

Advisory Board Chair

Leanne E. Cerven, Executive Vice President

Leanne English Cerven is Executive Vice President, General Counsel, and Corporate Secretary of NorthWest Indiana Bancorp and Peoples Bank SB. Ms. Cerven has been employed by the Bancorp and the Bank since 2010. Prior to joining the Bancorp and the Bank, she was Vice President and Legal Counsel for Bank One and an Associate Attorney with Mayer, Brown & Platt. She is licensed to practice law in Indiana and Illinois. Ms. Cerven holds a J.D. from Valparaiso University School of Law and a B.A. (Political Science/Spanish) from the University of Minnesota, Minneapolis. She is a 2014 graduate of the American Bankers Association Stonier Graduate School of Banking, chair of the Stonier Graduate School of Banking Advisory Board, and a Stonier capstone advisor and facilitator. She is also a co-chair of the ABA's General Counsels Group. She serves on the Board of South Shore Arts, Munster, Indiana and the Bioethics Committees for St. Catherine Hospital, East Chicago, Indiana and St. Mary Medical Center, Hobart, Indiana.

Advisory Board Vice Chair

William Tierney, Senior Vice President, Commercial Real Estate Team Leader

William (Bill) Tierney is Senior Vice President & Commercial Loan Officer of ConnectOne Bank (Nasdaq: CNOB), a \$4.3 billion leading community bank in the NJ/NY area. In his current role, Bill is responsible for the bank's entire construction portfolio and the construction lending team, which is comprised of a team of lenders, portfolio managers, analysts and administrators. Bill oversees the entire life cycle of the loans in his portfolio, from sourcing to portfolio management to ultimate repayment. Additionally, Bill works closely with the Bank's senior management team to drive the bank's culture and client first mentality. Bill began at ConnectOne Bank in 2012, when the company was \$600 Million in assets and named North Jersey Community Bank, and has been instrumental in growing and further developing the bank's construction portfolio which has seen over a 6x multiple increase under his leadership, while also working to expanding the bank's marketplace both within New Jersey and into the New York City market.

Prior to joining ConnectOne in 2012, Bill worked for nearly 10 years at Commerce Bank / TD Bank with multiple positions ranging from Branch Retail Management through Commercial Lending Vice President. Bill received a B.S. degree in Finance from Ithaca College, and recently graduated from the ABA Stonier Graduate School of Banking in 2016.

Bill is actively involved in community service and is an avid supporter of volunteerism. Aside from banking, Bill has spent over 20 years as a specialized high-school instructor for a highly competitive percussion program that travels and competes in the northeast United States.

Stonier Curriculum Director

Greg Smith, Adjunct Professor and Executive-in-Residence

After a successful career in the financial services industry, Greg Smith has focused on developing the next generation of financial services executives, serving on corporate boards and advising companies on strategic issues.

Greg serves as the Curriculum Director of the American Bankers Association's Stonier Graduate School of Banking. As Curriculum Director, Greg partners with the ABA and Wharton in designing a relevant curriculum and selecting our exemplary faculty. In his role as an Instructor, Greg teaches classes related to Capital Planning and works with our bank simulation teams. Greg has been affiliated with Stonier since 2012 and previously served as the Associate Curriculum Director.

Today, Greg is an Executive-in-Residence and Lecturer at the University of Wisconsin Milwaukee's Lubar School of Business. At UWM, Greg teaches graduate and undergraduate courses in Financial Institutions, Management Analysis and Corporate Finance. In addition, he advises students and is heavily involved as a mentor to student teams with their experiential learning opportunities.

Prior to joining UWM, Greg served as Senior Vice President and Chief Financial Officer of the Marshall & Ilsley Corporation and M&I Bank from 2006 until the company's sale to BMO Harris Bank in 2011. Greg's primary responsibilities covered strategy, accounting, liquidity, budgeting and forecasting, treasury, capital management, investor relations, tax and mergers and acquisitions. While with M&I, Greg was integrally involved in the value-creating spin-off of Metavante and the acquisition of three banks and three asset management companies.

Prior to joining M&I, Greg held progressively senior roles during a 16 year Wall Street investment banking career, including six years as a Managing Director dedicated to advising the financial services industry on mergers and capital structure topics.

