

# Steven D. Overby, MBA, CFE, PI

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

---

## PROFILE

---

- Subject matter expert in financial forensics & investigations with distinguished federal law enforcement service
- Credited with over 100 convictions and almost \$1B in monetary recoveries for victims of financial crime
- Certified Fraud Examiner and licensed in commodities/futures, securities, and private investigations
- Multiple advanced degrees, including MBA in asset and wealth management from Carnegie Mellon University
- Authority and public speaker on fraud detection and prevention

---

## EXPERIENCE

---

### FINANCIAL CRIME FORENSICS LLC

Frisco, TX

Managing Director | Founder

9/2021- Present

- Conduct comprehensive financial forensic analysis and investigations
- Provide advanced litigation support and consulting to private law firms and government agencies
- Analyze evidence and trace complex financial transactions; participate in defendant, plaintiff, and witness interviews, trial preparation, and litigation strategy planning sessions; and draft expert opinion reports and deliver expert witness testimony
- Facilitate referrals to law firms for private litigation and government agencies for criminal prosecution
- Deliver public speaking engagements as an authority on fraud detection and prevention

---

### MORGAN STANLEY

Dallas, TX

Financial Advisor

10/2018 - 12/2021

- Analyzed individual securities, constructed customized investment portfolios, and performed 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

Dallas, TX

Special Agent | Senior Criminal Investigator | 1811-CG-14

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, banking, and financial systems
- Compelling communicator with proven ability to prepare and present complex data before multi-jurisdictional government agencies, and prepare accurate, logical, and concise written reports and evaluations
- Provided testimony before grand juries, judges, and trial juries regarding complex financial criminal activity
- Keynote speaker on economic crime at banking and fraud conferences with audiences exceeding 100 attendees
- Led the Nation in investigative accomplishments, including indictments, convictions, and monetary recoveries

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

Dallas, TX  
9/1998 - 8/2004

Special Agent | Criminal Investigator | 1811-GS-13

- Managed, led, and oversaw complex multi-agency investigations involving program fraud, employee integrity, employee benefit plan fraud, 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, immigrations courts, U.S. magistrate courts, U.S. district courts, and administrative proceedings
- Led the Region in investigative accomplishments, including producing approximately 50% of the Region's total labor racketeering indictments and convictions
- 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  
4/1996 - 9/1998

Investigator, Pension | 1801-GS-12

- 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 on private employers, service providers, financial institutions, and other parties acting as fiduciaries for ERISA covered employee benefits plans
- Negotiated and obtained voluntary compliance with violations of ERISA, referred cases for civil litigation and criminal prosecution, and coordinated ERISA enforcement actions with DOL's Office of the Solicitor, U.S. Attorney's Office, and other federal and state regulatory agencies
- Served as a mentor reviewing, directing, and evaluating the work of junior investigators, including planning and prioritizing their work assignments
- One of the top contributors of investigative enforcement actions in the Nation
- Received "highly effective" performance ratings during entire tenure with the agency

---

**UNITED STATES DEPARTMENT OF LABOR | Bureau of Labor Statistics**

Dallas, TX  
3/1991 - 4/1996

Economist | GS-11

- 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 | Asset and Wealth Management | GPA: 3.95

5/2013

- Global dual degree program in partnership with HEC Lausanne and the Swiss Finance Institute

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

Lausanne, Switzerland

Master of Business Administration | Asset and Wealth Management

5/2013

- Study abroad in Luxembourg and Switzerland

**SOUTHERN METHODIST UNIVERSITY**  
Graduate Finance Certificate | Cox School of Business  
Master of Liberal Arts | Emphasis in Psychology

Dallas, TX  
1/2008  
8/1996

**UNIVERSITY OF TEXAS AT DALLAS**  
Bachelor of Arts | Economics and Finance

Richardson, TX  
12/1988

## **DESIGNATIONS AND LICENSES**

---

### **ASSOCIATION OF CERTIFIED FRAUD EXAMINERS**

Austin, TX

- Certified Fraud Examiner

3/2006 - Present

### **TEXAS DEPARTMENT OF PUBLIC SAFETY | Private Security**

Austin, TX

- Private Investigation Company, License No. A19954001
- Private Investigator, Owner/Company Representative, License No. 114923401

11/2021 - Present

11/2021 - Present

### **FINRA LICENSES**

- Securities Industry Essentials
- Series 3, National Commodities Futures
- Series 7, General Securities Representative
- Series 66, NASAA Uniform Combined State Law

10/2018

7/2017

10/2018

3/2017

### **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

## **COMMUNITY LEADERSHIP**

---

### **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 their health, welfare, and federal retiree benefits
- Foster membership growth through retention and recruitment of active and retired federal employees