// Executive Summary

SWBC®

Established in 1976, SWBC is a recognized leader in providing a broad range of products and services to financial institutions, businesses, and individuals.

Headquartered in San Antonio, Texas, SWBC Co-owners Charlie Amato and Gary Dudley began providing insurance to financial institutions. The company has since diversified to include a wide range of insurance, mortgages, and financial services.

Over the past 46 years, SWBC has grown to 2,200 employees and spread across the U.S. We are licensed to market and service a variety of financial products in all 50 states, and our products are offered through several wholly owned subsidiary corporations. SWBC also manages business around the world.

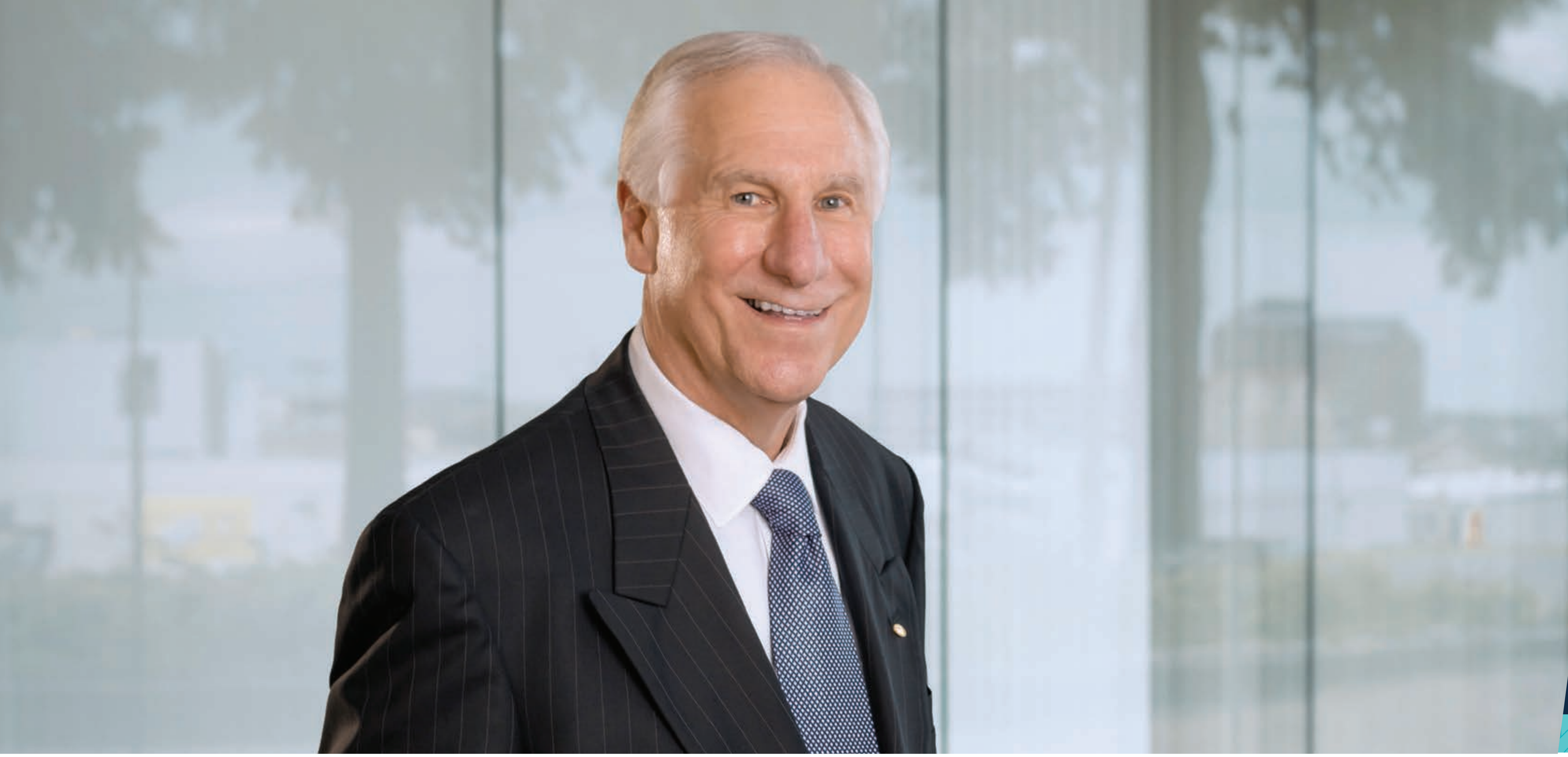
We live by the values of integrity, service, trust, commitment, accountability, excellence, and teamwork.

Although the firm is privately held, a public accounting firm audits the company's operations and financials on an annual basis.

SWBC is customer-focused to give clients the service they want. We listen to our customers' needs, analyze their current situations, and recommend customized solutions. Throughout our partnerships, we stay in constant communication to assess program effectiveness, goal attainment, and results.

SWBC provides individuals auto, home, and life insurance; investments; and mortgages. SWBC provides businesses commercial and life insurance, corporate retirement plans, employee benefits, PEO and payroll services, and property tax services. SWBC provides financial institutions with collection services, income generators, insurance tracking, default risk mitigation, and payment technology.

We invite you to learn more about SWBC.
Visit **swbc.com** or call us at **800.527.0066.**



Charlie Amato

Chairman and Co-founder of SWBC

Charlie Amato is the Chairman of SWBC. With more than 46 years of experience in all aspects of insurance operations, underwriting, and product development, Charlie is known in the business community for his innovative, relationship-building approach.

APPOINTMENTS

- Regent, **Texas State University System** (now serving his third term; 2012 and 2021 Chairman)
- Board Member, **Federal Reserve Bank of Dallas**, San Antonio Branch (now serving his second term)

AFFILIATIONS

- Investor, **San Antonio Spurs**
- Chairman, **Texas State University System Foundation**
- Board Member, **Remember the Alamo Foundation, 2022**
- Board Member, **Lone Star Capital Bank**
- National Director, **Sigma Phi Epsilon Fraternity**
- Chairman, **Texas Business Leadership Council**
- Vice Chairman, **CHRISTUS Santa Rosa Health Care Corporation; 2001-2004 Past Chairman**
- Board Member, **CHRISTUS Santa Rosa Children's Hospital Foundation**
- Board Member, **Spurs Give**
- Board Member, **USLD Communications**, 1992–1997
- Life Member, **Alamo Bowl**; 1999–2001 Chairman
- Past Board Member, **Greater San Antonio Chamber of Commerce**; 2000 Chairman
- Past Chairman, **United Way**; 2012 General Campaign Chair
- Past Chair, Campaign Cabinet, **Children's Hospital of San Antonio Foundation**, 2013–2014
- Past Chairman, **University of the Incarnate Word Board of Trustees**
- Past Chairman, Advisory Council, **Sam Houston State University College of Business**
- Past Chairman, **Texas Business Hall of Fame Foundation**
- Past Chairman, **Children's Miracle Network Hospitals**
- Past Chairman, Advisory Council, **The University of Texas at San Antonio College of Business**