Greg is a Director of two companies: The Church Mutual Insurance Company, where he serves on the Audit and Compensation Committees, and Envestnet (NYSE: ENV), where he serves as Chairman of the Audit Committee and a member of two committees: the Nominating/Corporate Governance and Information Security/Compliance Committees. Additionally, he is a Director of the Milwaukee Symphony Orchestra serving on the Executive Committee and previously as Treasurer and Chairman of the Finance Committee. He is also a Trustee of the University School of Milwaukee, where he is the Treasurer and Finance Committee Chairman. He recently served as a Trustee of the \$1.8 billion Milwaukee County Pension Fund.

Greg is an honors graduate of both Princeton University (1985) and The University of Chicago Booth Graduate School of Business (1990).

Advisory Board Member

Leanne Antonio, President and CEO

Leanne Antonio, a 2016 Stonier graduate, serves Yakima Federal Savings and Loan Association in Yakima, Washington as the President and Chief Executive Officer having assumed the role in March 2016. She has over 38 years of service with Yakima Federal having started her career as a teller in a branch location. She had spent much of her career as the executive in charge of Savings Administration for the bank. Savings Administration encompasses all areas on the deposit side of operations and includes product development and pricing, regulatory compliance, product marketing and employee

training. She served as Yakima Federal's Bank Secrecy Act Officer, Electronic Funds Transfer Officer and Privacy Officer and held positions on the Asset Liability, Compliance and Information Technology Committees. Over the years Leanne has led teams that successfully implemented Yakima Federal's internal intranet, external website, online banking, bill pay, electronic statements, and mobile banking. In addition to serving on the Stonier Advisory Board, Leanne is on the Board of the Community Bankers of Washington and Impact Capital, a Washington state based CDFI.

Advisory Board Member

Peter G. Bailey, Executive Director, Wholesale Credit Strategy

Peter Bailey is a strategy executive at JPMorgan, where he is currently Head of Product Strategy in credit risk and responsible for leading many of the Bank's transformation initiatives. JPMorgan Chase & Co is a leading global financial services firm with assets over \$2 trillion and operations in more than 60 countries. The firm is a leader in investment banking, consumer financial services, small business and commercial banking, financial transaction processing and asset management.

Peter graduated cum laude from the Pamplin College of Business at Virginia Tech with a Bachelors of Science in Finance and concentrations in Global Business and Accounting. As a graduate of the ABA Stonier Graduate School of Banking, Peter also serves as a Capstone Advisor and on-site facilitator. He is an avid cyclist and former competitive triathlete. In his free time, Peter loves spending time outdoors with his amazing wife (Amanda), two young children (Taylor and Mateo) and Vizsla (Lola).

Advisory Board Member

Tom Bass, President

Tom Bass combines over 35 years in banking, with an emphasis in commercial lending and strong ties to the community as president of Wyoming Bank & Trust in Cheyenne, WY. In this role, Tom develops new business, ensures that clients' financial needs are met and represents the bank in the community.

He has worked for community banks and a national bank throughout his career and has built a new bank from the ground up, serving as the president and establishing the new institution in the Cheyenne community. Tom began his banking career in New Jersey in 1979 as a management trainee and then branch manager, before moving into commercial lending in the early 1980's. He relocated to Wyoming and has been here for about 20 years.

Tom, a native of New Jersey, holds a degree in economics/business administration from Ursinus College in Pennsylvania. He is a graduate of Stonier Graduate School of Banking at the University of Delaware and the Central Atlantic School of Commercial Lending at Bucknell University.

Being a good corporate citizen is important to Tom and he is very active in the community and has served on several local charitable organizations in Cheyenne. Tom is a graduate of Leadership Cheyenne and currently serves on the Foundation board of Laramie County Community College and he also teaches Junior Achievement at local schools. He has served on the board of directors for the Wyoming

Bankers Association and was the membership representative for the state of Wyoming for the American Bankers Association. Tom is also on the board for the Laramie County Library Foundation where he serves as the head of the Resource and Development committee. He was recently elected to the board of the Stonier Graduate School of Banking which is located at the University of Pennsylvania in Philadelphia, PA. He also just recently was reelected as a board member to the Greater Cheyenne Chamber of Commerce.

