePaul University (Driehaus), University of Wisconsin at Milwaukee (Lubar), University of San Diego, University of Minnesota (Carlson)

[3] The Disappearing Earnings Announcement Premium (with Gans Narayanamoorthy and Morad Zekhnini)

2019 Wellington Finance Summit Best Paper Award

Presented at: Wellington Finance Summit, Chinese Accounting Professors' Association of North America (CAPANA), American Accounting Association*, University of Toronto*, Tulane University, IIMB Online Accounting Amanda Rae Heitz

Research Conference^{*}, Financial Intermediation Research Society (*canceled*), Financial Management Association, Midwest Finance Association, City University London

[4] Bank Stress Test Disclosures and Private Information Production (with P. Barrett Wheeler)

2021 Semifinalist for FMA Best Paper Award in Financial Institutions and Markets

Presented at: Joint Virtual Workshop by the Research Group of the Basel Committee on Banking Supervision, Deutsche Bundesbank and the Centre for Economic Policy Research, FARS Midyear Meeting^{*}, Federal Reserve Stress Testing Research Conference, Northern Finance Association, Conference on Financial Economics and Accounting, St. Louis Federal Reserve and Indiana University Workshop on Financial Institutions Research^{*}, Financial Management Association, Pennsylvania State University (accounting)^{*}, Tulane University, FDIC, Southern Methodist University (accounting)^{*}

[5] The Long-Run Impact of Government Asset Guarantees (soloauthored)

2021 Semifinalist for FMA Best Paper Award in Financial Institutions and Markets

Presented at: Financial Intermediation Research Society, Finance Down Under, OCC Symposium on Emerging Risks in the Banking System, FDIC Fall Bank Research Conference, Conference on Financial Economics and Accounting, Midwest Finance Association, FARS Midyear Meeting, Financial Management Association, IBEFA Summer Meeting, Tulane Accounting Mini-Conference, Australasian Finance and Banking Conference, Southern Finance Association, AFFECT Mentoring Workshop, University of Oregon, FDIC, Tulane University

[6] Quick on the Draw: Line Adjustment and Draw Behavior in Failing Banks (with Alex Ufier and Jeff Traczynski)

Presented at: University of Oregon Summer Finance Conference, ASSA Annual Conference, Villanova Webinars in Financial Intermediation, SURF Interagency Virtual Seminar Series (SURF WiFi)*, Eastern Finance Association*, Financial Management Association, Federal Deposit Insurance Corporation, IBEFA Summer Meeting, Federal Housing Finance Agency*, Southern Finance Association, Financial Management Association early ideas, Midwest Finance Association

[7] Heterogeneous Competition in Banking: Evidence from Multiple Loan and Deposit Products (with John Kandrac)

Presented at: Federal Reserve Board of Governors^{*}, Federal Deposit Insurance Corporation, Financial Management Association^{*}, AFFECT early ideas session, IBEFA Summer Meeting (*scheduled*)

[8] Change in Capitol: How a 60 Minutes Expose and the STOCK Act Affected the Investment Activity of U.S. Senators (with Ian Cherry and Candace Jens)

Presented at: European Finance Association, 28th Annual Conference on Financial Economics and Accounting, Louisiana State University, Tulane University

Presentations

2024: Tulane Accounting Mini-Conference, Midwest Finance Association, IBEFA Summer Meeting* (*scheduled*)

2023: American Economic Association, ASSA/AREUEA Annual Conference*, ASU Sonoran Winter Finance Conference*, University of Oregon Summer Finance Conference, Finance Down Under, Northern Finance Association*, Midwest Finance Association, FDIC Fall Bank Research Conference, OCC Symposium on Emerging Risks in the Banking System, Conference on Financial Economics and Accounting (CFEA), Eastern Finance Association*, IBEFA Summer Meeting, Financial Management Association*, Southern Finance Association*, AFFECT Mentoring Workshop, Ohio State University, University of Oregon, City University of London (accounting)*, Federal Reserve Board of Governors*, Federal Deposit Insurance Corporation, Federal Housing Finance Agency*

2022: Financial Intermediation Research Society Conference, FDIC Fall Bank Research Conference, Community Banking Research Conference, South Carolina Fixed Income and Financial Institution, FARS Midyear Meeting, Eastern Finance Association^{*}, Financial Management Association (x2)^{*}, Southern Finance Association (x2), AFFECT early ideas session, Federal Deposit Insurance Corporation, Tulane University, Penn State University (accounting)^{*}, Southern Methodist University (accounting)^{*}, Tsinghua University^{*}, University of Queensland^{*}, SURF Interagency Virtual Seminar Series (SURF WiFi)^{*}

