FRANK P. MARTIN-BUCK VII

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Experienced economist skilled at quickly assessing new and unfamiliar issues, producing reliable analyses under tight timeframes, and communicating complex ideas to non-technical audiences.

Professional Experience

Cornerstone Research
Senior Economist   **August 2025 – Present**

- Conduct economic research in support of litigation in consumer finance, antitrust, and consumer product liability.
- Lead teams of junior staff to produce rigorous and thorough analyses, presentations for attorney clients, and reports.
- Participate in firm recruiting from candidate solicitation to interviewing to final hiring decisions.
- Review academic literature in economics, marketing, and consumer behavior to support expert analyses.
- Leverage AI tools including LLMs to accelerate research and coding processes.
- Draft reports and presentations to clearly and concisely convey complex analyses to client attorneys and experts.

Consumer Financial Protection Bureau
Enforcement Economist   **June 2024 – August 2025**

- Led data and economic analysis for investigations and litigation from inception to resolution:
  - Worked with attorney teams to create and refine data and information requests;
  - Created dozens of alternative damages methodologies using large datasets from a major financial firm for use in settlement negotiations on very tight timelines using flexible and efficient coding and data visualization;
  - Combined disparate datasets from a mortgage servicer to identify tens of millions in illegally-assessed interest;
  - Carefully communicated analysis, including underlying economic concepts and limitations, to attorney teams.
- Utilized bank regulatory expertise to identify key data resources and inform analyses in bank investigations:
  - Served as banking subject matter expert for other economists in their investigations.
- Identified redundant backup systems, reducing burden on critical enterprise systems by over ten percent.
- Closed on team's recruitment of highly-skilled economist, acting as primary POC to encourage her to accept offer.

Federal Deposit Insurance Corporation
Senior Financial Economist   **January 2018 – June 2024**

- Researched risks to the U.S. economy and banking system, with a focus on financial market vulnerabilities:
  - Served as expert in corporate debt and leveraged lending, authoring this section of the FDIC's annual Risk Review publication every year and regularly briefing the FDIC board on developments;
  - Designed Monte Carlo simulation to assess the impact of economic scenarios on solvency and capital levels;
  - Studied the financial implications of the end of LIBOR, briefing FDIC leaders on the implications for markets and banks as well as the strengths and weaknesses of potential alternative reference interest rates.
- Used probit and logit analysis to estimate the subjective information value of bank ratings in terms of failure risk.
- Collaborated with officials at the Federal Reserve and OCC to develop annual bank stress testing scenarios.
- Developed an alternative system for pulling and presenting data for team's weekly publications, reducing an hour-long process requiring Bloomberg access to a simple five-minute process while also reducing risk of errors.

Acting Section Chief   **August 2022 – December 2022**

- Managed a team of seven PhD economists and two student interns responsible for conducting academic research, providing technical expertise for bank examinations, as well as developing and managing FDIC's analytical models.
- Worked with each team member to help identify avenues for professional development, resources to further their research agendas, as well as identify and address any barriers they were encountering in their work.
- Gathered feedback from previous acting managers, project teams, and coworkers to develop feedback and performance plans for each of my staff members.

- Helped team members balance examination and model work with independent research to ensure high the FDIC examination teams and model users were well served while still meeting publication targets.

Federal Trade Commission
Economist (Detail)   **March 2022 – July 2022**
- Analyzed the market for certain types of medical devices to determine the potential anticompetitive effects of a proposed merger, identifying competitors and consumers from whom the FTC could solicit additional data.
- Participated in interviews with investigation targets and related third parties in which I identified important data and information for my investigation team to solicit.
- Examined large datasets from card payment networks to identify the scope and effects of alleged violation of requirements for cards to be eligible for processing on competing systems.
- Prepared written reports and recommendations on investigations for presentation to FTC commissioners.

Bates White Economic Consulting
Senior Consultant   **October 2011 – April 2013**
- Conducted economic and data analysis in support of litigation including:
  - Estimated overcharges by a major energy firm during the California energy crisis of the early 2000s:
    - Worked closely with the client to craft and explain our analysis, serving as primary client contact;
    - Wrote the expert report explaining the methodology and results for submission to the court;
    - Successfully rebutted the opposing expert's report resulting in their retraction of a key part of the analysis;
    - Prepared the economic expert for deposition.
  - Built a model in Python to simulate the payment waterfall in a mortgage-backed security to estimate the harm to investors from misrepresentations regarding the quality of the underlying mortgages.
  - Combined data from dozens of asbestos-injury settlements to assess total compensation received by each individual, requiring careful Stata coding to manage incomplete and error-prone datasets.
- Participated in recruiting activities including resume review, interviews, and candidate selection.

ApplEcon Economic Consulting
Staff Analyst   **November 2007 – August 2010**
- Conducted economic and data analysis for antitrust litigation:
  - Assessed the anticompetitive harm from restrictive licensing of mainframe operating system software;
    - Rapidly learned how to code in Stata to analyze data from mainframe hardware and software firms;
    - Drafted expert report detailing economic theories of harm and explaining our data analysis.
  - Led team of analysts to gather data on all the relevant contracts for an advertising firm alleged to have illegally leveraged their near-monopoly position, resulting in a $500 million judgment in our client's favor.
  - Analyzed data on video game pricing to identify the anticompetitive effects of exclusive licensing arrangements.

Education

Ph.D.   Economics, University of Texas at Austin, 2017
- Dissertation: "Driving Safety: Empirical Analyses of Alternative Transportation's Effect on Drunk Driving"
M.S.   Economics, University of Texas at Austin, 2015
B.A.   Economics, University of Michigan at Ann Arbor, 2007

Awards and Honors

- Executive Potential Program Graduate
  - Competitive year-long leadership training program during which I produced a report on best practices for hybrid work environments, which I presented to senior FDIC leadership to inform their shift from remote to hybrid.
- FDIC Mission Achievement Award, 2021