

Curriculum Vitae

Charles G. "Charlie" Brown III
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Summary of Expertise

Mr. Brown has over 20 years of Community Bank CEO experience while having built, bought and sold banks during a career span of over 30 years in the industry.

He has the unique experience of having started two community banks from scratch. One as a multi-cultural bank, and the other as a community institution that he successfully sold for the shareholders.

Prior to creating two start up banks, Mr. Brown was President and CEO of a closely held organization in Florida for 10 years. While there he served as CEO over two bank charters, including a bank he acquired in the same state, during his last two years in this role.

Charlie was honored to be appointed by Chairman Bair of the FDIC as one of only 13 bankers in the country to represent banks on the FDIC Community Bank Advisory Board in Washington, D.C.

He provided congressional testimony on banking and small business-related matters as well as feedback to the CFPB in its initial rule-making process at the Treasury Department in Washington, D.C. Additionally, Charlie served for over six years as one of two bankers to represent Florida with the American Bankers Association on its Community Bank Advisory Board in Washington, D.C.

He has served on the Chamber of Commerce Board of Directors in his communities, ARGUS Foundation, Commercial Investment Division of the Board of Realtors, United Way Chairman of Charlotte County, the FBA PAC Committee and the FBA Board of Directors.

Graduated from Stonier Graduate Banking School by American Bankers Association at University of Delaware after obtaining his BSBA from The Ohio State University. Charlie started his corporate banking career with Bank One at its corporate headquarters in Columbus, Ohio.

Areas of financial expertise include:

- Start-up banks
- Shareholder relations and responsibilities
- Board of Director relations and responsibilities

- Corporate governance
- Credit policy and administration
- Capital campaigns
- Bank strategic planning
- Management relations
- Bank financial analysis
- Commercial real estate lending
- SBA lending
- Interest rate risk management
- Lending and lender liability
- Foreclosures
- Problem loan work outs
- Safety and soundness regulations
- Consumer compliance regulations
- Mergers and acquisitions
- Investment brokerage within bank
- Trust services

Employment

2018-2021 LOYAL TRUST BANK, Atlanta, GA

CEO, President and Director

- Successfully launched only the second bank chartered in the state of Georgia since 2008 and with the largest capital base of over \$25 million
- Grew bank to over \$100 million in assets and created profitable quarter before departing

2006-2017 INSIGNIA BANK, Sarasota, FL

Chairman, CEO, President & Director

- Founded and opened highest capitalized start up bank in history of Sarasota
- Created full-service investment brokerage division
- Opened multiple full-service offices within the first two years of operation

2004-2006 CHARLOTTE STATE BANK, Port Charlotte, FL & ENGLEWOOD BANK, Englewood, FL
(Holding Company as Crews Banking over \$1 Billion in assets)

President and CEO of both Charlotte State Bank and Englewood Bank, Director of First State Bank Arcadia

- Acquired Englewood Bank and led dual charter as CEO for both organizations
- Managed combined banks with over 150 employees.

1990-2006 CHARLOTTE STATE BANK

1995-2006 **President & CEO, Director**

- Created highest performing bank on the west coast of Florida pre-tax with ROA of 2.16% and ROE of 34%
- Responsible for growth of bank at compounded average rate of over 20% per year for last seven years

- Created securities and brokerage division
- Created full-service trust division
- Created residential portfolio and secondary market loan programs
- Managed strategic planning process and report preparation for bank and affiliates
- Led bank through data processing conversion from outsourced DP company to in-house system
- Acquired, opened and staffed additional branch locations

1990-1995 **Executive Vice President, Director**

- Created all loan policies and programs
- Started SBA LPO's throughout Tampa, St. Petersburg, Sarasota and Orlando
- Created SBA program

1989-1990 **THE TRAVELERS CORPORATION**

Financial Services Associate

- Licensed in and responsible for marketing investment securities

1986-1989 **BANK ONE COLUMBUS, NA**

1989-1989 **Commercial Lender - Loan Administrator**

- Managed middle market commercial credit portfolio within metropolitan area

1988-1989 **Corporate Management Associate**

- Identified and evaluated corporate credit risk through ratio, cash flow and financial spreadsheet analysis
- Generated written reports which support loan structure and documentation
- Collected, reviewed and interpreted financial information to determine banking needs

COMMUNITY & INDUSTRY INVOLVEMENT

American Bankers Association Community Bankers Council, Member; ABACB Administrative Committee Director; Florida Banker's Education Foundation, Past-Chairman; Charlotte Chamber of Commerce, Past-President; United Way, Past Campaign Chair; Cultural Center, Past-Director; Sports Task Force, Past-Director; Leadership Sarasota, Alumni; Leadership Charlotte, Alumni; Community Health Purchasing Alliance, Past-Director.

EDUCATION

1984-1988 Bachelor of Science in Business Administration and Finance
THE OHIO STATE UNIVERSITY

1991-1994 Graduate
STONIER GRADUATE SCHOOL OF BANKING AT UNIVERSITY OF DELAWARE

FORMER LICENSING

N.A.S.D. Series 7, Life & Health

GUEST SPEAKING ENGAGEMENTS

- Independent Community Bankers Association for presentation on Disaster Recovery and Surviving Hurricane Charley.
- Commercial Real Estate Division of the Board of Realtors on Top Considerations in a Commercial Real Estate Loan