

## **BIO OF ANAT BIRD**

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**SCB FORUMS, LTD.:** Anat Bird is the President and Chief Executive Officer of this company which she founded in 1994. SCB Forums arranges and facilitates peer group meetings for bank CEO's. The company has 48 Forums scheduled for 2011. In addition, SCB Forums offers SCBenchmarks, a benchmarking service for retail, commercial and wealth management banking sales practices and productivity.

**CALIFORNIA COMMUNITY BANCSHARES:** From March 1, 2001 until November 1, 2001, Mrs. Bird was President and CEO of this \$1.2 billion bank holding company. She was responsible for all aspects of the company's operations and performance, ranging from profitability and operational integrity to regulatory interface and team member development.

**WELLS FARGO BANK:** Anat Bird was an Executive Vice President for Wells Fargo Bank, a \$400 billion institution. She was Region President for the Northern California bank. Mrs. Bird was also responsible for the bank-wide in-store branch strategy development and execution, sales and marketing for the 980 in-store branches of Wells Fargo, and for coordinating the Company's strategic initiatives. She was also involved in the company's investor relations, deposit pricing, acquisitions and other key corporate-wide initiatives.

**NORWEST BANK:** Prior to the Wells Fargo acquisition, Mrs. Bird was Group Head and an Executive Vice President of Norwest Bank in Minnesota. She was responsible for the Region's community banking, as well as for the company's integrated channel development and strategic direction (including ATMs, grocery store, phone and internet banking), coordinating Norwest's strategic initiatives and interfacing with the investment community.

**ROOSEVELT FINANCIAL GROUP:** Before joining Norwest in 1997, Anat Bird was Senior Executive Vice President and Chief Operating Officer and Board Member of this \$9+ billion Missouri bank. She was responsible for all day-to-day operations and for the development and implementation of the Company's "Pursuit Of Retail Banking Excellence" strategy.

**BDO SEIDMAN:** Prior to founding SCB Forums in 1994, Mrs. Bird founded the Financial Institutions Consulting Group at BDO Seidman, where she developed and managed a dedicated team of professionals serving financial institutions nationwide.

**MARINE MIDLAND BANK:** Prior to joining BDO Seidman, Mrs. Bird was the Managing Director in charge of Strategic Planning, Product Development and Management, the Balance Sheet Advisory Group of Marine Midland Bank (now Hong-Kong Shanghai Bank) and the Chief Executive of Bay Loan and

Investment Bank. Over the years, her experience has covered all areas of bank operations and management both as a manager and as a consultant. In these capacities, she has served banks from the start-up stage to major money center banks.

**BOARD MEMBERSHIPS:**

Ms. Bird is a board member of WSFS Bank (a \$4B bank in Delaware) and MidFirst Bank (a \$15 billion bank in Oklahoma).

**TEACHING ACTIVITIES:**

Ms. Bird has served as a Professor at UC Davis. She taught Financial Markets and Institutions, a second year MBA course. She also taught an MBA course at Temple University. In addition, she was a faculty member for CSUS Executive Education program, teaching Management Leadership and Focus to business executives in California.

**SPEECHES AND PUBLICATIONS:** Mrs. Bird has published six books, including A Managerial Guide to Strategic Planning and New Business Opportunities For Banks, published by the America Bankers Association. She has authored a third book which focused on the recovery, restructuring and repositioning of the savings and loan industry: Can S&Ls Survive? She is also the author of the best selling business books SuperCommunity Banking: A SuperStrategy For Success and SuperCommunity Banking: Winning the War for the Customer Relationship. Her book, Retail Banking, was published in Japan in 2000. Her books have been translated into Japanese and Spanish.

Mrs. Bird has spoken at over 400 national and regional banking and other industry forums. She has been an instructor in many banking schools around the country, taught MBA courses and classes at Temple University, Duke and UC Davis, and written over 550 articles for leading industry publications, including Banking Journal, Bankers Magazine and Banking Strategies. Mrs. Bird is also a columnist for the *American Banker*, the leading daily paper for the industry. She has been quoted in the Wall Street Journal, on CNN and other leading business forums.

**EDUCATION:** Mrs. Bird received a Diploma in Audit Committee in the New Governance Era from Harvard University; Corporate Strategic Planning from the Wharton School of Business; an MBA in Finance with High Honors from American University in Washington, DC; an MA in International Relations and Psychology Cum Laude from Hebrew University in Jerusalem; and a BA in International Relations from Hebrew University in Jerusalem.

Mrs. Bird lives in Granite Bay, California with her husband and one of her six children. Her other five children are grown and live throughout the United States.