

John S. Kreighbaum
Chief Executive Officer & President
---One of America's Innovative Bankers---

.....BUT THERE ARE A FEW THINGS YOU SHOULD KNOW....

Well-behaved, disciplined, smart, tech-savvy and a confident leader that embraces fresh paradigms in bank operational process, facilities and branding while immersing customers in memorable experiences in products, services and integrated innovative technological advances.

Strategic community/regional banking leader recognized for consistently clear communication, vision and innovation for efficiency, product development and branding. Marshalled a great story of patience and discipline in purposefully building and positioning one of the most respected and inventive banks found anywhere during a period of rapid industry change and one of the worst recessions ever in the southeast. Leads by taking a balanced long-term view rather than playing the short-term game.

Areas of Expertise

Strategic Planning	Leadership Development
Product/Process Expansion	Regulatory Compliance
Branding	Asset Liability Management
Risk Migration	Change Management
Board Collaboration	Expansion—M&A
Customer Engagement	Strategic Partnerships

TESTIMONIALS



**Independent Community Banker
Magazine Cover
(August 2013)**

**“HOW COMMUNITY BANKERS
LIKE JOHN KREIGHBAUM
COMPETE IN MEGABANK
HOMETOWNS”**

“They are trying in their own special way to reinvent banking to make it more customer friendly. Their branches are very comfortable when you walk in and the technology they use is impressive.” --R. Lee Burrows Jr., chief executive of Banks Street Partners. ”

“.....an approach that blends old and new ideas can succeed, since the underlying objective involves getting to know customers” ... Mary Beth Sullivan, managing partner of Capital Performance Group.

EXPERIENCED LEADERSHIP COUNTS

- An engaging, dynamic and professional financial services industry leader
- Possesses years of experience as CEO/President in both the multi-bank holding company environment and regional/community banking.
- Comprehensive skill sets covering all facets of successful operating performance.
- Refuses to embrace a follow-the-leader approach and replicate what banks are already doing...rather he competes under a different business model that marries old-fashioned relationship banking of the past with today's most sophisticated banking technology.
- Embodied within his extensive executive management, financial, business and economic skills is the presidency of an international multifaceted earnings and process consulting firm for the financial services industry. In this role, brought years of direct chief executive competency in guiding associates and coaching banking clients throughout United States, Latin America and Caribbean.
- Has built a banking design template unlike anything in the Charlotte and Washington D.C. markets.
- Ability to vision banking differently with expertise to operate a multi-billion dollar or community/regional bank with great clarity in building a high performing bank...without regard to size of institution.

PERSONAL AND PROFESSIONAL HISTORY

President & CEO

Carolina Premier (Bank Formation 2004-2006/Opening 2007 to September 2014)

Charlotte, North Carolina

Unlike many banks in the southeast, Carolina Premier Bank did not suffer the serious setbacks during the economic crisis principally due to lending practices and procedures that exceeded normal operating protocol for most banks. Rather, it focused on the long term and built a geographical franchise that unquestionably is one of the best positioned in the region. Being represented in two of the most dynamic markets in the nation...Charlotte and Washington D.C....the bank has pursued an impressive multi-faceted campaign of organic growth, market expansion, merger/acquisition negotiations, and capital feasibility while managing earnings into its future.

- Seven year old profitable bank, with high asset quality, covering seven (7) locations in North Carolina, South Carolina and Washington D.C.
- Uniquely positioned to leverage an advanced, integrated technologically-driven platform
- Fully paperless bank.
- Total outsourced operating backroom represented via vendor partners in about fifteen (15) states providing a level of sophistication and scalability not found in most community and regional banks.
- Very strong regulatory ratings.
- Highly respected by regulatory agencies which, unlike most other newer banks, has been permitted to grow into seven (7) locations with regional offices in Charlotte, NC and Washington D.C., along with five (5) branches in North and South Carolina.
- Positioned to maximum efficiency and offer customers an unparalleled banking and service experience.
- Employs a unique high-touch, high-tech, operational strategy that offers customers an exceptional community banking experience and is a distinct competitive advantage over its peers.
- Has put in place two (2) trade name banks as divisions:
 - Bank of Urban League (totally electronic bank targeting under banked and unbanked)
 - Our Bank (rural bank beta)
- Has one of the most advanced E-Collection of Treasury Management and B2B business products specialization established anywhere.
- First bank in nation to employ remote robotic technology (PREMBOT), FIRST reward ATM that provides for a cold drink or treat after the transaction, and is unveiling Qubie, which will be visual linkage on desk of larger clients that permit them instantaneous FaceTime to their banker at any time with a touch of a finger, Qubie links to iPhone, iPad, laptop computer or office computer
- Has put in place fully electronic national mortgage application platform and portal.
- Analytical drivers that provide one of the most advanced executive management and board dashboards anywhere in managing and understanding ALCO, credit, and operating risk.

President (United States, Latin America and Caribbean Operations)

Profit Technologies Corp (2000-2003)

Charlotte, North Carolina

Unique, privately held, international firm providing specialized bank/financial/earnings/process consulting and value creation strategies to clients in the United States, Europe and Latin America. For almost thirty (30) years, the firm has maintained expertise in bank process, system, and transaction flow, as well as best practices to help clients perform or operate more effectively and achieve greater profitability. This expertise has come to be viewed as a virtual “best practices manual” for enhancing operating performance in the banking and financial services industry. Experience provided unimaginable exposure to some of the most unique banking process and global banking while positioning to confidently lead a \$1+ billion regional or community bank.

