

J. MICHAEL FEEKS

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CAREER SUMMARY

With more than thirty-five years experience in banking, Mr. Feeks has a strong record of accomplishment in managing banks and in planning, marketing, operations and management of various retail and commercial banking and lending profit centers. As consultant, he has completed diverse assignments including development and implementation of turnaround plans, M&A advisory, loan workouts and portfolio sales. As an expert, he has been retained in litigation involving commercial and real estate lending policies and practices, bank operations and management, consumer lending, and various types of frauds.

Mr. Feeks spent the initial portion of his career with Manufacturers Hanover Trust Co. (now JPMorgan/Chase). Assignments included serving as Director of Corporate Planning where he reported to the bank's CEO, managing a group of 90 branches, overseeing business banking and commercial lending centers, and serving as chief operations officer of the Retail Banking Division. Subsequently, he was appointed President and Director of Poughkeepsie Savings Bank, FSB (now TD Bank), a publicly owned community bank with assets of \$1.5 billion.

In more recent years, he was a key part of a new management team that produced a dramatic turnaround at a \$2.5 billion asset-size commercial bank, Citizens First National Bank, Glen Rock, NJ (now Bank of America). After the bank's sale, Mr. Feeks served as Regional President of Summit Bank, Princeton, NJ (now Bank of America). He was responsible for consumer and business banking, business and commercial real estate lending, and leading the bank's marketing and public relations efforts in a tri-county division with deposits of \$4.0 billion.

Since January 2000, he has been Managing Director and Chief Financial Officer of Concurrent Technologies Corp., Liberty Corner, NJ, a leading provider of software and managed hosting to clients ranging from Fortune 500[®] companies to small businesses. Also since early 2000, as a Principal of Bank Experts Group, Liberty Corner, NJ, Mr. Feeks has served as a banking expert and consultant to law firms, banks and other financial services providers.

He has served as a Director of a mutual fund, a publicly held manufacturer, a hospital, a foundation and numerous not-for-profit organizations. A graduate of Manhattan College and Stonier Graduate School of Banking, his MBA is from New York University.

BUSINESS EXPERIENCE

BANK EXPERTS GROUP, LIBERTY CORNER, NJ

2000 – Present

Principal

Serves as one of three partners in a consulting firm (www.bankexperts.com) that provides litigation support to law firms in banking-related matters and assists underperforming banks including those dealing with serious operating problems, regulatory issues and survival. Litigation support services are concentrated in business and consumer banking, commercial and real estate lending, operations, frauds, and bank management policies and practices. Personally completed more than 75 litigation support engagements.

CONCURRENT TECHNOLOGIES CORP., LIBERTY CORNER, NJ

2000 – Present

Managing Director

Serves as CFO and assists CEO in planning, marketing and administration. The company provides hosted information technology services including business intelligence, work process management and customer relationship management. Clients range from Fortune 500[®] companies to small and mid-size enterprises. The company (www.concurrenttechnologies.com) is privately owned and has annual revenues of over \$10 million.

SUMMIT BANK, PRINCETON, NJ**1995 – 2000****Regional President**

Responsible for consumer and business banking, business lending, commercial real estate lending and leading the bank's marketing and public relations efforts in a three-county area. Region had deposits of \$4.0 billion, business and commercial real estate loans of \$250 million, 80 branches and 700 employees.

CITIZENS FIRST NATIONAL BANK, GLEN ROCK, NJ**1992 – 1994****Executive Vice President**

Served on new management team brought in to turn around this publicly owned bank following a \$100 million loss representing half of capital. Bank had assets of \$2.5 billion, 50 branches and 900 employees. Responsibilities included branch banking, operations and processing, residential and consumer lending, small business and commercial real estate lending, marketing and public relations. Assisted in development and implementation of business and financial plans that resulted in a complete turnaround over a 2½-year period.

POUGHKEEPSIE SAVINGS BANK, FSB, POUGHKEEPSIE, NY**1987 – 1991****President & Chief Operating Officer, Director**

Served as COO of bank with assets of \$1.5 billion, commercial real estate loans of \$400 million, mortgage servicing of \$1.4 billion, 540 employees and 36 locations in 8 States. After an IPO in 1985, the bank embarked on a program to acquire banks along the eastern seaboard, create a mortgage bank and increase commercial real estate lending. As a result, extensive turnaround measures were required. Effected an 18% reduction in work force, divestiture of two subsidiary banks and a 30% reduction in non-performing assets.

MANUFACTURERS HANOVER TRUST COMPANY**1964 – 1987****Senior Vice President & Group Executive****1983 – 1987**

Managed network of 90 branches with deposits of \$6.0 billion, business and commercial real estate loans of \$1.0 billion, and staff of 1600. Planned and implemented bank-wide "branch of the future" program.

Senior Vice President, Chief Operations Officer – Retail**1981 – 1983**

Accountable for operations and back-office processing, strategic planning, branch locations and HR. Managed staff of 1100. Responsible for entry into ATM-sharing and was one of the founders of NYCE.

Senior Vice President, Director of Corporate Planning**1975 – 1981**

Reporting to CEO as head of planning and investor relations, assisted management in formulating and implementing corporate-wide strategic plans.

Manager of a Business Banking and Loan Center, Branch Manager**1964 – 1975**

Developed and maintained commercial relationships that included deposit accounts, business and commercial real estate loans, and non-credit services. Instructor, commercial lending and financial analysis courses for bank officers and employees, and for students at New York Institute of Credit.

EDUCATION

MBA, Corporate Finance/Banking, New York University, 1970; **BBA**, Economics, Manhattan College, 1964; Graduate, Stonier Graduate School of Banking (American Bankers Association, at Rutgers), 1972.

CIVIC AND PROFESSIONAL ACTIVITIES

Served as Director of Institutional Investors Mutual Funds, Tri-Wall Containers, New York Board of Trade, St. Francis Hospital, St. Francis Health Care Foundation, The Jersey Shore Partnership and the National Alliance for Excellence. Served as Annual Campaign Chair and President-elect, United Way of Ocean County, NJ, and director of numerous community service organizations. Speaker at national conventions of American Bankers Association (ABA) and other industry groups. Served on ABA's Corporate Planning Executive Committee. Capstone Advisor, Stonier Graduate School of Banking. Author of "Learning from Bank Turnarounds", published in the First Quarter 2005 edition of *Bank Director* magazine.