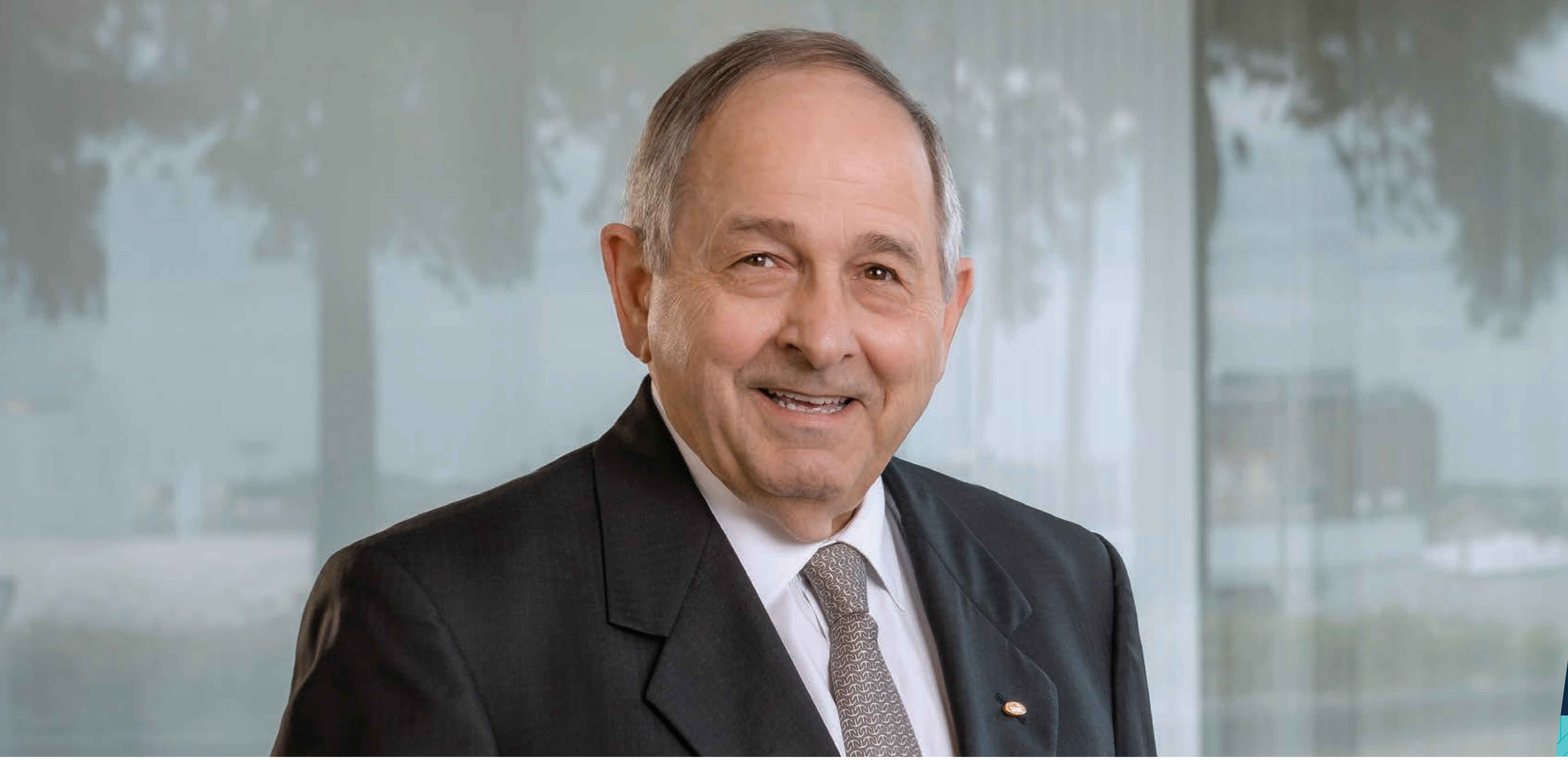
RECOGNITIONS

- 2018 Richard W. Weekley Public Policy Leadership Award from the **Texas Business Leadership Council**
- 2018 Legacy Leaders Award from ***San Antonio Business Journal***
- 2017 Impact Award from **Sam Houston State University Sport Management Industry**
- 2016 Pathfinder Award from the **San Antonio Chamber of Commerce**
- 2016 Doctor of Humane Letters degree from the **University of the Incarnate Word**
- 2016 Icons in Healthcare Honoree—**CentroMed**
- 2015 Citation Award from **Sigma Phi Epsilon Fraternity**
- 2014 Creation of The Gary Dudley and Charlie Amato Endowed Chair in Pediatric Neurology at the **Children's Hospital of San Antonio**
- 2013 Inducted into the **Texas Business Hall of Fame**
- 2012 Salute to Excellence Award from the **North San Antonio Chamber of Commerce**
- 2012 Health Care Advocate Award from ***San Antonio Business Journal***
- 2010 Inducted into the **Texas City ISD** Hall of Honor
- 2009 Awarded the **Beta Gamma Sigma** Medallion for Entrepreneurship
- 2008 Esperanza Award from the **Southwest Mental Health Center**
- 2007 **United Communities of San Antonio** Brotherhood Humanitarian Award
- 2006 Inducted into the College of Business Hall of Honor at **Sam Houston State University**
- 2006 Inducted into the **San Antonio Business Hall of Fame**
- 2006 Graduate of **FBI Citizens Academy**
- 2005 Honorary Professor of Surgery in Cardiothoracic Surgery from **UT Health San Antonio**
- 2004 Rosa Award from **CHRISTUS Santa Rosa Health Care Corp.**
- 2004 ***San Antonio Business Journal's*** "One of the Most Influential San Antonians"
- 2001 **Sam Houston State University** Distinguished Alumni
- 1998 **Department of the Army** Commander's Award for Public Service Medal
- 1992 South Texas Entrepreneur of the Year, **Financial Services Category**
- 1990 **Society of International Business Fellows**

PERSONAL

Bachelor of Business Administration, Sam Houston State University, 1970

Children: Marcus and Allison



Gary Dudley

President and Co-founder of SWBC

Gary Dudley co-founded SWBC in 1976, where he serves as its President. For more than four decades, Gary has been instrumental in developing SWBC's business model and dedication to customer service.

A graduate of Sam Houston State University, where he received a Bachelor of Business Administration in 1969 and the 2004 Distinguished Alumni Award, Gary has over 46 years of experience in the insurance industry. He has guided the development of SWBC's technology, administration, delivery systems, and product strategies.

"Product development is an essential part of SWBC's business strategy. We listen to the needs of our clients and keep our fingers on the pulse of the industry in order to develop products that make good business sense for the company. In business, you can't just sit back and let things happen; you have to be on the cutting edge."

Known inside SWBC and the business community for his devotion to building closer relationships with SWBC customers and partners, Gary is also instrumental in building and maintaining relationships at his alma mater and in the San Antonio community. He serves on the President's Council and College of Business Administration Advisory Board at Sam Houston State University.

Always the sports enthusiast and supporter, Gary is on the Board of Directors for Spurs Give and an investor in the San Antonio Spurs basketball team.

AFFILIATIONS

- Investor, **San Antonio Spurs**
- Board Member, **American Heart Association—San Antonio**
- Board Member, **The Children's Hospital of San Antonio Foundation**
- Chairman, 2014 **San Antonio Heart and Stroke Walk**
- Member, **Sam Houston State University President's Council**
- Member, **Sam Houston State University College of Business Advisory Board**
- Board Member, **Spurs Give**
- Board Member, **San Antonio Economic Development Foundation**
- Board Member, the **Greater San Antonio Chamber of Commerce**
- Co-founder, **HCV Coalition for The Cure**
- **Sigma Phi Epsilon Fraternity**

RECOGNITIONS

- 2019 Citation Award from **Sigma Phi Epsilon Fraternity**
- 2018 Legacy Leaders Award from ***San Antonio Business Journal***
- 2016 Pathfinder Award from the **San Antonio Chamber of Commerce**
- 2014 Creation of The Gary Dudley and Charlie Amato Endowed Chair in Pediatric Neurology at the **Children's Hospital of San Antonio**
- 2013 Inducted into the **Texas Business Hall of Fame**
- 2012 Salute to Excellence Award from the **North San Antonio Chamber of Commerce**
- 2009 Awarded the **Beta Gamma Sigma** Medallion for Entrepreneurship
- 2008 Graduate of **FBI Citizens Academy**
- 2006 Inducted into the College of Business Hall of Honor at **Sam Houston State University**
- 2006 Inducted into the **San Antonio Business Hall of Fame**
- 2004 **Sam Houston State University** Distinguished Alumni

PERSONAL

Bachelor of Business Administration, Sam Houston State University, 1969

United States Marine Corps Reserve, 1970–1976

Wife: Margaret
Daughter: Alison

Efe **Aghimien**

CFO, SWBC Mortgage Corporation

Efe Aghimien joined SWBC in 2017 and serves as SWBC Mortgage Corporation's Chief Financial Officer. In this role, he is responsible for overseeing the day-to-day financial activities, planning, and reporting.

Efe has more than 20 years of experience in the accounting field and has a keen ability to lead cross-functional teams. Before joining SWBC, Efe was Vice President of Accounting and Controller at Stonegate Mortgage Corporation. Prior to that, he was Director of Dealer Services for Moorehead Communications. Efe also worked for more than 10 years at Deloitte in numerous roles.

Efe received his Bachelor of Science and Master of Business Administration from the Kelley School of Business at Indiana University. He is a CPA and holds the Mortgage Bankers Association (MBA) Certified Mortgage Bankers (CMB) and American Mortgage Professional (AMP) accreditations. Efe serves on the MBA Affordable Housing Committee, and Finance and Accounting Steering Committee. Lastly, Efe is a board member at HomeFreeUSA, a not-for-profit organization committed to assisting underserved individuals attain homeownership and reducing the wealth gap among minority communities.

Richard **Allison**

CEO, SWBC Retirement Plan Services

Richard Allison joined the Retirement Plan Services team in July 2010, bringing more than 30 years of experience and knowledge to SWBC. This team provides retirement plan solutions using a thorough process of investment research, offering another layer of consulting expertise to our clients.

Prior to joining SWBC, Richard was a Regional Vice President for The Standard, where he managed the Retirement Plans Advisory Group for the Western Region for 10 years. Before that, he was a Senior Vice President at Fidelity Investments in the Institutional Market.

Richard received his Bachelor of Business Administration and Master of Business Administration in Finance from the University of Georgia, where he graduated with top honors and received the designation of Magna Cum Laude. He has completed the executive management course sponsored by the American Bankers Association at the Wharton School of Business at the University of Pennsylvania. In addition, he has received the professional designations of Chartered Financial Consultant®, Certified Financial Planner®, and Chartered Life Underwriter®.

Dan **Balogh**

Registered Representative,
SWBC Executive Benefits

Dan Balogh joined SWBC in 2007 as part of the SWBC Executive Benefits team. He is a Chartered Life Underwriter® and an executive benefits expert who brings more than 40 years of insurance and financial services experience to the company. Dan works with business owners in the areas of deferred compensation, estate planning, and salary continuation. He also works extensively with credit unions and community banks providing non-qualified, deferred compensation benefits and succession planning.

