



Steven Abrahams
Milepost Capital Management

Steven Abrahams is a co-founder and Chief Executive Officer of Milepost Capital Management. He has 24 years of experience in markets and investment strategy. Prior to Milepost, he served as Managing Director and Head of MBS and Securitization Research at Deutsche Bank, where he sat on the Global Fixed Income Research Executive Committee and the Fixed Income

Research Global Strategy. Abrahams joined Deutsche Bank in March 2010 from Citadel Investment Group. He previously was a Senior Managing Director at Bear Stearns, where his agency MBS and global rates research team was regularly ranked by Institutional Investor. In 24 years on Wall Street, he has also held senior positions at Freddie Mac and Morgan Stanley. Abrahams has advised policymakers at the U.S. Treasury, the Federal Reserve, the Federal Housing Finance Agency, the Federal Housing Administration, the Federal Home Loan Bank System, the Consumer Finance Protection Bureau and elsewhere. Abrahams holds a B.S. from Northwestern University and a Ph.D. from Columbia University. He currently teaches as an adjunct professor of finance and economics at Columbia Business School and sits on the boards of the JCC of Mid-Westchester (NY), where he is a member of the executive committee, and the Fairview Lake YMCA Camp (NJ), where he chairs the finance committee.



Dave DeFazio
StrategyCorps

Dave DeFazio is a partner at StrategyCorps and works with bank clients to design, build and implement a variety of checking, marketing and training programs. His extensive financial services experience and continuous research in the field ensures each product and service meets the needs of today's retail bankers. As partner, he

develops consumer sites and mobile apps that deliver value to bank customers as well as analysis tools that allow clients to have a deeper understanding of customer relationships and product profitability. He has spoken at conferences nationwide about insight and research on innovations in financial technology, retail banking and other tactics of today's best retailer marketers. DeFazio received his B.A. in Economics and Mathematics from Ohio Wesleyan University.



Bert Ely
Ely & Company

Bert Ely is a financial institutions and monetary policy consultant based in Alexandria, Virginia. He has consulted on deposit insurance and banking issues since 1981. He continuously monitors conditions in the banking industry as well as economic and monetary policy issues. In recent years, Ely has focused attention on the resolution

of problems in the U.S. financial system, the economic recovery from the Great Recession, and the implementation of Dodd-Frank. He also consults to the ABA on Farm Credit System issues. He established his consulting practice in 1972. Ely received his MBA from the Harvard Business School in 1968 and his bachelor's degree in economics in 1964 from Case Western Reserve University.



Randy Harrington
Strategic Arts and Sciences

Randy Harrington is the Founder and CEO of Strategic Arts and Sciences, based in Eugene, Oregon. He has 24 years of experience, making him one of the premier consultants to financial institutions in the U.S. He is a sought-after strategic planner, executive coach and guide for organizational change

management and media messaging. His theories on effectiveness of high-impact teams and communication push clients like Microsoft, Blue Tooth SIG Inc. and the United Nations to work smarter and more efficiently. He has a doctorate from the University of Oregon in organizational communication. In his free time, Harrington is an avid guitarist, cook and scuba diver. He and his wife Patty live in Eugene.



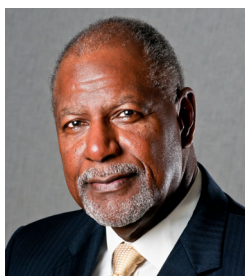
Jack Heath
Washington Trust Bank

Jack Heath is the President and Chief Operating Officer of Washington Trust Bank. He was elected to this position in March 2000. Prior to this, Heath was Senior Vice President, Retail Banking, Senior Vice President, North Idaho Market Manager, and Vice President, Commercial Loans. He is active in his community,

currently serving on the board of Greater Spokane Incorporated, The Executive Board of Inland Northwest Council Boy Scouts of America, Gonzaga University Board of Regents, Pacific Coast Banking School Board, and PREMERA Board of Directors. Heath is also past Chairman of the Washington Bankers Association and continues to serve on the Board of Directors, as well as an Emeritus Board Member of the Gonzaga Forum Board and the Mobius Science Center Board. He is active in the Spokane County United Way. He received a bachelor's degree in finance from the University of Idaho and an MBA in finance from Gonzaga University.