NON-COMPETE PERIOD (1998-2000) --- Graduate school at Southern Methodist University, Dallas.

**President & CEO
Premier Bank & Trust Company – (1990-1998)
Elyria, Ohio (Cleveland MSA)**

Recruited by the Board of Directors to assume leadership of a seriously challenged bank operating under a regulatory ‘memorandum of understanding’. Serious deficiencies associated with lending, administration, risk management and asset quality were material in the list of overall weaknesses. Years of leadership deficiency in providing strategic, tactical and business planning placed this institution solidly in a last place competitive position. Under a complex multi-year plan aggressively directed toward transformation of culture, image and operating infrastructure, achieved recognition as one of the top community banks in the nation.

- The bank gained recognition as one of the top community banks in the nation before its acquisition
- Grew organically and via acquisitions to about \$700 million in total assets following which the bank was and sold for a record amount 305.2% of Tangible Book Value or about \$157 million purchase price.
- Geographically expanded branch delivery to a net 37 locations, from approximately 20, while jettisoning underperforming locations and expanding into seven counties covering over a 200 mile radius.
- Doubled the size of Wealth Management Division and became one of the most respected fiduciaries.
- Attained number one market share designation in home county despite major competition from some of the largest banks in the region.
- Boldly diversified branch strategy operating template by expanding presence into downtown Cleveland and maximizing corporate lending growth benefits.
- Achieved impressive performance results in all key-operating fundamentals growing the organization to almost \$700 million in assets.
- Led powerful expansion into one of the state’s most dynamic, economically diversified and stable markets(Columbus, Ohio – Delaware County) with regional office and, subsequently, six office locations
- Galvanized and leveraged consumer/retail relationships by building infrastructure, marketing and cross selling of mortgage loan origination operation.
- Created, directed and developed highly effective customer access points, including 24-hour virtual reality banking centers incorporating multi-functional ATM’s, telephone banking and other electronics.
- Designed, built and managed one of the most admired and acclaimed lending functions in the regulatory peer group with strong asset quality, underwriting, systems and controls covering critical areas of credit administration, loan review and audit. Low nonperforming, classified and net charge-offs.
- Drafted and implemented a CRA plan that elevated the Bank’s REGULATORY RATING from ‘NEEDS IMPROVEMENT’ to ‘OUTSTANDING’ yielding one of the most prominent plans in the region.
- Achieved top regulatory ratings on ALL examinations and eliminated the Federal Reserve Memorandum of Understating within nine months of assuming leadership.

**President & CEO
Delaware County Bank – (1986-1990)
Delaware, Ohio (Columbus MSA)**

Community bank situated in a dynamic market within the Columbus, Ohio region. Selected to succeed well-established and highly respected CEO. Challenging opportunity under a diverse economic branch network structure. Competed directly with large bank holding companies. Market demographics comprised a varied population with segmented economic characteristics. Extremely high level, well-educated, white- collar executives in one sector of the market; rural agricultural at the other end. Decision to leave was the result of recruitment by a professional executive search firm to an attractive and challenging opportunity at a much larger bank in Elyria, Ohio.

EARLY CAREER PATH SUMMARIZED---1969-1986

UMB BANK

Kansas City, Missouri – (1969-1980)

Security Bank & Trust – (1980-1986)

The summary of my entry into banking and path forward at UMB is a success story in the best tradition of American free enterprise where someone comes from the housing projects to become a bank president at the age of 28. Coming into the Executive Training Program from humble life's beginnings, the trajectory of career accomplishments are source of great pride and honor. UMB is a multi-billion dollar bank.

1969-1970 Executive Trainee

1970-1972 Metropolitan Commercial Lending Officer

1972-1974 National Accounts Commercial Lending Officer

1974-1980 President of Affiliate Bank

1980-1981 Regional Senior Commercial Lending Officer Responsible for 5 states

As a result of personal relationship building and exposure in the national account and correspondent divisions of UMB, I was offered a position as President of a small \$60 million independent bank in Oklahoma and spent about five (5) years at the bank growing it to about \$100 million.

PERSONAL AND PROFESSIONAL HISTORY

- Married to college sweetheart and has two grown children.
- Son, Scott, is an attorney in Minneapolis and has two young children.
- Daughter, Kerry, is a senior executive with an international firm in Dallas, Texas.
- Among other educational achievements, a graduate of the Stonier Graduate School of Banking, Rutgers University.
- Over the years have maintained numerous civic, industry and community affiliations including a term as an elected member of the Small Bank Advisory Council of the Federal Reserve Bank of Cleveland.
- Most recently appointed to The Federal Reserve Bank of Richmond's Board of Directors (Charlotte Branch) for a second term.
- Has served on numerous hospital, foundation and non-profit boards.
- Strongly committed to community outreach and involvement for the less fortunate.

BOTTOM LINE

- Possess the experience and courage to embrace the things that will make a unique bank
- Focused and a determined bank leader.
- Offer the entrepreneurial stamina, energy and wisdom to drive bottom line growth, inspire employees to peak performance, and cultivate profitable business relationships built on respect, loyalty, and trust.
- Possesses an easy-going sense of humor that has been a defining management strategy to bring out the best in everyone, instill pride, and mobilize them to make their bank standout.

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