Tom is especially proud of being on the Honor Flight Wyoming board of directors which helps Wyoming WWII veterans visit the Washington DC memorial. In 2012 Wyoming Bank & Trust was chosen as the national top honoree in the 2012 National Banking Association Community Bank Service Awards for the bank's outstanding leadership in its participation in the "Honor Flight Wyoming" program. As the Grand National award recipient, Wyoming Bank & Trust was recognized for its participation in the "Honor Flight Wyoming" program, which was launched in 2008 for the purpose of getting local World War II veterans to Washington, D.C., so they could see the new World War II memorial. Honor Flight Wyoming had six privately funded flights from Wyoming and raised more than \$626,000 from private donors, which has resulted in flying 679 World War II veterans and 358 Guardians and staff to Washington, D.C. Tom Bass served a vice president of the Honor Flight Wyoming organization and one of its founding board members.

Advisory Board Member
Preston Bergen, Executive Vice President and Group Executive

Advisory Board Member
Pedro Bryant, Chairman, President and CEO

Pedro A. Bryant is the President/CEO of Louisville Development Bancorp and Chairman, President and CEO of its subsidiary bank, Metro Bank, Louisville, Kentucky. He has been with Metro Bank as the President/CEO since March 2002. Prior to joining Metro Bank he was President/CEO of American State bank, Tulsa, Oklahoma from November 1998 to March 2002. Mr. Bryant has held bank management positions in South Carolina and Georgia. He began his banking career in 1983 with the Coastal Bank in Hinesville, Georgia.

Mr. Bryant also served as an adjunct instructor of undergraduate economics at Savannah State University, Savannah, GA.

Mr. Bryant earned a Bachelor of Science degree in Business Management from Morris Brown College, Atlanta, GA and a Masters of Business Administration (MBA) from Georgia Southern University, Statesboro, GA. He is a graduate of the ABA Stonier Graduate School of Banking at the University of Delaware. He is also a 2004 graduate of Leadership Louisville.

In addition to serving as Chairman of the Board of Metro Bank he is also on the board of the banks holding company, Louisville Development Bancorp. Mr. Bryant also serves on the FDIC Advisory Committee on Community Banking, American Bankers Association Stonier Graduate School of Banking

Board of Advisors, Community Foundation of Louisville, Greater Louisville Inc., and University of Louisville Board of Overseers. Mr. Bryant recently served on the board of the Louisville Free Public Library Foundation and Advisory Committee of the ABA Community Bankers Council. Mr. Bryant is also a past Chairman and board member of the Kentucky Bankers Association.

Mr. Bryant was born in Savannah, Georgia and raised in Hinesville, Georgia. He and his wife have two children. They have called Louisville home since 2002.

Advisory Board Member

Matthew S. Burke, Executive Vice President, CFO, Treasurer

Matt Burke is Executive Vice President, Chief Financial Officer and Treasurer of The Cape Cod Five Cents Savings Bank, a \$3 billion state-chartered mutual savings bank headquartered on Cape Cod in Massachusetts.

Matt joined Cape Cod Five in 2012 and became Chief Financial Officer in 2014. Prior to Cape Cod Five he served as Controller for another Massachusetts-based savings bank. Previous to that Matt worked for a regional public accounting firm specializing in audit and attestation services for financial institutions, where he earned his license as a Certified Public Accountant. Before beginning his career in finance, Matt spent eight years as a Field Artillery Sergeant in The Massachusetts Army National Guard and is a Veteran of the Iraq War.

Matt attended the University of Massachusetts Boston where he earned a Master of Science Degree in Accounting. In addition, he received a Bachelor of Science Degree in Accounting from the University of Massachusetts Dartmouth. Matt is also a graduate of the ABA Stonier Graduate School of Banking.

Matt is Treasurer of the Cape Cod Five Charitable Foundation and serves on the Board of Directors and Finance Committee for the YMCA of Cape Cod, and also coaches youth football and baseball.

Advisory Board Member

J. Duncan Campbell III, President & CEO

Under the leadership of President and CEO, J. Duncan Campbell III, the Pennsylvania Bankers Association team is committed to providing its members with cutting-edge resources and services. Mr. Campbell oversees the PA Bankers' mission of being the state's leading banking trade association and supporting the diverse needs of service providers in the Commonwealth. Prior to joining the Association, Mr. Campbell served as managing director of operations for Ridge Global, the international security, risk management and consulting firm founded by Governor Tom Ridge, the first Secretary of Homeland Security and the 43rd Governor of Pennsylvania. Mr. Campbell's executive experience in both the private and public sectors is instrumental in serving PA Bankers' membership and supporting the Association's mission of industry advocacy, continuing education and member service.

