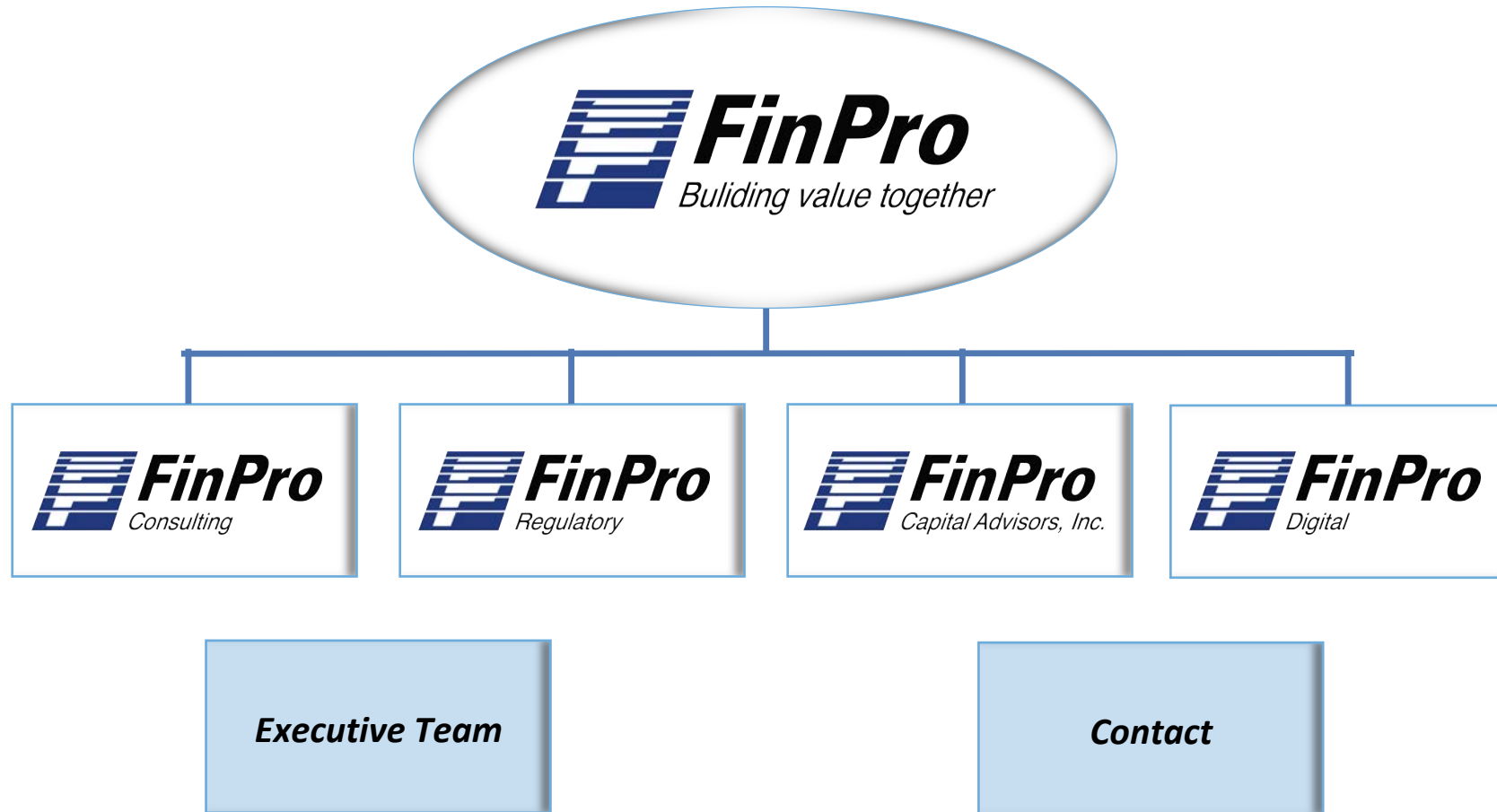


## The FinPro Advantage . . .

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- Known as a **Thought Leader in Community Banking**
  - ✓ Conducts R&D on issues impacting the industry, teaches at various Banking Schools, writes articles and is quoted in Banking Publications and hosts semi-monthly hot topic and quarterly economic forecast **Webinars** with 2,500 registered attendees
- Is purposely uniquely structured to **advise Community Banks from Cradle to Grave**
  - ✓ Has four competitive advantages including 1) staff includes significant heavy hitting ex regulators; 2) served on Community Bank Boards; 3) has material equity investments in Community Banks; and 4) actively engages on policy matters with Regulatory agencies
- Builds **long-term relationships** with clients focused on **Building Value Together** and manifested by high customer retention rate
- Has **broad geographical reach** with clients in 46 states and internationally
- Serves hundreds of Clients with any **consultative** need as FinPro has numerous fields of expertise
- Works with Clients to avoid **regulatory** pitfalls and to mitigate and eliminate regulatory issues as they arise
- Advises on **Capital Markets** strategies that are in the best interest of the Client, not just to get a transaction done
- Invests heavily in **digital technology** to ingest data, analyze data, interpret data and present data
  - ✓ Putting its analytical capabilities into client hands through **Client Facing Dashboards and Analytical Models**



