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Paul Barkan is Senior Vice President, Chief Risk Officer of Newtown Savings Bank and joined the Bank in 2016. He is responsible for leading the Risk Management, Compliance and Anti-Fraud units and has held various financial-related positions in Compliance and Risk Management during the course of his career.

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Ulrike Malmendier is at Stanford University and Geoffrey Tate is at the University of Pennsylvania. We are indebted to Brian Hall and David Yermack for providing us with the data.

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