Advisory Board Member
George Destafney, President, Central Region

Advisory Board Member
Christopher J. Hahne, Manager, Risk Analytics and Surveillance

Christopher Hahne is the manager of the Risk Analytics and Surveillance unit in the Supervision, Regulation & Credit (SRC) Department of the Federal Reserve Bank of Philadelphia. He has been working at the Federal Reserve Bank of Philadelphia for nearly 14 years. Hahne and his staff support SRC's supervisory responsibilities by monitoring and analyzing the financial data of institutions in the Third Federal Reserve District, which includes eastern Pennsylvania, southern New Jersey, and Delaware. Hahne also works to identify emerging risks that may impact those institutions.

Hahne has represented the Philadelphia Fed at a number of conferences. At the 2012 Pennsylvania Institute of Certified Public Accountants (PICPA) Conference, he presented a review of the Basel III international banking regulations, which were designed to mitigate the risk of future financial crises. He has since presented at the 2016 and 2018 conferences. He also served on the regulatory panel at the New Jersey Bankers Association's Directors & Managing Officers Conference in March 2014 and 2018. Hahne has also presented to the Pennsylvania Appraisal Institute Seminar since 2015. Lastly, Hahne has presented the RMA Regulatory Panel for South Central Pennsylvania in 2018.

Before joining the Bank in 2005, Hahne was assistant vice president and manager of investor reporting at Systems & Services Technologies Inc. (SST), a subsidiary of JPMorgan Chase. Prior to SST, he worked as a credit analyst and member of the Management Development Academy at the Federal Reserve Bank of San Francisco. He also held positions at Merrill Lynch and the Philadelphia Stock Exchange, now known as Nasdaq OMX PHLX.

Hahne has an M.B.A. with a concentration in finance from the Fox School of Business at Temple University and a bachelor's degree in philosophy with a minor in business from Saint Joseph's University. He is also a commissioned Federal Reserve examiner and a 2014 graduate of the American Banking Association's (ABA) Stonier Graduate School of Banking.

Hahne is on the boards of three organizations. He has been a member of the ABA's Stonier Graduate School of Banking Advisory Board since July 2016. In addition, as of January 2017, Hahne is on the Board of the Philadelphia High School for Creative and Performing Arts (CAPA), a nonprofit organization to provide sustained support to CAPA. In 2019, Hahne joined the Board of the Green Byrne Child Care Center, a nonprofit daycare center.

Advisory Board Member

John Holdsclaw, IV, Senior Vice President, Corporate Affairs

John Holdsclaw IV serves as senior vice president of corporate affairs at the National Cooperative Bank (NCB). John is charged with the cultivation of relationships in the community development finance arena, advancing social investments and product development at the Bank. NCB's mission is to support and be an advocate for America's cooperatives and their members, especially in low-income communities, by providing innovative financial and related services. Prior to coming to NCB, John worked as director of policy and development at Capital Impact Partners, a national certified Community Development Financial Institution (CDFI) where he developed and implemented the organization's first public policy strategy.

He currently serves on the boards for the CDFI Coalition, Self Help Venture Fund, Carolina Small Business Development Fund, Charleston LDC, Global Communities and Stonier Graduate School of Banking. John has received the Capital Impact Partners Award for Outstanding Corporate Achievement and Business Impact Award. In May 2019, John received NCB's Stanley W. Dreyer Spirit of Cooperation Award, bestowed annually to those who live and work with the spirit of the cooperative principles. In addition, John is a member of Phi Beta Sigma Fraternity, Incorporated.

He holds a B.S. degree in Political Science from North Carolina A&T State University, a M.S. in Community Economic Development from Southern New Hampshire University, Diploma from the Stonier Graduate School of Banking, Wharton Leadership Certificate from the Aresty Institute of Executive Education at The Wharton School and a Diversity and Inclusion Certificate from the Cornell University.