Dan is the past President of the Gainesville Association of Insurance and Financial Advisors and serves as Moderator for the Life Underwriting Training Council. He is a qualifying member of the *Million Dollar Round Table*® Top of the Table and a past President of the Rotary Club of Downtown Gainesville.

John A. **Blair**

EVP, The Financial Institution Group

John Blair joined SWBC in 2013 and serves as Executive Vice President of National Sales for The Financial Institution Group. He has more than 30 years of sales and sales management experience in the financial services industry. John is responsible for all sales, marketing, and business development functions for lender-placed, point-of-sale, and ancillary products and services.

Before joining SWBC, John was Senior Vice President at QBE Insurance, where he managed many of the company's largest accounts and helped transition its acquisition of Balboa Insurance Group. Prior to that, he was Senior Vice President at Balboa Insurance Group and Executive Vice President and National Sales Manager at First Data Corporation.

John has a Bachelor of Political Science degree from The University of Iowa.

Angela **Cates**

SVP, SWBC Life Insurance Company

Angela Cates joined SWBC over 27 years ago and is currently Senior Vice President of Financial Reporting within SWBC Life Insurance Company. In this role, she is responsible for managing the daily financial operations of SWBC Life Insurance Company, including preparation of Statutory and GAAP Financial Statements and a multitude of Annual and Quarterly Regulatory filings. She serves as the primary liaison on a variety of regulatory examinations and annual audits for SWBC Life. Angela also keeps a keen eye on all investment activities of the company to ensure compliance with the Texas Department of Insurance regulations.

She is a graduate of The University of Texas at San Antonio, holding a Bachelor of Business Administration in Accounting. She is a member of the North San Antonio Chamber of Commerce Leadership Lab Alumni Association, and the UTSA Alumni Association.

Joan H. **Cleveland**

President and CEO,
SWBC Life Insurance Company

Joan Cleveland leads SWBC Life Insurance Company, strategically identifying new markets and implementing innovative distribution methods and product offerings. She employs her Six Sigma analytical skills to drive process improvements to enhance the overall customer experience.

As a skilled senior executive with more than 30 years of proven leadership and deep experience in the financial services industry, Joan is adept at leveraging her expertise and creativity to integrate products, distribution, and marketing plans for the benefit of the consumer, the producer, and the company.

Joan was named one of "The Top 100 Women in Finance in 2021" by Women We Admire. She is a frequent industry speaker and media spokesperson. She is active in multiple industry organizations and served as Ex-Officio Chairman of the Board for the Consumer Credit Industry Association (CCIA). Currently, she serves as Vice-Chairman of the Board for the Texas Association of the Life & Health Insurers (TALHI), a member of the board for Life Insurers Council (LIC), and an active governing board member of Make-A-Wish of Central and South Texas.

Joan holds her Agent Licenses for Life, Accident, and Health with appointments throughout all 50 states, and she holds FINRA series 6, 7, 24, 63, and 65 licenses. She has a Bachelor of Science in Business Administration, as well as the Chartered Life Underwriter®, Chartered Financial Consultant®, Registered Employee Benefits Consultant®, and Certified Long-Term Care Professional designations.

Margaret **Coughlin**

SVP, Facilities and Administration

Margaret Coughlin joined SWBC in May 2006. As Senior Vice President of Facilities and Administration, she successfully manages the very complex and demanding space planning, construction, and real estate challenges of our rapidly growing company. Her responsibilities include managing SWBC's real estate portfolio and overall space planning and standardization. She is also responsible for developing and managing various corporate services while managing the maintenance services of SWBC's largest properties.

Prior to joining SWBC, Margaret spent 10 years in facilities management at Rackspace Managed Hosting in San Antonio, NextiraOne in Houston, and Billing Concepts in San Antonio.

Margaret attended The University of Texas at San Antonio and San Antonio College. She is a professional member of the International Facilities Management Association. In 2015, Margaret received the San Antonio Chapter "Facility Manager of the Year" award from the International Facility Management Association.

Kerry **Dannenberg**

EVP, SWBC Mortgage Corporation

Kerry Dannenberg joined SWBC Mortgage Corporation as Executive Vice President of Capital Markets and Operations in 2009. With more than 30 years of mortgage industry experience, he is responsible for all secondary marketing activities, including hedging, product development, and investor relations. In addition, he oversees the company's loan servicing functions.

Prior to joining SWBC, Kerry spent 16 years working for CTX Mortgage Company, the lending subsidiary of Centex Corporation, where he served as Executive Vice President of Capital Markets with responsibilities including oversight of underwriting, credit policy, and construction lending.

Kerry is a former director of the Texas Mortgage Bankers Association, a member of the National Mortgage Bankers Association Secondary and Capital Markets Committee, and a former member of both the National Association of Home Builders Housing Finance Group and the Western Business Advisory Board for Fannie Mae. He received his MBA from Southern Methodist University in Dallas and earned his Bachelor of Business Administration in Finance from The University of Texas at Austin.

Bill **Day**

President/Partner,
Alamo Lone Star Automotive Group

Bill Day is responsible for directing the daily operations for all departments of the Alamo Lone Star Automotive Group franchises, as well as partners and presides over Broadway Real Estate Holdings. He has been with Alamo Lone Star Automotive since February 2006. Under his direction, the assets of the Automotive Group have grown to more than $179 Million.

Bill has nearly 30 years of experience, both directly and indirectly, in the automotive industry. Early in his career, he worked as an Asset Disposal Manager and then as an Area Sales Manager for GE Capital. He was recruited to work in dealerships and gained experience in managing new and used car departments, managing finance offices, reconditioning and buying inventory, recruiting and training sales and finance staff, as well as negotiating vendor contracts.

Bill graduated from Dallas Baptist University in 1991 with a bachelor's degree in business administration. He is currently President of the Mitsubishi Regional Dealer Association, Chairman and Board Member of the San Antonio Auto Dealers Association, Board Member of the Ally Financial Dealer Board, and a member of the National Advisory Board for Mitsubishi Motors.

Michael **Dippo**

SVP, The Financial Institution Group

Michael Dippo joined SWBC in 1994. He has over 40 years of experience working with banks and other financial institutions. As Senior Vice President of Loan Risk Management, he works closely with our Collateral Protection Insurance (CPI) and Vendor Single Interest (VSI) carriers to manage existing programs and develop new coverages for our clients. He is responsible for the CPI and VSI products including underwriting, master-policy administration, corrective action, and asset-recovery operations.

Prior to SWBC, he was a Senior Vice President at National Bank of Commerce (NBC), where he served as a Commercial Loan Officer. Michael also worked as a Closings Specialist with the Resolution Trust Corporation (RTC).

Michael earned his Bachelor of Business Administration degree from The University of Texas at San Antonio. He also attended the Commercial Lending School at the University of Oklahoma and the Southwest Graduate School of Banking at Southern Methodist University in Dallas. Michael holds a Texas Property & Casualty Agent's License. He currently serves on the Board of Directors of Hill Country Family Services. He served three terms on the EDS*SEND Advisory Board, and he served six years on the Board of Directors for the San Antonio Lighthouse for the Blind, two of which were as Chairman of the Board.

Mystel **Duke**

SVP, Human Resources

Mystel Duke joined SWBC in 1988. As Senior Vice President of Human Resources, she supervises the department as the company has expanded from 50 employees to more than 2,300.

In this role, Mystel is responsible for the HR disciplines of employee benefits, data analytics & HR information systems, payroll, retirement plans, and management offer letters.

Mystel graduated from Texas A&M University with degrees in industrial psychology and business, and she is certified as a Professional in Human Resources® by the Society of Human Resources Management. Mystel is a member of the San Antonio Resource Management Association and has served on its board. She also volunteers regularly with United Way, Junior Achievement, Credit Unions for Kids, and Any Baby Can.

David **Dunson**

President, SWBC Real Estate, LLC

David Dunson joined SWBC in 2008. As President for SWBC Real Estate, LLC, he is responsible for transaction sourcing and evaluation, with a particular focus on multifamily development and acquisitions.

David has more than 25 years of experience with analysis, acquisition, disposition, and management of commercial real estate assets. Before joining SWBC, he was an Executive Vice President at HCREA, where he sourced, evaluated, and closed multiple real estate transactions. Prior to that, he was Senior Vice President of Acquisitions at HSM Equity Partners, Inc. He also served as Vice President and Western Region Manager at JPMorgan Chase, where he was responsible for the firm's corporate real estate activities throughout the Western U.S. Previously, he worked at Meridian Industrial Trust and Grubb & Ellis Mortgage Group.

David received a Bachelor of Business Administration in Finance from The University of Texas at Austin. He holds a Master of Business Administration from Southern Methodist University and is a licensed Real Estate Salesperson in the state of Texas..

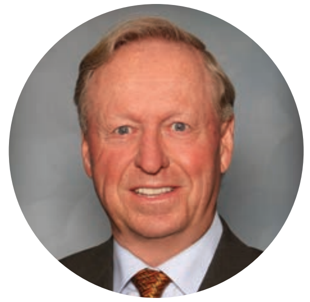
Andrew **Grove**

EVP, SWBC Employee Benefits Consulting Group

Andrew Grove joined SWBC in 2013. As Executive Vice President of Sales and Market Development for SWBC Employee Benefits Consulting Group, Andrew is responsible for the efforts of the sales and account management teams and their resources. In addition, he plans, develops, and executes objectives, policies, and programs for marketing and sales activities.

