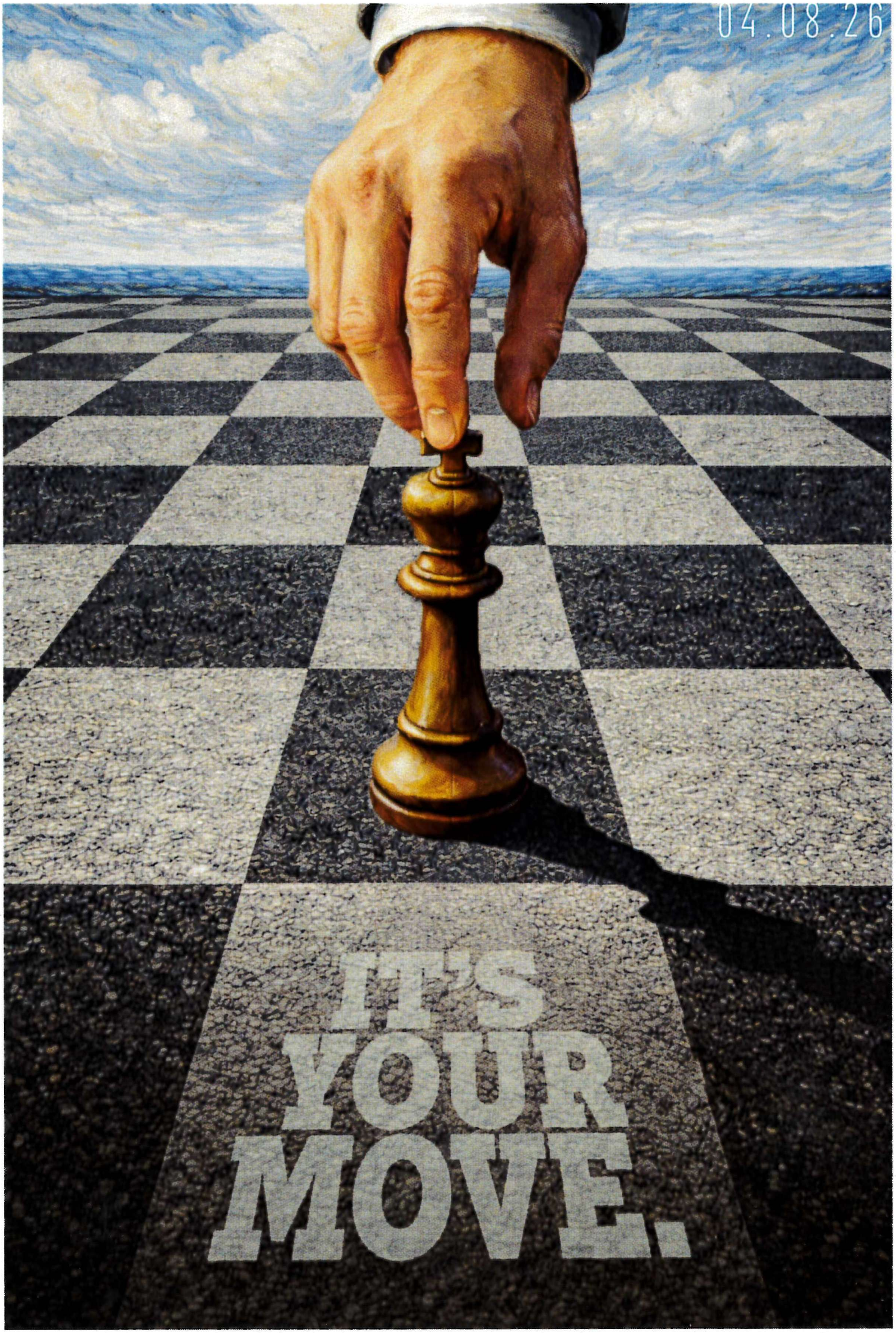
Commerce Street Bank Conference



CONNECT TO THE INTERNET

NETWORK
Bush Center Guest
(no password required)

SCHEDULE OF EVENTS

George W. Bush Institute
6100 Bush Avenue Dallas, TX 75205

HOTEL ARRIVAL

LOCATED 1.1 MILES FROM THE BUSH INSTITUTE

CHECK-IN AT THE HIGHLAND HOTEL DALLAS

The hotel is located at **5300 E Mockingbird Lane Dallas, Texas 75206.** Check-in at 3:00 PM CST daily. If you have any questions, you may reach the hotel at (214) 520-7969. Overnight Valet Parking Only (Discounted at $20/night – come and go as needed).