Advisory Board Member

Sally Kaldas, Senior Vice President, Chief Financial Officer, Treasurer

Advisory Board Member

Janice Mazzallo, Executive Vice President and Chief HR Officer

Janice Mazzallo has more than 30 years of human resource management experience and joined PeoplesBank in 2005. During her tenure at the bank, she helped plan and implement a culture shift to improve employee engagement, impact on the community and the overall performance of the organization. Today, its High-Performance Culture has made PeoplesBank the largest community bank in its market and earned it repeated recognition as one of the best employers in the Commonwealth of Massachusetts. The Boston Globe has named PeoplesBank a "Top Place to Work" five times in a row, the Massachusetts Chamber has honored the bank as an "Employer of Choice," and the Boston Business Journal has named the bank a "Top Corporate Charitable Contributor" for nine consecutive years.

Ms. Mazzallo has presented regionally and nationally on topics related to creating a high-performance culture, including employee engagement, recruitment and retention, associate-led think tanks, and life-work integration initiatives.

Ms. Mazzallo is a 2008 graduate of ABA National School of Banking and of Cambridge College, where she earned a Master's in Management. She is a member of the Human Resource Management Association of Western New England and the Society for Human Resource Management

In addition to serving on the Stonier Advisory Board, Ms. Mazzallo serves on the board of the Northampton Survival Center and is a volunteer for Link to Libraries. She is a past board member of Girls Inc. of Holyoke and the National Conference for Community and Justice.

Advisory Board Member

J. Tanner Moore, Executive Vice President, Consumer Banking & Extraco Financial

Advisory Board Member

Curtis Myers, President and COO

Curtis J. Myers is president and chief operating officer of Fulton Bank and Fulton Financial Corporation, the bank's parent company. He is also a member of the Corporation's senior management team.

Myers joined Fulton Bank in 1990 as a member of the bank's Management Training program and has held various positions in Commercial Banking. In 2000, Myers was promoted to senior vice president and regional manager in Commercial Banking. He was named a member of Fulton Bank's senior management team in 2004. He became president and chief operating officer of Fulton Bank in 2010 and joined the Fulton Financial Corporation senior management team in 2013. In 2018, he was promoted to his current position of president and chief operating officer of Fulton Financial Corporation and Fulton Bank.

Myers currently serves as the Chairman of the Board of Directors of the Salvation Army, the Treasurer of the Fulton Opera House, and he is board member of Tec Centro, all located in Lancaster, PA. He also was appointed to the Pennsylvania Bankers Association's Member Services Policy Committee.

Myers has been consistently active in the community over the years and is a past board member of following organizations:

- American Heart Association, past Chairman (past winner of the Distinguished Service Award and Volunteer of the Year Award)
- YMCA of Lancaster County
- United Way of Lancaster County.

Myers holds a Bachelor of Science degree in Business Administration from Shippensburg University, a Master's degree in Business Administration from Saint Joseph's University. He is a graduate of the PBA Central Atlantic School of Commercial Lending at Bucknell and Stonier Graduate School of Banking at Georgetown University.

Advisory Board Member

Kelli Nielsen, Executive Vice President, Retail Banking and Marketing

Kelli Nielsen is Executive Vice President of Retail Banking and Marketing at 1st Security Bank. She has 27 years of banking experience including two years at 1st Security, where she also served as Senior Vice President of Retail Sales. Previously, Kelli was SVP of Retail Banking at Sound Community Bank, and Vice President, Sales and Service Manager of Retail Banking at Cascade Bank. She began her banking career at Seafirst/Bank of America in Washington State.

Kelli is passionate about building relationships and helping others; she served on the Washington Bankers Association (WBA) Education Committee for 15 years. She is the current Chair of the WBA Retail Leadership Committee. Kelli is a 2016 graduate of the American Bankers Association (ABA) Stonier Graduate School of Banking and is a Task Force Committee Member for Women at Stonier. She is also a 2016/2017 Capstone Advisor to other third year students at Stonier. She was recently named to the Advisory Board of the ABA Stonier Graduate School of Banking for the 2018-2019 term.

Kelli has also authored and published two children's books, is a Certified Life Coach, holds a Certificate of Leadership from Wharton and holds three certificates from the Ritz Carlton Leadership Training Center. Kelli enjoys working with children and recently returned from her second volunteer trip to Guatemala, assisting Long Way Home, a nonprofit to which she has dedicated her passion for eight years building schools with sustainable materials in that country.