Roberta Hollinshead
Department of Financial Institutions, Division of Banks

Roberta Hollinshead was recently promoted to Director of Banks for the Washington Department of Financial Institutions, Division of Banks. As director, she is responsible for chartering and supervising the activities of all Washington state-chartered and commercial banks and trust companies. The Division promotes sound operational procedures and practices among state-regulated institutions to ensure safety, soundness and compliance with state and federal laws, rules and regulations. Hollinshead works closely with stakeholders to promote sound economic development in the banking industry in order to support a prosperous economy in Washington. Prior to becoming director, Hollinshead spent most of her 14-plus year career with the agency as a commissioned Supervisory Examiner, and assumed the role of Chief of Examinations in February of 2013. She holds a Bachelors of Arts in business administration from the University of Washington. In addition, she has a MBA from Seattle University and a degree from the Graduate School of Banking at Colorado.



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, Kemp 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 includes commercial lending, consumer lending, portfolio management, real estate lending and director responsibilities. Kemp 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.



Jacob Mundaden
Division of Financial Regulation

Jacob Mundaden is with the Oregon Division of Financial Regulation where he serves as the Banks and Trust Companies Program Manager. Before assuming his current position in 2010, he served in roles as Supervising Examiner of the banking program and as Senior/Review Examiner

for the banking and credit union programs. He joined the Division in 1994 as a bank examiner. Prior to working for the state, he was a senior auditor with a public accounting firm where he led and performed operational and financial audits of various federal government agencies and large federal government contractors on behalf of the respective agency's Office of Inspector General. Before that Mundaden was involved in running a family-owned corrugated container manufacturing business in India. He has an undergraduate degree in accounting and an MBA in international management with a concentration in finance. He has taught college-level classes in corporate finance and international finance. He is a regular presenter at the OBA's annual Bank Directors College/Forum.



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.



Mike Schlappi
Author, Gold Medalist

Lying on a bed paralyzed, with a bullet hole in his chest, Mike promised that if he survived, he would share his unique story all over the world and help as many people as he could. This is happening! Mike knows that the most important part of any meeting or organization is the people. Whether speaking to a global financial corporation or

a community medical facility, he has seen their results change when the beliefs of their people change. He inspires real people, with real problems, to respond differently; teaching that attitude is not a mood, but a position we take regardless of circumstances. That is his specialty! Obviously Mike has had a few challenges in his life. But he also has a few Olympic gold medals, a few college degrees, has written a few books, runs a few successful businesses, has a few passions and has a few kids (five to be exact). This is all possible because he "walks the talk" (or rolls the scroll).



Christa Steele
Boardroom Consulting LLC

Christa Steele is the founder and managing member of Boardroom Consulting LLC. Her background includes proven execution of key strategic initiatives, M&A, streamlining of operations, growing new markets, implementing technology enhancements, provides an elite consultative and advisory perspective to board of directors and senior leadership. Steele is well-versed in

understanding the complexities of a multitude of business industry models including working capital and cash flow cycles, macro and micro-economics, corporate governance and company-wide enterprise risk management. As a former President, CEO and Public Board Member of a \$3.4 billion bank including a \$1 + Billion Wealth Management division. She is a well-known public commentator and speaker of industry issues. Most recently, she spoke to the U.S. field supervisors and regional directors of the FDIC about blockchain technology and its impact to the US financial system. Steele is an advisor to industry leaders, has lobbied Congress on banking issues and maintains a great working relationship with bank auditors and regulators. She is the founder of BRC Ventures, a family office with financial, technology and private equity investments.



Joe Sullivan
Market Insights

Joe Sullivan is the CEO and Founder of Market Insights. As a consultant, author and professional speaker with more than 20 years of experience, the themes of growth, passion and purpose can be found throughout his work. Sullivan's firm, Market Insights is a consultancy that focuses on transformation of the banking industry. The firm focuses on delivery

system planning and branch evolution, strategic planning, branding, marketing and culture transformation. He has spoken at numerous WBA events, including past marketing conferences as well as the Annual Convention. His unique perspective comes from working side-by-side with executives and marketers around the U.S. in the development of successful growth strategies. Sullivan is a Chicago transplant and has been a Seattle resident since 2008. When he is not out speaking or consulting with banks across the country; he can be found running, hiking, doing yoga or drinking coffee.