2021: Joint Virtual Workshop by the Research Group of the Basel Committee on Banking Supervision, Deutsche Bundesbank and the Centre for Economic Policy Research, 2021 FARS Midyear Meeting^{*}, 2021 Federal Reserve Stress Testing Research Conference, Northern Finance Association, Conference on Financial Economics and Accounting, Midwest Finance Association^{*}, St. Louis Federal Reserve and Indiana University Workshop on Financial Institutions Research^{*}, Financial Management Association, Villanova Webinars in Financial Intermediation, Australasian Finance and Banking Conference, Hong Kong University^{*}, Tulane University, Federal Deposit Insurance Corporation

2020: American Finance Association, CeMENT Workshop, IIMB Online Accounting Research Conference^{*}, Financial Management Association (x2), Tulane University, Federal Deposit Insurance Corporation, Financial Intermediation Research Society (FIRS, Budapest, *canceled*)

2019: Wellington Finance Summit, Chinese Accounting Professors' Association of North America (CAPANA, Harbin), China International Conference in Finance (CICF, Guangzhou), ESSFM Gerzensee (evening session)*, American Accounting Association*, Tsinghua PBC School of Business International Workshop on Green Finance and ESG Analysis*, China Meeting of the Econometric Society (Guangzhou), University of Toronto*, University College London (Cass)*, Georgia State University*, University of Florida*, Fordham University*, NYU Shanghai*, Zhejiang University (Hangzhou)*, Stevens Institute of Technology*, Fanhai International School of Finance at Fudan University (Shanghai)*, Peking University Guanghua School of Management (Beijing)*, Renmin University (Beijing)*, Peking University HSBC Business School (Shenzhen)*, Central University of Finance and Economics (Beijing)*, Institute of Financial Studies at SUFE (Chengdu)*, Hong Kong Baptist University*, Tulane University

2018: International Conference on Banking and Economic Development (Rio de Janeiro), FDIC Fall Banking Research Conference, European Finance Association China International Conference in Finance, International Risk Management Conference, Tulane University Mini Accounting Conference, Tulane University, Murphy Law and Regulation Workshop, German Economic Association*, Junior Entrepreneurial Finance and Innovation Workshop*, IBBI-IGIDR Insolvency and Bankruptcy Reforms Conference*, Hong Kong University (accounting)*

2017: Financial Intermediation Research Society (FIRS, Hong Kong), 28th Annual Conference on Financial Economics and Accounting, Tulane University, Louisiana State University, Collaborative Research Center Transregio 224*, University of Regensburg*, University of Konstanz*, University of Bonn*

2016: Tulane University

2015: University of Georgia (Terry), University of Colorado at Boulder (Leeds), Federal Reserve Board of Governors, Florida State University, Pepperdine University (Graziadio), Federal Reserve Bank of Boston, Federal Reserve Bank of Richmond, Tulane University (Freeman), University of Hawaii (Shidler), DePaul University (Driehaus), University of Wisconsin at Milwaukee (Lubar)

2014: 78th International Atlantic Economic Conference^{*}, University of San Diego, University of Minnesota (Carlson)

Before 2014: 2012 Financial Intermediation Research Society Conference (FIRS, Minneapolis), International Finance Congress in Istanbul, Arizona State University^{*}, Multidisciplinary Academic Research Summit, Univer-

sity of Minnesota (Carlson), Chicago Federal Reserve, Cleveland Federal Reserve, Deutsche Bundesbank*, European Central Bank*, University of Bonn*

* Designates presentation by a co-author.