Andrew brings more than 25 years of experience in the insurance industry, most recently as Large Group Practice Leader for Humana's South Texas Market. He attended The University of Texas at San Antonio; is a Licensed Health Insurance Counselor and Licensed General Lines Agent—Life, Accident, Health, and HMO; and he has received numerous awards for outstanding sales achievement. Andrew is a Health Insurance Associate® Designee and a Life Underwriters Training Council Graduate (LUTC). He has also earned the National Associate of Health Underwriters Self-Funded Certification, the designation of Managed Healthcare Professional (MHP), and Medicare-Related Products Certification through the Texas Department of Insurance.

Andrew is a past Board Member of the San Antonio Hispanic Chamber of Commerce and currently serves on the Economic Development Council for the San Antonio Chamber of Commerce. He also participates in the SWBC Mentoring Program.



Terry **Gwin**

CEO, SWBC Real Estate, LLC

Terry Gwin is a veteran investor and developer with more than 35 years of commercial real estate experience. As CEO of SWBC Real Estate, LLC, he brings an excellent reputation and a valuable network of developers, operators, and partners.

Before SWBC Real Estate, Terry founded Highland Capital Real Estate Advisors, the real estate private equity arm of Highland Capital Management, L.P., a registered investment advisor with $28 billion in assets under management. Before that, he served as President of HSM Equity Partners, Inc. and was a partner with Phoenix Capital Partners, Ltd., a real estate private equity firm focused on multifamily development nationwide. Terry was also a Senior Vice President of Development and Acquisition for Columbia/HCA Healthcare Corporation for three years, and earlier in his career he served as a surgery center developer with Medical Care America.

Terry graduated from Arkansas State University, where he was inducted into the Football Ring of Honor and Hall of Fame. He is a licensed Texas Real Estate Broker.

Ty **Harrison**

EVP, The Financial Institution Group

As Executive Vice President of Lending and Insurance Solutions, Ty Harrison leads teams of lending and insurance professionals that are dedicated to delivering value-added programs, services, and technology tailored to address the needs of lenders, loan servicers, portfolio managers, mortgage brokers, insurance agents, and insurance brokers. Ty joined SWBC in 2005 as a Product Manager. Prior to joining SWBC, he played professional football for the Philadelphia Eagles and the Green Bay Packers and a brief stint with the Houston Texans.

Ty has a Bachelor of Business Administration in Finance and Business Economics from The University of Notre Dame and an MBA, Management of Technology concentration, from The University of Texas at San Antonio. In 2013, Ty received the College of Business Most Outstanding Graduate Student Award at UTSA in recognition of his commitment to his field and demonstrated academic excellence as he graduated with a 4.0. He is a Certified Insurance Counselor and maintains his General Lines Agent Licenses for Property and Casualty, Life, Accident, Health, and HMO. He is a graduate of the North San Antonio Chamber of Commerce Leadership Lab. In 2008, he was named as one of the *San Antonio Business Journal's* "40 Under 40" Rising Stars.

Ty is a former member of the North San Antonio Chamber's Leadership Lab Alumni Board and an active board member for the San Antonio Sports Foundation and Voices for Children of San Antonio.

Blake **Hastings**

SVP, Corporate Strategy & Chief Economist

Blake Hastings joined SWBC as Senior Vice President of Corporate Strategy and Chief Economist in July 2021. In this role, he helps SWBC continue to grow successfully by providing leadership in the areas of strategic planning and corporate development. He also conducts research and analysis on the economy, providing insights to SWBC business leaders and customers through an array of publications, presentations, and webinars. Additionally, he provides direction in the assessment, evaluation, and management of risk throughout the organization.

Prior to joining SWBC, Blake worked for the Federal Reserve Bank of Dallas for over 14 years. He served as a Senior Vice President overseeing the San Antonio and El Paso branch offices; the Bank's HR function; and outreach to banking, business, academic, and community-based organizations of Texas, Southern New Mexico, and Northern Louisiana. He also served as a member of the Bank's Senior Management Committee leading several critical initiatives, including establishing a new leadership program to enhance the development of future senior management prospects, organizational change management and strategic planning, as well as leading several boards of directors and advisory councils.

Blake received his BA in International Economics and his MBA in International Business from George Washington University, where he graduated with top honors. Blake serves as a board member for the San Antonio Area Foundation and a member of the Santikos Enterprises Board of Managers.

Mark **Hein**

CEO, The Financial Institution Group

Mark Hein joined SWBC in 2004 and serves as CEO of The Financial Institution Group. This division is responsible for SWBC's array of clients in the credit union, bank, mortgage servicer, and auto dealer markets. With more than 1,300 clients and $250 million in revenues, Mark is responsible for establishing the vision and strategic objectives and driving long-term, profitable growth. This division has a goal of being an innovative solutions provider to our clients and works to build insurance and technology solutions to meet that goal.

With more than 30 years of extensive knowledge in the financial services industry, Mark is committed to delivering integrated products and services and building upon core capabilities, while capitalizing on industry trends. He also embraces a customer-centric approach and philosophy of creating true partnerships with our clients.

Prior to SWBC, Mark, a graduate of West Virginia University, has experience as an executive team member for Design Business Systems and AEGON, USA and Creditor Resources, where he held key positions in sales and marketing. He also served as President for three reinsurance companies including Caribbean Equity, North Bay Re, and First Atlantic Re.

Mark currently serves on the advisory board for the Mays Cancer Center at UT Health San Antonio, the board of Dominion Country Club, and most importantly the Advisory Board for SWBC.

Greg **Hermanson**

EVP, Chief Administrative Officer

Greg Hermanson serves as Executive Vice President and Chief Administrative Officer for SWBC. He brings to this position over 30 years of experience in organizational development, human resources management, training and leadership development, and administration in both large privately held and publicly traded entities. He began his career with SWBC in 2005 as Vice President of Human Resources and was subsequently promoted to Senior Vice President. In this role, Greg was responsible for staffing, employee relations, employee engagement, succession planning, compensation, and onboarding and offboarding.

Greg was promoted in January of 2022 to EVP—CAO. During his first 17 years with SWBC, he was also responsible for the recruiting and retention of SWBC employees—a number which has grown from 400 to more than 2,300 during his tenure. He and his HR team were drivers in SWBC's culture that facilitated us being named one of the "Best Companies to Work for in Texas" for most years of his tenure.

Most of Greg's prior experience has been in leadership roles in the financial services industry. Greg has worked in positions that include Vice President of HR at HomeSide Lending and at large companies such as U.S. Bank and Home Depot. Greg graduated from the University of Wisconsin-Milwaukee with a Bachelor of Business Administration in Industrial Relations. He also serves as Chair for SWBC's Wellness Committee, which encourages employees to make healthier lifestyle choices. He is a member of SWBC's Community Involvement Committee and also served for over 10 years as a board member of the CHRISTUS Santa Rosa Children's Hospital Foundation.

Linda T. **Hummel**

CEO, SWBC Employee Benefits Consulting Group

Linda T. Hummel, an insurance industry veteran, joined SWBC in 2013 as CEO of the Employee Benefits Consulting Group. She is responsible for the strategic direction and oversight of the operations, sales, and marketing efforts to employee benefits clients and prospects.

Hummel brings nearly 30 years of health benefits experience to the company. Before joining SWBC, she was President of the Employer Group Division for Humana—Texas. She graduated from Rochester Institute of Technology.

She currently serves on the Board of Trustees for the San Antonio Medical Foundation, Board of Governors for Cancer Therapy & Research Center (CTRC) and Board of Directors for the, Texas Business Hall of Fame. She is a member of the San Antonio Chamber of Commerce. She is also on the United Way Women's Leadership Council. Linda was named "Texas Business Woman of the Year" by the Women's Chamber of Commerce of Texas, and most recently, she was recognized by the *Austin Business Journal's* "Profiles in Power and Women of Influence Awards."

Cory **Jefferies**

EVP, The Financial Institution Group

Cory Jefferies joined SWBC in April 2006 as Director of Training and Service supporting our credit union clients. In 2008, Cory moved into the Vice President of Business Development role and expanded his responsibilities to include product development and program management for multiple products. In 2012, Cory was promoted to Senior Vice President of Lender-Placed Operations Support and led all of the operational support teams for the lender-placed insurance division. In 2015, Cory was promoted to Executive Vice President of Lender-Placed Operations and was responsible for all of the day-to-day operations of LPO. Cory led the Product and Client Support teams for The Financial Institution Group that included product management, product implementation, product administration, account management, client training and support, and business development. He now oversees a team of account vice presidents who serve our client partners throughout the Eastern United States.

Cory has more than 30 years of experience in operations management, training and development, process improvement, project management, and product development from multiple industries. Cory graduated from the University of Central Oklahoma with a Bachelor of Business Administration and is trained and certified in the Six Sigma process improvement methodology.

Mark **Jensen**

SVP, SWBC Mortgage Corporation

Mark Jensen joined SWBC Mortgage Corporation as Senior Vice President of National Operations in 2015. He is responsible for working with the teams from underwriting, closing, and post-closing to deliver the highest level of customer service, ensure associate satisfaction, mitigate risk, and boost bottom-line performance.