# FinPro Executive Team . . .

**Donald Musso**  
President & CEO



**John Mauro**  
Chief Administrative Officer  
General Counsel



**Scott Polakoff**  
Executive Vice President



**Matthew Miller**  
Executive Managing Director



**Scott Martorana**  
Executive Managing Director



**Steve Musso**  
Chief Operating Officer

**Nicholas Graham**  
Senior Managing Director

**Robert Fehn**  
Senior Managing Director

## FinPro Executive Team . . .

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### **Donald Musso | President & CEO**

**[dmusso@finpro.us](mailto:dmusso@finpro.us)**

**Extension 101**

Donald founded FinPro, Inc. in 1987. He is a frequent speaker at various trade association functions and teaches at the Stonier Graduate School of Banking and the Graduate School of Banking at Colorado along with its affiliate the Executive Development Institute for Community Bankers. He has authored numerous articles and papers on community banking and is frequently quoted in various banking publications. Donald is often at the forefront of challenging banking policy. He is a founder of de novo banks and a significant investor in many community banks and has served in board, managerial and advisory roles with all types of financial institutions.



### **Scott Polakoff | Executive Vice President**

**[spolakoff@finpro.us](mailto:spolakoff@finpro.us)**

**Extension 102**

Scott joined FinPro to co-lead its regulatory practice after serving over 22 years with the Federal Deposit Insurance Corporation (8 years as the Chicago Regional Director) and 4 years with Office of Thrift Supervision as its Chief Operating Officer. From 2009 to 2011 he was a Principal at Booz Allen Hamilton as a leader in the core financial services group. His clients have included the FDIC, SEC, NCUA and the U.S. Treasury.



### **Steve Musso | Chief Operating Officer**

**[smusso@finpro.us](mailto:smusso@finpro.us)**

**Extension 105**

Steve oversees Company operations, with overall strategic and operational responsibility for the Company's day to day operations, technology and FinTech operations. He also acts as relationship manager responsible for the ongoing management of partnership relationships with a number of FinPro Clients. Steve has extensive experience in a wide range of banking practices and is responsible for the development, maintenance and enhancement of FinPro's proprietary models and analytical tools.



### **John Mauro | Chief Administrative Officer & General Counsel**

**[jmauro@finpro.us](mailto:jmauro@finpro.us)**

**Extension 107**

As Corporate Counsel, John has responsibility for FinPro's legal matters, both internal and external. He advises regularly on legal matters related to expert testimony, regulatory compliance issues and enforcement actions, as well as the impact of new legislation. In addition to John's responsibilities as Corporate Counsel, he serves as the firm's Chief Compliance Officer and is actively involved with FinPro's capital markets engagements. John holds a license to practice law in the States of New Jersey and New York.

## FinPro Executive Team . . .

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**Scott Martorana | Executive Managing Director**

**smartorana@finpro.us**

**Extension 104**

Scott has expertise in capital markets engagements including mergers and acquisitions, capital raising, stock valuations and fairness opinions. His work in FinPro's consulting division also provides extensive experience managing consulting engagements including strategic planning, de novo bank formation, enterprise risk management, and asset/liability management. As part of his work for the firm's service lines, Scott has conducted numerous Board of Director and Management retreats, focusing on strategic initiatives and corporate governance education.



**Matthew Miller | Executive Managing Director**

**mmiller@finpro.us**

**Extension 103**

Matthew currently manages many of the partnership, strategic planning, and asset liability engagements and is responsible for the refinement of FinPro's strategic planning model and integration of FinPro's branch profitability and asset liability models. He also has extensive experience on mergers and acquisitions, stock valuation, appraisals, and market feasibility engagements. Matthew also teaches at the Graduate School of Banking Colorado as well as the Executive Development Institute.



**Nicholas Graham | Senior Managing Director**

**ngraham@finpro.us**

**Extension 111**

Nick currently manages many of the firm's partnership, strategic planning, asset liability and de novo banking clients nationwide. He is FinPro's Subject Matter Expert (SME) and is responsible for the de novo banking service line, helping numerous groups move from an idea to an insured depository. Nick has conducted numerous Board of Director and Management retreats, focusing on strategic initiatives along with leading M&A transactions, teaching at industry schools and has been quoted in and written several articles for industry publications.



**Robert Fehn | Senior Managing Director**

**rfehn@finpro.us**

**Extension 110**

Rob currently manages many of the firm's partnership, strategic planning, asset liability and de novo banking clients nationwide. He is FinPro's Subject Matter Expert (SME) and is responsible for the loan stress testing service line, helping banks identify the potential earnings, capital and asset quality impact imbedded with the loan portfolio if economic conditions were to deteriorate. His experience working in FinPro's consulting division also provide extensive experience managing consulting engagements including enterprise risk management, strategic planning, de novo bank formation, branch analysis, market feasibility and asset/liability management.

## Contact Information . . .

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