

Stephanie Butler

Baker Hill Solutions

Stephanie Butler is the Director of Advisory Services of Baker Hill Solutions. She specializes in working with clients from hundreds of financial institutions around the country ranging in size from \$100 million to \$100 billion. Prior to joining Baker Hill in 2005, Stephanie was a vice president and underwriting manager at Integra Bank, based in Evansville, Indiana. There she helped create a small business service center and provided day-to-day management. She has also worked at Old Kent Bank, prior to its acquisition by Fifth Third, Caledonia State Bank and Michigan National Bank. Stephanie earned a bachelor's degree in business administration from Davenport University and a master's degree in management from Aquinas College.

Jeff Green

Moss Adams

Jeff Green is a partner with Moss Adams and has been in public accounting since 1988. He spent the majority of his time since working with and advising financial institutions. He is the firm's financial institutions national practice leader and responsible for the firm's financial institutions practice. Jeff has extensive experience with community banks, SEC bank-reporting companies, mutual to stock conversions, credit union conversions, start-up banks, mortgage banking companies, merger and acquisition consulting, and SEC filings and registration statements. He is also a frequent speaker and member of the WIB, WBA, and CBW.



Matt Harvey

*Department of Financial Institutions,
Division of Banks*

Matt Harvey is an examiner for the Department of Financial Institutions. He joined the department in early 2007 and started working as an exam supervisor in 2012. Having joined the staff just before the financial crisis, Matt has seen a wide range of change. He has worked on leading examinations at institutions ranging in size from \$30 million to \$12 billion. He also worked in case review roles. Matt is based in Seattle and has been a Washington resident his whole life.



Brian Hatcher

Kidder Mathews

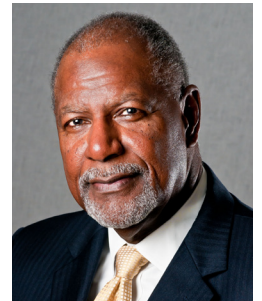
Brian Hatcher is the Executive Vice President of the Pacific Northwest Brokerage Division at Kidder Mathews. He joined Kidder Mathews in 1997 and took on his current role in 2011. Brian oversees brokerage operations, recruitment, and development of all service lines, as well as manages over 150 commercial real estate agents throughout the Puget Sound and Portland, Oregon, combined. Brian's experience in commercial real estate spans more than 26 year. Prior to his leadership role, Brian was a top producing agent with the firm and a leader in landlord and tenant representation, exclusively representing tenants such as Sprint, AT&T, Bunzl Papercraft, HDR Engineers, PACCAR, and Univar to name a few. Brian attended both the University of Washington and Seattle University, receiving his bachelor of science degree in finance. Brian is past President of SIOR (Society of Industrial/Office Realtors) for Washington State and also served as Vice President.



David Kemp

Bankers Management, Inc.

David Kemp is the Founder and President of Bankers Management, Inc. (BMI), based in Atlanta, Georgia. BMI is a nationally-recognized company in financial services training and bank consulting. Prior to forming BMI, David served as Vice President, Director of Credit Services for Cannon Lending Schools, as well as through banking association sessions for individual financial institutions. He has over 30 years of management experience in consulting, training credit administration and new business development. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending and director responsibilities. David also serves as a visiting professor and guest lecturer to many colleges and universities. He is a past chairman of the Downtown Development Authority and is a past president of the Atlanta Urban Bankers Association. He earned a bachelor's degree in math and physics from Morris Brown College and holds graduate degrees in accounting and corporate finance from Georgia State University and Harvard University.



Jim McLean

Banner Bank

Jim McLean is a Senior Vice President & Commercial Real Estate Lending Manager at Banner Bank. He has over 25 years of diverse real estate banking, finance and development experience. Jim's background includes the past seven years with Banner Bank, managing their Commercial Real Estate Lending Group throughout the current five state Western region footprint. Prior to that, he spent 10 years with KeyBank, nine years with First Horizon Corporation, a top 30 U.S. Bank Holding Company, and three years as a principal with the Pollard, McLean Development Group, a mid-sized development firm focusing on urban infill, mixed-use, for rent and for sale product. Jim holds a bachelor's in accounting from the University of Washington.



John Mitchell

M&H Economic Consultants

John Mitchell is principal at M&H Economic Consultants. He was Chief Economist of U.S. Bancorp until July of 1998 and served as Economist Western Region for US Bank until July of 2007. He has been making economic presentations on the nation and the region for more than 45 years. John was a member of the Western Blue Chip Forecast Panel, and is a Trustee of the Aquila Tax Free Trust of Oregon, a board member of Oregon Mutual Insurance Company and Northwest Bank which has branches in Portland, Seattle and Boise. He was Chairman of Governor Kitzhaber's Tax Review Technical Advisory Committee and was a member of the American Bankers Association Panel of Economists. He received his B.A. degree from Williams College and his M.S. and Ph.D. degrees from the University of Oregon.



Garver Moore

Sageworks

Garver Moore is a Risk Management Consultant at Sageworks, working with bank and credit union clients on the implementation and optimization of credit risk management solutions and procedures. Moore brings a decade of enterprise software, analytic and advisory experience to the consulting team at Sageworks. Before joining Sageworks, Moore served customers as a consultant with Accenture, and he later worked with C-suite executives on technology strategy and delivery as a managing partner of the Orange Advisory Group. He received his bachelor's degree in computer engineering from Duke University.



Barry Ray

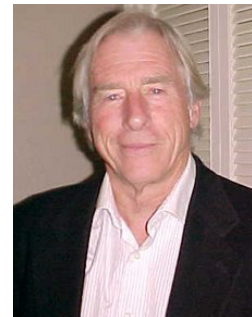
Columbia Bank

Barry Ray is the Chief Accounting Officer of Columbia Bank, based in Tacoma. He has over 16 years of experience in financial institution accounting, audit and Sarbanes-Oxley compliance matters. Prior to joining Columbia, Barry was a consulting services manager at RSM US assisting financial institution clients with assessments of internal controls over financial reporting, compliance with applicable regulations and improving operational efficiency. He received a bachelor's degree in business administration with a concentration in accounting from the University of Washington.

Rick Tunnell

Rick W. Tunnell & Associates, LLC

Rick Tunnell is the managing member of Rick W. Tunnell & Associates, LLC. His career in banking extends almost 30 years, and has spent time in appraising, branch and retail banking and commercial real estate. Before starting his own consulting firm, Rick was a senior vice president during the inception of Columbia Bank, leading the commercial real estate division. He graduated with a degree in political science from the University of Washington and served as a First Lieutenant in Vietnam. He has also taught about mortgage lending, appraisals, commercial real estate and finance. Rick and his wife have been married for 47 years and have two children and three grandchildren.



Trevor Zahlman

FDIC

Trevor Zahlmann is a supervisory examiner with the FDIC, based in Portland. He has eight years of banking and finance experience spread across the public and private sectors. He joined the Portland, Oregon Field Office of the FDIC in 2012 as an Assistant Examiner. Since that time, he has led and participated in many examinations of large and complex financial institutions, as well as been promoted to an Accounting Subject Matter Expert. Prior to joining the FDIC, Trevor worked as a lender at a smaller community financial institution in Salt Lake City, Utah. Trevor graduated Summa Cum Laude from Oregon State University in Corvallis, Oregon, with a bachelor's of science degree in finance with a minor in economics.