Mark brings more than 35 years of banking and financial services experience to the company, with 28 of those years in the mortgage industry. His primary career focus has been on retail mortgage banking, while growing and advancing through many roles as a loan originator, branch manager, regional manager, underwriter, and vice president of sales and production.

Mark received an MBA in Finance from Miami University and a bachelor's degree from Stephen F. Austin State University.

Jeffrey J. **Julig**

SVP, Chief Information Security Officer

Jeffrey J. Julig joined SWBC in January 2016, where he serves as Chief Information Security Officer (CISO). In this role, he leads a team of security and business continuity management professionals to protect SWBC's diverse lines of business from internal and external threats.

Prior to joining SWBC, Jeffrey served our nation as a member of the United States Air Force for more than 25 years. Jeffrey is passionate about information security, privacy, and business resiliency. He belongs to numerous professional and community organizations. Jeffrey is a member of Cybersecurity San Antonio; served on the Texas Business Leadership Council's Cybersecurity Task Force, and is an alumnus of the San Antonio FBI Citizens Academy.

Jeffrey received a Bachelor of Science degree in Cybersecurity from the University of Maryland University College and earned several of the security industry's most respected certifications, including the Certified Information Systems Security Professional (CISSP), Certified Ethical Hacker (CEH), and Certified Information Privacy Technologist (CIPT) certifications. Jeffrey attended the Department of Defense Cybercrime Investigations Training Academy (DCITA), and is a former certified digital forensics examiner.

Ed **Kershner**

General Counsel

Ed Kershner is SWBC's General Counsel, overseeing legal matters regarding all aspects of our insurance, mortgage, and financial services business. Prior to joining SWBC in 2003, Ed served in positions spanning multiple disciplines, including four years as corporate counsel at an early stage technology company, five years as an attorney in private practice devoted primarily to litigation, and two years as a staff consultant at a major IT consulting firm.

Ed received his J.D. from The University of Texas School of Law and his Bachelor of Science in Economics, Cum Laude, from Texas A&M University, where he was a National Merit Scholar, President's Endowed Scholar, and a University Honors Undergraduate Fellow. He was named Outstanding Lawyer in the "Corporate General Counsel" category in the *San Antonio Business Journal's* 2010 Outstanding Lawyer Awards.

Joy **Larson**

CEO, SWBC Insurance Services

Joy Larson is CEO of SWBC Insurance Services. With more than 35 years of comprehensive insurance industry experience, she has full responsibility for all operational, business development, and sales activities for the division.

Before joining SWBC in 2006, Joy worked for several national carriers in roles including commercial underwriter, broker, trainer, and sales and marketing executive. During this time, she worked closely with SWBC's agency and formed a relationship that eventually brought her to work for the company.

Joy holds her Certified Insurance Counselor (CIC) designation and Property & Casualty Insurance and Surplus Lines Licenses.

Janet **Loriot**

EVP, The Financial Institution Group

Janet Loriot joined SWBC in 2015, and serves as the Executive Vice President of The Financial Institution Group. In this role, she manages all operations for both the insurance tracking business and collections operations. These operations include multiple service centers in San Antonio, as well as vendor locations both in the U.S. and abroad. Janet has spent over 30 years in the financial services sector in positions including operations, support, and information technology.

Prior to joining SWBC, Janet was a Senior Vice President of Senior Group Operations for Bank of America Home Loans for nine years. Before that, she worked for Key Bank as Vice President of Call Center and Voice Applications.

Janet has a Bachelor of Science in e-Business Management from the University of Phoenix.

Michella **Markelz**

SVP, Human Resources

Michella Markelz joined SWBC in 2010. As Senior Vice President of Human Resources, Michella is responsible for staffing, employee relations, compensation, as well as onboarding and offboarding.

Prior to SWBC, Michella worked for Target Corporation straight out of college, where she was able to gain experience in leadership by working in Operations and Human Resources. Michella originally joined SWBC as a Human Resources Manager before being promoted numerous times to Director of Human Resources, Assistant Vice President of Human Resources, Vice President of Human Resources, and her current position as Senior Vice President of Human Resources.

Michella received a Bachelor of Business Administration with a concentration in Entrepreneurial Studies and Marketing from St. Mary's University in 2004. She is a 2016 graduate of the North San Antonio Chamber of Commerce's Leadership Lab and member of the Society of Human Resources Management.

Deborah Gray **Marino**

SVP, Corporate Relations

Deborah Gray Marino joined SWBC in February 2006. As Senior Vice President of Corporate Relations, she creates and maintains activities that advocate for strong economic stability, corporate growth, philanthropic engagement, and community service. Deborah's leadership was instrumental in creating SWBCares and the SWBC Political Action Committee—two employee-driven initiatives focused on efforts and policies that have a positive impact in the communities where our employees live and work.

Deborah currently serves on the Witte Museum Board, the United Way of Bexar County Advisory Board, the San Antonio Leadership Development Committee for the American Heart Association, Deputy Advisor to the Texas Business Leadership Council, and the Texas Alcoholic Beverage Commission, as an appointee of Texas Governor Greg Abbott. Formerly, she served as a Governor's appointee to the Texas Commission on the Arts and the Texas Health Services Authority Board. Deborah also led Women United for United Way of San Antonio and Bexar County as Chair and Tri-chair for the San Antonio Chamber of Commerce. She has also served as a committee member for the San Antonio Economic Development Foundation, Catholic Community Foundation, Spurs Give, and the United States Olympic Diversity Committee.

Prior to joining SWBC, Deborah worked as a political consultant, lobbyist, nonprofit fundraiser, and event planner. She planned and promoted events for various campaigns, elected officials, civic, and nonprofit agencies. Deborah earned her Bachelor of Science in Journalism from Texas A&M University and is a graduate of the United States Olympic Gold (USOG) Leadership Program. She holds her General Lines Agent Licenses for Life, Accident, Health, HMO, Real Estate, and Property and Casualty.

Michael **Moore**

SVP of Sales, The Financial Institution Group

Michael Moore joined SWBC in 2013 as Vice President of Business Development and was promoted to Senior Vice President of Sales in 2016. In this role, Michael is responsible for overseeing a team of account vice presidents, who serve our client partners throughout the Western United States, Alaska, and Hawaii.

Michael has more than 20 years of experience in consumer lending and the financial institutions marketplace. Prior to joining SWBC, Michael was the Vice President of Consumer Lending for a multi-billion dollar credit union in Southern California, which was also a client of SWBC. His extensive experience working with financial institutions as a lending executive has afforded him the insight, knowledge, and perspective to truly understand the needs of our clients and the ability to address those needs in the best manner possible. He is committed to building successful, long-term partnerships with our clients.

Michael holds a Bachelor of Science in Economics from Santa Clara University and a Master of Business Administration from Pepperdine University.

Brett **Morgan**

SVP, SWBC Insurance Services

Brett Morgan, CIC, CRM, LRM and CCIC℠ joined SWBC in 1998, and he serves as Senior Vice President of SWBC Insurance Services. Brett began his career in the mid-1980s working to help struggling banks better understand and manage their insurance needs.

Brett received a Bachelor of Business Administration in Finance from The University of Texas at Austin. He has more than 30 years of insurance experience handling commercial businesses, large commercial accounts including universities, manufacturers, and financial institutions. His background in Directors and Officers liability, employment issues, large property schedules, difficulty to place risks and combines common sense and enterprise risk management approaches and solutions to protect a client's assets. Brett has completed the Chubb Cyber COPE® Insurance Certification℠ through Carnegie Mellon University Heinz College of Information Systems and Public Policy, where he is certified in Cyber Risk and Insurance.

He participated in the Greater Chamber and Hispanic Chamber Leadership San Antonio Class XXXVII. As a leader in the community, he sits on the boards for the San Antonio Manufacturers Association, the Winston School of San Antonio, and the Alamo Area Boy Scouts of America. Brett proudly takes on volunteer roles. He is also a member and has served in numerous leadership roles throughout the years, including president of the Alamo Kiwanis Club and president of the Independent Insurance Association (IIASA) of San Antonio in 2007.

Patrick **Muras**

CFO, SWBC Investment Services, LLC

Patrick Muras serves as the Chief Financial Officer for SWBC Investment Services, LLC, a Broker/Dealer and SWBC Investment Company, an SEC Registered Investment Advisor (RIA). In this role, Patrick is responsible for leading all financial, operational, and compliance aspects for both holding company subsidiaries.

Patrick joined SWBC in 2016. He brings more than 30 years of experience in capital allocation and utilization, cash management, market and operational risk management, public debt issuance, financial statement preparation, acquisitions analysis and due diligence, internal control, SEC reporting, and technical accounting research and implementation. Most recently, Patrick served as Executive Vice President in the Treasurer's Division for Cullen/Frost Bankers, Inc. Prior to joining Frost, he worked for a subsidiary of NationsBank in Dallas, Texas, specializing in the management and disposition of troubled asset portfolios.

Patrick is a graduate of St. Mary's University with a Bachelor of Business Administration in Accounting with a concentration in Finance. He is a Certified Public Accountant (CPA) and holds the FINRA Series 27 License.

