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# RICHMOND ASSOCIATION FOR BUSINESS ECONOMICS

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Christine Chmura  
PhD, CEO and Chief Economist



Christine Chmura is the CEO and Chief Economist of Chmura Economics and Analytics, which she founded in 1999. Prior to this, Chmura was the Chief Economist at Crestar Financial Corporation, formerly the 30th largest holding company in the United States. Before moving into banking, Chmura spent seven years as an Associate Economist at the Federal Reserve Bank of Richmond.

Chmura currently serves on the Governor's Economic Advisory Board of the Commonwealth of Virginia and the Governor's Commission on Economic Development & Job Creation. She is a former member of Governor Kaine's Commission on Climate Change, the Virginia Commonwealth University Foundation Board of Trustees and the Board of the National Association of Business Economics.

Chmura's interest rate forecasts are published in the Blue Chip Financial Forecast. Her forecasts of housing activity are published by the Housing Market Report.

Chmura received her Ph.D. in Business with a major in Finance and a minor in Economics from Virginia Commonwealth University in Richmond, Virginia. Her Masters in Economics is from Clemson University as is her undergraduate degree in Business Administration.

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