1st Security Bank was rated the #1 bank based in Washington State with over \$100 million in assets by Banker's Caddy, an independent bank rating agency in St. Louis, MO; was named one of the top 200 Healthiest Banks in the US by DepositAccounts.com from 2014-2017; was named a finalist in its class in the Puget Sound Business Journal's 2015, 2016, 2017 and 2018 Washington's Best Workplaces contests; was named one of 34 "Bank and Thrift All Stars" by Sandler O'Neill; and is a repeat recipient of the Raymond James Community Bankers Cup Award. In 2018 1st Security was also on the Best Banks to work for List awarded by American Bankers.

Advisory Board Member

Christopher D. Rolle, Jr., Senior Vice President, Central Florida Regional Executive

Chris Rolle has been with BB&T since 2004 and currently holds the position of Market President and Senior Vice President in Orlando, FL. He relocated from the Sarasota, FL area in August of 2012 where he held the position of Area Executive and Senior Vice President of Sarasota County for BB&T. While in Sarasota, Chris was involved with many non-profits in the community that included; Board Member of the Sarasota Family YMCA, Incoming Chairman for Visit Sarasota, Advisory Board member of the

Westcoast Black Theatre Troupe and Co-Chaired the United Way Annual Fundraiser. Chris currently sits on the Junior Achievement Board for Central Florida, American Heart Association Advisory Board and Make-A-Wish Foundation of Central and Northern Florida Advisory Board.

Chris was born and raised in Florida and attended Hillsborough High School in Tampa. He attended Wake Forest University in Winston-Salem, NC. He majored in Business and minored in Global Trade & Commerce at the Wayne Calloway School of Business. In addition, Chris was a starting member of the Wake Forest Football team. During this time, he was selected to appear in an ACC/United Way commercial promoting the benefits of “giving back” to your community. The commercial was filmed at the local YMCA in Winston-Salem, N.C.

After college, Chris attended BB&T’s Management Development Program in Winston-Salem, NC, where he went through a six month training program in Commercial Lending. Recently, Chris graduated from Stonier Graduate School of Banking at the Wharton School of Business in Philadelphia, PA. Chris resides in Winter Park, FL with his three children Davie, Ryan and Gemma.

Advisory Board Member

John D. Sadowski, Executive Vice President and CIO

Mr. Sadowski joined Sandy Spring Bank in March 2009 as Chief Information Officer. He has over 30 years of experience in financial services, systems and operations including 14 years with T. Rowe Price where he had responsibility for a broad range of functional areas and was a two-time winner of the T. Rowe Price Management Excellence Award.

Mr. Sadowski earned a Bachelor of Business Administration degree in Management Information Systems from Loyola University in Baltimore, MD and a Masters of Business Administration degree (MBA) from The Carey Business School at Johns Hopkins University in Baltimore, MD. He is a 2012 graduate of the ABA Stonier Graduate School of Banking at the University of Pennsylvania.

Mr. Sadowski also served as an adjunct instructor at The Carey Business School at Johns Hopkins University, Baltimore Maryland.

Advisory Board Member

Scott Sonbuchner, Examiner

Scott Sonbuchner is a Consumer Affairs bank examiner for the Federal Reserve Bank of Minneapolis. He examines state member banks for compliance with consumer protection regulations and evaluates their performance under the Community Reinvestment Act. Scott is also an author for Consumer Compliance Outlook, a Federal Reserve System publication dedicated to consumer compliance issues.

Prior to becoming a bank examiner, Scott experienced the banking world from the private sector. At a Chicago-based savings and loan, he was in charge of legal and regulatory matters. At a Chicago-based

law firm, he conducted due diligence for bank mergers, assisted with legal entity formation, and drafted memos on corporate and partnership law.

Scott received a Juris Doctor degree with Honors from the University of Minnesota Law School and served as an editor of the Minnesota Journal of International Law, in which he was also published. He holds a bachelor of arts from Wheaton College, Wheaton, Illinois, where he double majored in philosophy and physics. Additionally, Scott graduated from the ABA Stonier Graduate School of Banking in 2017.