Enrique **Nava**

VP, Physical Security

Enrique Nava joined SWBC in 2017. As Vice President of Physical Security, he is responsible for the physical security of all SWBC locations, personnel, and assets, as well as emergency response plans.

Prior to joining SWBC, Enrique was a Special Agent for the Federal Bureau of Investigation (FBI). During his more than 25 years at the FBI, he focused on violent crime and drugs, counterterrorism, foreign counterintelligence, intellectual property crime, white-collar crime, and cybercrime. This included auxiliary duties in the Technical Investigative Program and Hostage/Crisis Negotiation Unit. He also has specialized training in myriad of electronic surveillance and security systems. Before joining the FBI, Enrique served as a Special Agent in the United States Secret Service and as a State Trooper for the Texas Department of Public Safety.

Enrique graduated from The University of Texas at Austin with a Bachelor of Arts in Economics and a Minor in Psychology.

Jerod **Neas**

Assistant General Counsel

Jerod Neas is SWBC's Assistant General Counsel, working on legal matters in connection with corporate contracting, regulation, financial services, and the company's merger and acquisition activities.

Prior to joining SWBC, Jerod was an associate attorney with Fulbright & Jaworski, LLP, where he practiced corporate and transactional law in a variety of industries.

Jerod received his J.D. from the University of Colorado School of Law, where he served on the Colorado Law Review as an associate editor. He received his Bachelor of Science in Finance and Accounting at the University of Colorado's Leeds School of Business, where he graduated with highest honors and was a member of Beta Gamma Sigma.

Jason **O'Brien**

SVP, The Financial Institution Group

As CEO, Jason O'Brien leads the SWIVEL™ Transactions, LLC team. SWIVEL was created in 2022 to build solutions that enable our clients to deliver the most amazing transactions to their customers and members. Jason has more than 20 years of experience in developing and commercializing digital solutions for financial institutions. Jason began his career with SWBC in 2000 as a software developer and advancing product and business development responsibilities from there.

Jason led SWBC through the launch of SWIVEL and is currently accountable to helping "SWIVELERS" do the most they can for our clients.

Jason graduated from Texas Tech University with a Bachelor of Business Administration in Management Information Systems and attained a Master of Science in Technology Commercialization from The University of Texas at Austin.

Norman L. **Paul, Jr.**

CEO, SWBC Professional Employer Organization

Norman L. Paul, Jr. joined the company in 2011 when SWBC acquired Brumley PEO. As CEO of SWBC PEO, Norman oversees the company's PEO services in Texas and 40 states. Such services include payroll, employee benefits, workers' compensation, and HR support for more than 15,000 shared employees. Norman also oversees ThriveHR, which provides payroll and HR services to clients without the need to co-employ their workforce.

Prior to joining Brumley PEO in 2002, Norman was engaged in the private practice of law. He also served as a USAF JAG officer following law school. Norman received his Juris Doctorate from St. Mary's University and his Bachelor of Arts from the Virginia Military Institute.

He is active with the National Association of Professional Employer Organizations (NAPEO), where he serves as Chairman of the CPEO committee and on the Legal Advisory Council. He also served as Chair of the NAPEO Board of Directors from 2017-2018. He also serves on the Board of Directors for Employer Services Assurance Corporation (ESAC).

Jacqui **Peace**

Chief Compliance Executive

Jacqui Peace joined the company as Chief Compliance Executive in 2015. In this role, she is responsible for the management and oversight of SWBC's corporate compliance program to monitor, assess, and mitigate regulatory and operational risk throughout the company. Jacqui came to SWBC with over 30 years of experience managing financial products and services. She has held executive roles in operations management, risk management, credit underwriting, regulatory compliance, operational risk, warehouse lending, default management, loan servicing, and risk modeling functions.

Prior to joining SWBC, Jacqui worked at Analytic Focus, LLC, as Managing Director of Risk Management Consulting. Before, she worked as Senior Vice President and Chief Risk Officer for USAA Federal Savings Bank. She also held senior executive positions at Genworth U.S. Mortgage Insurance, General Electric Corporation, and Travelers Mortgage Services.

Jacqui graduated from Drexel University with a Bachelor of Arts in Accounting. She is actively involved in various community and philanthropic organizations that serve children and support education. She serves as the current Chair of The Children's Bereavement Center Foundation Board and is past chair of the Children's Bereavement Center of South Texas Board. Jacqui is a member of the Women's Leadership Council of United Way, and she is a past co-chair of the GE Women's Network-Stamford Hub. She also sponsors an annual scholarship for Drexel University's Operation Graduation LeBow Juniors and Seniors Fund.

Lisa **Pinto**

VP, Public Relations and Corporate Communications

Lisa Pinto joined SWBC in 2006. As Vice President of Public Relations and Corporate Communications, Lisa is responsible for the company's public relations efforts and working with the media throughout the country. She is also responsible for the company's corporate communications.

Prior to joining SWBC, Lisa was a TV news anchor/reporter/producer for eight years. Most recently, she worked at KSAT 12 (ABC affiliate in San Antonio, TX). She also worked for News 9 San Antonio and KBTV in Beaumont, TX.

Lisa graduated from Sam Houston State University where she double majored in Radio/Television and Speech Communications with a Bachelor of Arts. She was runner-up in the 2021 Leukemia and Lymphoma (LLS) Society's Woman of the Year and earned the 2021 Citizenship Award for Volunteerism. Lisa is a graduate of Leadership San Antonio—Class 43 (LSA 300). In 2016, Lisa was named one of the *San Antonio Business Journal's* "40 Under 40" Rising Stars. Lisa was the 2014 North San Antonio Chamber of Commerce Leadership Lab Chairman, a program from which she graduated in 2008. She also serves on the board for WISH for OUR HEROES and is a 2012 graduate of the FBI Citizens Academy. She holds her General Lines Agent License for Property and Casualty.

Dan **Platt**

SVP, Corporate Controller

Dan Platt joined SWBC in 2017 and serves as the company's Corporate Controller. In this role, he provides financial leadership and direction to the monthly close process, accounting policies and procedures, and he oversees the annual financial statement audits.

Before joining SWBC, Dan was Vice President and Controller at Argo Group, where he was responsible for financial reporting, planning, taxes, investment accounting, financial systems, collections, and reinsurance. Prior to that, he was Senior Vice President and Controller at Fremont Compensation Insurance Group, Inc., Vice President and Controller at Pacific Compensation Insurance Company, and Audit Manager at Teledyne, Inc.

Dan received his MBA in Finance from the University of California, Berkeley, and his Bachelor of Science in Accounting from the University of Illinois. He is a Certified Public Accountant (CPA).

Kim **Pollok**

SVP, SWBC SWBC Professional Employer Organization

Kim Pollok joined SWBC in January 2010 as a Human Resources Consultant for the Employee Benefits division. In 2011, she was instrumental in SWBC's acquisition of Brumley PEO and made the transition to Director of Operations for SWBC PEO. She now serves as its Senior Vice President of Operations. In this role, she oversees payroll, human resources, benefits, communications, recruitment, HRIS, loss control, workers' compensation, and new client implementation. Kim's focus is on developing client relationships and becoming a trusted business advisor to PEO clients.

Prior to joining SWBC, Kim worked for over 12 years managing a human resources department for a contact center that employed more than 2,000 team members. She was responsible for employee relations and leadership development.

Kim graduated with a Bachelor of Arts in Human Resources from the University of the Incarnate Word. She is active with the National Association of Professional Employer Organizations (NAPEO), where she serves on various committees. Kim recently founded "Women Supporting Women in Texas Business" (WSW TX), a group focused on building networks and providing support and knowledge for women owned and/or operated businesses.

Greg **Ramsey**

EVP, Chief Information Officer

Greg Ramsey joined SWBC in 2015 as Chief Information Officer. He has more than 30 years of extensive information technology experience, spanning all functions. Greg has been instrumental in developing mortgage loan origination systems, bank processing systems, and systems servicing the financial services industry for more than 20 years of his career. Greg brings an IT process-oriented mindset and has experience implementing Information Technology Infrastructure Library and other mature operational processes.

For 18 years prior to joining SWBC, Greg served as Vice President of IT Infrastructure for Harland Clarke in San Antonio, Texas. He was responsible for management, engineering, and administration of systems, databases, networks, messaging, end-user computing, and mobile devices. He also spent time leading the IT organizations of Scantron and Harland Financial Services—two subsidiaries of Harland Clarke.

Greg received his Bachelor of Business Administration from Texas Tech University in Lubbock, Texas. He has his ITIL Service Management certification.

Gary **Rivas**

President,
SWBC Ad Valorem Tax Advisors

Gary Rivas joined SWBC in 2018 as President of SWBC Ad Valorem Tax Advisors. He has more than 30 years of property tax representation and real-world, multi-angled experience from the taxpayer, government, and consultant perspective. In this role, Gary is responsible for the day-to-day operations of the Ad Valorem division, including management of the administrative and professional-agent staff and contract negotiations for services.

Prior to joining SWBC, Gary served as Vice President of Ad Valorem Operations for a consulting firm. He also worked for Adams & Polunsky Ad Valorem Tax Advisors from 1991 through 2005 (SWBC acquired Adams & Polunsky in 2012). Gary has extensive experience in real estate sales, development, and construction; and he is a licensed and senior property tax consultant providing advisory services in real estate, business personal property, industrial, and exemption/special valuation disciplines.