	Designates presentation by a co-author.		
Other	Discussions		
Conference	Western Finance Association (WFA)	scheduled 2023	
PARTICIPATION	European Finance Association (EFA)	2023	
	European Finance Association (EFA)	2022	
	Northern Finance Association (NFA)	2022	
	Midwest Finance Association (MFA)	2022	
	Southern Finance Association (SFA)	2022	
	Australasian Finance and Banking Conference	2021	
	Financial Management Association (FMA)	2021	
	Financial Management Association (FMA)	2020	
	Chicago Financial Institutions Conference (CFIC)	canceled 2020	
	Financial Intermediation Research Society (FIRS)	canceled 2020	
	Wellington Finance Summit	2019	
	Financial Management Association (FMA)	2019	
	Northern Finance Association (NFA)	2019	
	China International Conference in Finance (CICF)	2019	
	Chicago Financial Institutions Conference (CFIC)	2019 2019	
	- , , ,	2019	
Session Chair			
	Conference on Financial Economics and Accounting	(CFEA) 2018	
	Financial Management Association (FMA)	2021	
	Conference Program Committee		
	International Banking, Economics and Finance Association		
	2022 - present		
	Financial Intermediation Research Society (FIRS)	2022	
	Financial Accounting Research Society (FARS)	2022	
	Northern Finance Association (NFA)	2018 - present	
	Financial Management Association (FMA)	2021 - present	
	Conference on Financial Economics and Accounting		
	Chicago Financial Institutions Conference (CFIC)	2022 2016	
		2010	
Dependen	Devices of Financial Studies Management Science De		
Referee	Review of Financial Studies, Management Science, Re	,	
EXPERIENCE	Journal of Corporate Finance, Journal of Financial Intermediation, Jour-		
	nal of Financial Stability, National Science Foundation		
TEACHING			
Experience	A.B. Freeman School of Business, Tulane University	sity	
Fixed Income Analysis (Undergraduate) Fall 2016 -			
	Fixed Income Analytics and Models (Masters)	Fall 2015	
	I more more mary thes and more to (Masters)	1 000 2010	

	Carlson School of Management, Univers	sity of Minnesota		
	Undergraduate Instructor	·		
	Finance Fundamentals for Non-Majors	Spring 2012, Fall 2012		
	Undergraduate-Level Teaching Assistant			
	The Global Economy	Fall 2009		
	Financial Markets and Interest Rates	Fall 2009, Fall 2014		
	Banking Institutions	Spring 2014, Spring 2015		
	MBA-Level Teaching Assistant	1 5 1/ 1 5		
	Financial Management	Spring 2010, Summer 2014		
	Financial Markets and Interest Rates	Fall 2014		
	Corporate Finance Analysis and Decisi			
	Spring 2011, Fall 2011, Spring 2013			
	Advanced Corporate Financial Analysis and Decisions			
	University of Illinois	Fall 2010, Spring 2014		
	Teaching Assistant			
	Statistics and Probability I	Spring 2008, Spring 2009		
	Statistics and Probability II	Fall 2007		
	Actuarial Theory	Fall 2008		
Awards				
	Eastern Finance Association Best Paper in Fi			
	FMA Best Paper in Financial Institutions and			
	Runner-Up Community Bank Research Confer	-		
	Tulane COR Travel Grant	2022		
	FMA Best Paper Award Semifinalist in Financial Institutions and Markets			
	(two papers)	2021		
	Wellington Finance Summit Best Paper Awar			
	International Conference on Banking and Econ	-		
	per Award	2018		
	International Finance Congress in Istanbul Best Paper Award 2012			
	Tulane Faculty Networking Seminar Grant	Spring 2017		
	American Finance Association Travel Grant	2014		
	Carlson School of Management, University of Minnesota			
	Carlson Dissertation Fellowship	2013-2014		
	McNamara Travel Fellowship Award	2013, 2014 2013, 2014		
	Carlson Travel Fellowship Award	2012		
	Herrick Excellence in Teaching Fellowship			
	Doris McNamara's Woman's Fellowship A			
	Carlson School Summer Fellowship	2010-2013		
	-	2010 2010		
	University of Illinois Senior 100 Honorary			
	List of Teachers Ranked as Excellent by Their Students Award			
	(Top 10% of faculty department-wide according to student evaluations)			
		007, Fall 2008, Spring 2009		
	1 666 2	557, 1 and 2000, Spring 2009		

Amanda Rae Heitz

SERVICE	Tulane University Service			
ACTIVITIES	Master of Finance Curriculum Committ	ee 2015 - Present		
	Faculty Recruiting	2016 - Present		
	Doctoral Student Recruiting	$2017, \ 2019, \ 2021, \ 2023$		
Honors Undergraduate Thesis Committee				
	Ruth Yao	2018		
	Elise Briody	2019		
Employment	Milliman Casualty Consulting (Chicago	o, IL) 2008		
EXPERIENCE	Mercer Investment Consulting (Chicage			
EATERIENCE	Werter investment Consulting (Cincag	0, IL) 2007		
References	Gans Narayanamoorthy	Hendrik Hakenes		
	Department of Accounting	Finance Group		
	Tulane University	University of Bonn		
	gnarayan@tulane.edu	hakenes@uni-bonn.de		
	(504) 314-7450	$+49\ 228$ -739225		
	Jon Pogach	Andrew Winton		
	Chief, Financial Modeling and Research	Department of Finance		
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