Gary is currently a Vice President of the Board of Directors for the Texas Association of Property Tax Professionals, and he holds his Texas Real Estate Agent License.

Roberto **Roffo**

Lead Portfolio Manager,
SWBC Investment Services, LLC

Roberto Roffo, a seasoned veteran with over 25 years in the municipal bond market, joined SWBC in 2021 as a Managing Director and Lead Portfolio Manager. In this role, he is responsible for managing the fixed-income portfolio strategies offered by SWBC Investment Services, LLC, including corporate cash management, total return, short duration, and opportunistic investing.

Roberto has extensive experience in developing and managing various types of funds and strategies, as well as being an innovator in the use of derivatives to enhance the return of the many strategies he has managed. During his career, he has been part of teams who have been responsible for raising over $50 billion in tax-exempt and taxable fixed-income assets. He has also been recognized by Refinitiv™ Lipper® and Morningstar for his category-leading performance.

Roberto is an industry expert who has published numerous white papers and been featured in financial media outlets including Bloomberg, The Bond Buyer, TheStreet.com, Debtwire, Reuters® and has appeared on TD Ameritrade Network. He earned bachelor's degrees in both Economics and English from The University of Massachusetts, and he holds both the FINRA Series 7 and 66 licenses.

Scott **Rykert**

Managing Director,
SWBC Investment Services, LLC

Scott Rykert joined SWBC in 2015 as one of the Managing Directors of Investment Services Capital Markets (ISCM) for the Investment Services division. He brings more than 25 years of Fixed Income Sales and Trading experience to SWBC. In this role as Head Trader, Scott oversees the Full Service Capital Markets Desk. This includes hiring and training salespersons and traders to expand SWBC's client coverage, while also developing a full-service trading desk with live income markets, analytics, and research.

Scott began his career on Wall Street at Stoever, Glass & Co. in Municipal Sales and Trading. After 13 years in New York City, he joined Advisors Asset Management and founded their New York branch.

Scott is a native New Yorker who attended SUNY Binghamton where he earned a Bachelor of Science in Business. He currently holds security licenses 7, 24, 53, and 63.

Mandy **Smith**

SVP,
Training and Employee Development

Mandy Smith joined SWBC in 2001 and is responsible for providing SWBC employees and swbcU clients with learning and development resources, including instructor-led classes, eLearning courses, learning and career paths, library items, and training programs.

Mandy's team identifies the needs of SWBC employees, focusing on professional and technical skills growth, compliance, and regulatory requirements, and overall engagement. As a result, employees have access to over 20 instructor-led classes and over 8,000 vetted eLearning courses. She is also responsible for SWBC's Mentoring and Emerging Professionals Programs.

Mandy also oversees swbcU—SWBC's turnkey, learning platform—that brings many of the resources available to SWBC employees to our client partners, including compliance and regulatory training. swbcU provides our clients an easy and affordable way to bring critical employee development resources to their organizations.

Mandy is a graduate of Wayland Baptist University, a Certified Clifton Strengths (formerly StrengthsFinder) Coach, and a Certified Professional in Training Management (Training Industry, Inc.). She was named a Learning! Champion by Enterprise Learning! Mandy also sits on the board for the Association of Talent Development (ATD)—San Antonio Chapter and the Chief Learning Officer's Business Intelligence Committee. Under Mandy's leadership, SWBC's Training & Employee Development team has earned a number of awards, including the Learning! 100, Brandon Hall Excellence, and Learning Elite.

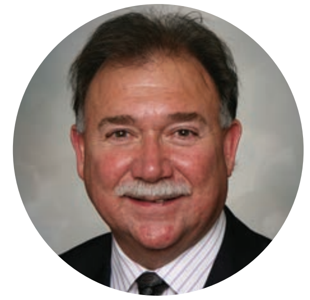
Susan **Stewart**

CEO, SWBC Mortgage Corporation

Susan Stewart is the CEO of SWBC Mortgage—a national mortgage banking firm. Susan's visionary leadership has been the catalyst behind the company growing from three employees serving the Texas market to hundreds of employees in dozens of branch locations. Under her unwavering focus, SWBC Mortgage has grown from a small regional broker to a national industry leader, providing a full-service, origination-to-servicing experience for borrowers throughout the majority of the country. Susan leads a team that leverages cutting-edge technology with industry-leading speed and service with a personal touch, all while helping people achieve the dream of homeownership.

Susan serves as a member of the Mortgage Bankers Association's (MBA) Board of Directors. She is immediate Past Chair of the MBA (2021) and former Vice Chair of the MBA's Residential Board of Governors (RESBOG). She and SWBC Mortgage are committed to making the communities they serve brighter, more hope-filled places, and to that end she serves on the board of the MBA Opens Doors Foundation. Both Susan and SWBC Mortgage have been recognized personally and corporately as Guardian-level donors to the Opens Doors Foundation.

Susan is a past recipient of the TMBA Distinguished Service Award. She was the Chairperson of the San Antonio Chamber of Commerce's Tribute to Women Business Leaders in 2018 and is a past Help, Hope, and Home committee member of SAMMinistries. Susan received a Bachelor of Business Administration from the University of the Incarnate Word.



Van **Stewart**

President,
SWBC Mortgage Corporation

Van Stewart is the President of SWBC Mortgage Corporation, a wholly owned subsidiary of SWBC. He has more than 40 years of mortgage banking experience, managing both production and secondary marketing at both local and national financial institutions. After college at The University of Texas at Austin, Van was licensed as a broker-dealer and traded as a market maker on the Chicago Board Options Exchange.

Van joined SWBC when First Texas Mortgage, the company he founded in 1989, was purchased by SWBC Mortgage. The merger of the two operations in 1999 created the largest, locally-owned mortgage origination company in San Antonio.

A native San Antonian, Van has always been active in civic activities and organizations, including Kiwanis and Rotary, and he serves on the Board of SAMMinistries. He is a member of the Mortgage Bankers Association (MBA) and past President of the Texas Mortgage Bankers Association (TMBA).

Julie **Truss**

Assistant General Counsel

Julie Truss handles employment law matters for SWBC and has more than 20 years of experience advising companies regarding labor and employment matters. Prior to joining SWBC in August 2012, Julie worked for six years at Clear Channel Communications as Senior Corporate Counsel—Employment Law. She previously worked in private practice with firms in Houston and San Antonio representing businesses and individuals in litigation and before administrative agencies.

Julie received her J.D. from The University of Houston Law Center and her bachelor's degree from The University of Texas at Austin. She is a member of the Association of Corporate Counsel—South/Central Texas Chapter, the Texas Bar Foundation, and the San Antonio Bar Association. Julie currently serves on the Board of Trustees for the Winston School of San Antonio, and she also volunteers with Teens Give Back San Antonio.

John **Tuohy**

CEO, SWBC Investment Services, LLC

John Tuohy is CEO of SWBC Investment Services, LLC, a Broker/Dealer and SWBC Investment Company, an SEC Registered Investment Advisor (RIA). In this role, John is responsible for identifying, developing, and executing the division's strategic plan and all business development, sales, and marketing activities.

John joined SWBC in 2015 as one of the Managing Directors of Investment Services Capital Markets (ISCM), helping establish the company's first-ever fixed income trading desk. He has over 20 years of experience in business development, sales, and investment/wealth management—15 of those with Advisors Asset Management, ending his time with the company as Senior Vice President, leading a national sales team of more than 100 representatives. He has achieved the Million Dollar Producer designation 10 times.

John is a graduate of Providence College with a Bachelor of Science in Business Management. He holds the FINRA Series 7, 24, 63, and 66 licenses.

David **Walts**

EVP, The Financial Institution Group

David Walts joined SWBC in 2015. He is Executive Vice President of Technology and Delivery for The Financial Institution Group. He currently oversees all application delivery, RPA and AI deployment, data and business architecture strategies, OCR, EDI, ETL integrations, and requirements and testing oversight.

Prior to joining SWBC, David worked as an executive with Balboa Insurance Group where he served as a Senior Vice President for a number of divisions. Most recently, David worked as Senior Vice President of Reengineering for QBE North America in New York. David has over 30 years' combined experience in both the mortgage banking and insurance sectors.

David has a Bachelor of Science in Business Administration from State University of New York (SUNY) Oswego and a Master of Business Administration from The University of Maine, Orono.

Karen **Weller**

SVP, Accounting

As Senior Vice President of Accounting Operations, Karen Weller is responsible for the oversight of operational accounting involving FIG cash application, FIG mortgage reinsurance settlements, Lending Solutions, Insurance Partners, and Surplus Lines Taxation accounting, while helping ensure customer-facing functions are performed and maintained at the highest standards. She also works closely with the senior leadership team.

In 1998, Karen joined SWBC and COTRAK® Insurance Services, Inc., a wholly owned subsidiary of SWBC, in California. In 2005, she relocated to San Antonio and assumed management responsibilities of the Hazard, Flood, and Wind programs and processes of the Mortgage and Bank division's clients. When the division's name changed to The Financial Institution Group (FIG), she continued working to develop and deliver lender-placed and voluntary mortgage insurance products that effectively manage our client's portfolios in the most compliant and affordable manner. She was also responsible for reinsurance settlements and insuring products are successfully deployed relating to accounting, taxation, claims, and legal requirements.

Karen graduated from California State University, Chico, with a Bachelor of Business Administration with a Marketing emphasis. She is currently a licensed insurance agent with Property & Casualty, Life, Accident, and Health Licenses.

Roger A. **Versteeg**

Registered Representative,
SWBC Executive Benefits

Roger Versteeg joined SWBC in 2007 as part of the SWBC Executive Benefits team. Roger possesses nearly 39 years of insurance and financial services experience, specializing in Split Dollar Life Insurance, non-qualified, deferred compensation, and succession planning for financial institutions.

Roger is a Charter Life Underwriter (CLU), Chartered Financial Consultant (ChFC), and Certified Financial Planner (CFP). He is a Life member of the *Million Dollar Round Table®* Top of the Table.

Roger is a member of the Minnesota Chapter of the Society for Financial Service Professionals and the National Association of Independent Financial Advisors. He has also served as President for the Southern Minnesota division of both groups. His philosophy is to make every conscientious effort to provide for his clients in the same manner he would expect for himself.

Lisa **Wilson**

SVP, Owners' Wealth Management

Lisa Wilson is responsible for the oversight of the SWBC Owners' Wealth Management. In this role, she provides strategic guidance and tactical support as the owners develop plans for the future. She also works with SWBC's business units and outside advisors to ensure adherence to the owners' vision. She is also the Director of the SWBC Foundation and Corporate Giving.

Previously, Lisa was responsible for overseeing the tax department, as well as all corporate tax compliance, including state insurance taxes, state and local income and excise taxes, and federal income taxes.

Lisa received a Bachelor of Business Administration in Accounting and a Master of Science in Taxation from Texas Tech University. She is a CPA and member of the American Institute of Certified Public Accountants and the Texas Society of Certified Public Accountants. Lisa is active in the Women's Leadership Council of United Way, Friends of the Library, Texas Tech Ex-Students Association, and the Kappa Kappa Gamma Alumnae Association.

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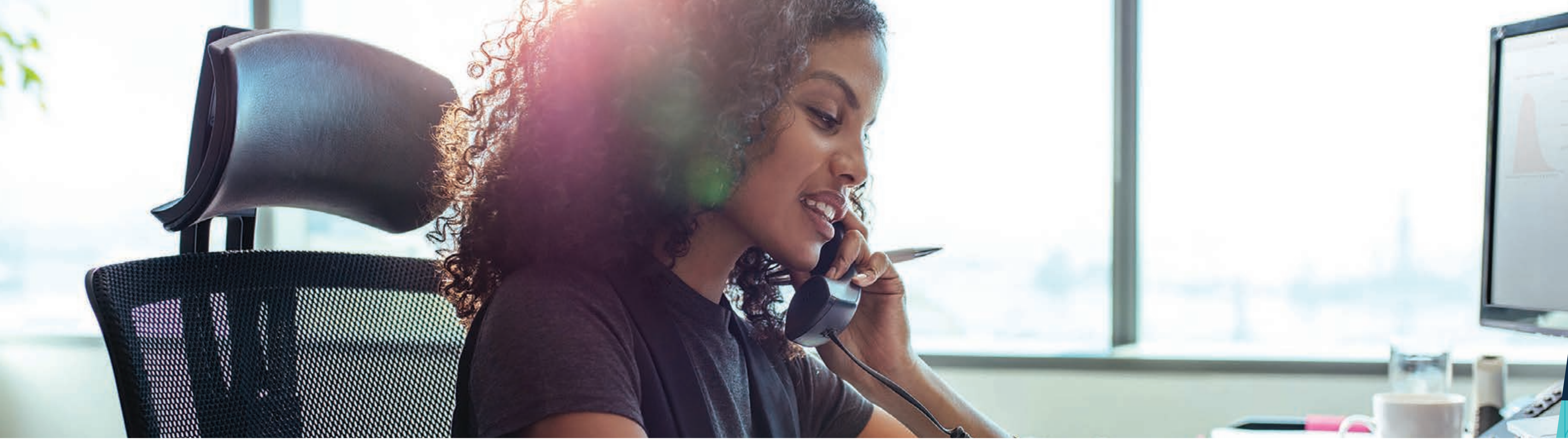

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SWBC for Individuals

Mortgages

To find a branch near you, call 800.460.6990 or visit swbcmortgage.com

Home and Auto Insurance

In Texas: 210.525.1242 or 800.499.SWBC (7922)

All other states: 866.913.5180

Life Insurance

To work with a wealth advisor as part of an overall strategy, call 866.454.8582

For basic insurance coverage, call 866.496.2657 or visit swbc.com/life

Investments, Wealth Management, and Retirement Planning

866.454.8582

Property Tax Services

In Texas: 210.376.2300

Risk Management Products

866.454.8582

SWBC for Businesses

Commercial Insurance

In Texas: 210.525.1242 or 800.499.SWBC (7922)

All other states: 866.913.5180

Employee Benefits

210.525.1241 or 800.499.SWBC (7922)

PEO and Payroll Services

830.980.1200 or 877.704.0454

Group Retirement Plans

For Advisory Services on existing plans: 866.270.4874 or retirement@swbc.com

To establish new plans: 866.454.8582

Property Tax Services

In Texas: 210.376.2300

SWBC for Financial Institutions

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866.454.8582

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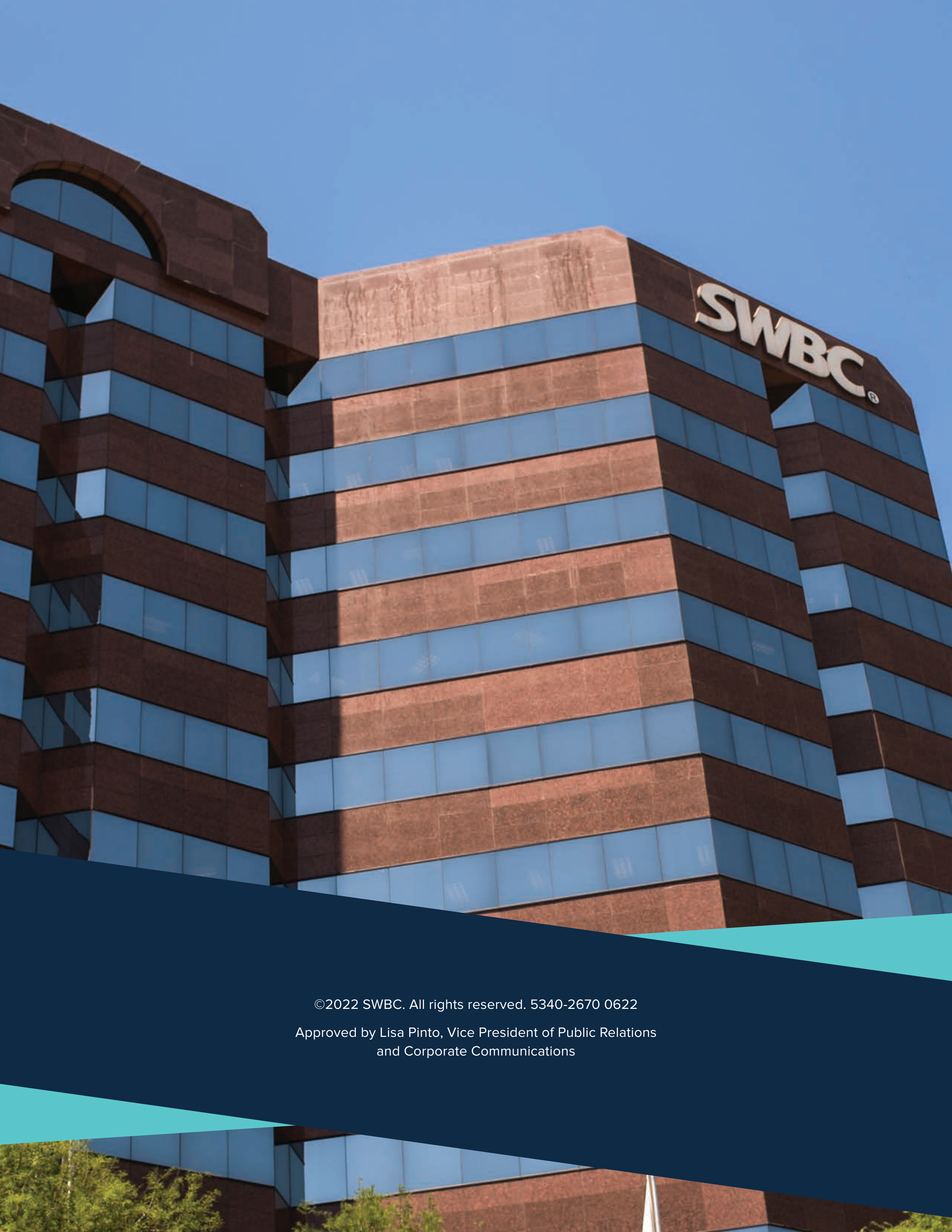

Approved by Lisa Pinto, Vice President of Public Relations
and Corporate Communications

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