CONFERENCE AGENDA

WEDNESDAY APRIL 8, 2026 - THE BUSH INSTITUTE

IN-PERSON PRESENTATIONS

Registration and Continental Breakfast: 7:30AM – 8:15AM CST – Institute Lobby
Presentations: 8:15AM to 4:30PM CST – Institute Auditorium
Cocktails & Networking Event: 4:30PM -6:00PM CST – Institute Cross Hall

Please stop by the Commerce Street Bank Conference Registration Desk – located on the entrance of the Institute to receive your name badge. *Parking Instructions are provided in the Conference Event Parking Map*

SPECIAL EVENTS

CONFERENCE KICKOFF WELCOME COCTAILS & CIGARS (Optional)
TUESDAY APRIL 7, 2026, Approximately 9:00PM CST
The Highland Hotel Dallas, 5300 E Mockingbird Lane Dallas, Texas 75206

CONFERENCE GOLF OUTING (Optional)
THURSDAY APRIL 9, 2026, Tee Time at 8:00AM CST
Bear Creek Golf Club, 3500 Bear Creek Ct, Dallas, TX 75261

The golf course is a Ted Robinson-designed championship layouts, array of amenities and superlative guest services have earned it recognition by Golf Digest as one of the "Top 50 Resort Courses in America" and by the Wall Street Journal as one of the "10 Great Places To Play Golf."
Separate Fee & Registration Is Required - Golf Directions are Provided in the Golf Event Map

GEORGE W. BUSH PRESIDENTIAL LIBRARY & MUSEUM (Optional - Not In Conjunction With Conference)

Registrants are welcome to visit the Presidential Library *(adjacent to The Bush Center) at their leisure while in town for the conference. Business hours are Monday – Saturday: 9:00AM – 5:00PM CST. Tickets are separately purchased directly with the Library.*

DEPARTURE

The conference presentations conclude at 4:30 PM on Wednesday, April 8th, 2026.

Check-out at The Highland Dallas is at 12:00 AM CST daily. If necessary, please make arrangements directly with the hotel to store your luggage.

WELCOME INFORMATION

George W. Bush Institute
6100 Bush Avenue Dallas, TX 75205

GENERAL CONFERENCE INFORMATION

Attire – Business casual attire is strongly recommended for all conference sessions and events. Golf attire is recommended for the Golf Outing.

CPE Credit – This conference is registered with the Texas State Board of Public Accountancy as a CPE Sponsor. This registration does not constitute in endorsement by the Board as to the quality of our CPE program. No prerequisite is required. To receive a certificate of attendance (COA), please stop by the Registration Desk to request one. A certificate will be emailed to you following the event.

Charging Stations – If you are concerned that your mobile phone or other electronic devices may lose power during the conference, please bring your charger and/or portable charging device. There will be a limited number of outlets located at the Registration Desk.

Name Badges – All conference attendees are required to wear their issued name badge in order to gain admittance to any sessions and special events. Badges are available at Registration.

Audio & Video Recording / Photography – Any photographs, audio and/or video recordings of the presentations made at this conference are expressly forbidden unless advance written consent has been obtained by Commerce Street. Commerce Street may conduct audio and/or video recordings during a session and owns the rights to all such recordings. A copy of presentation materials will be available by request approximately 1 week following the conference.

HOTEL AMENITIES

Parking – Overnight Valet Parking Only - discounted at $20/night – come and go as needed

Business Center – Available in the hotel, which features PCs, Internet access, and printing and scanning capabilities. The Center is open 24 hours a day with guestroom key access.

Fitness Center – Available 24-hours in the hotel, with access to cardio, core, weight and endurance equipment for guest use.

Pool - Outdoor heated infinity swimming pool and hot tub located on the second floor. Poolside food and beverage service from The Reserve Restaurant.

Spa – Escape into a relaxing sanctuary designed to balance the mind and restore the body – without ever leaving the comfort of The Highland Dallas. View Spa Brochure here.

Dining - The Highland Hotel – The Reserve

- The Reserve steakhouse is a reinvention of the classic experience, featuring Texas-raised cuts, seasonal ingredients, and bold American flavors in a refined yet welcoming setting.
- In-Room: If you prefer to dine in your room or suite, Room Service is available 24 hours by contacting the Front Desk.

Nearby Dining

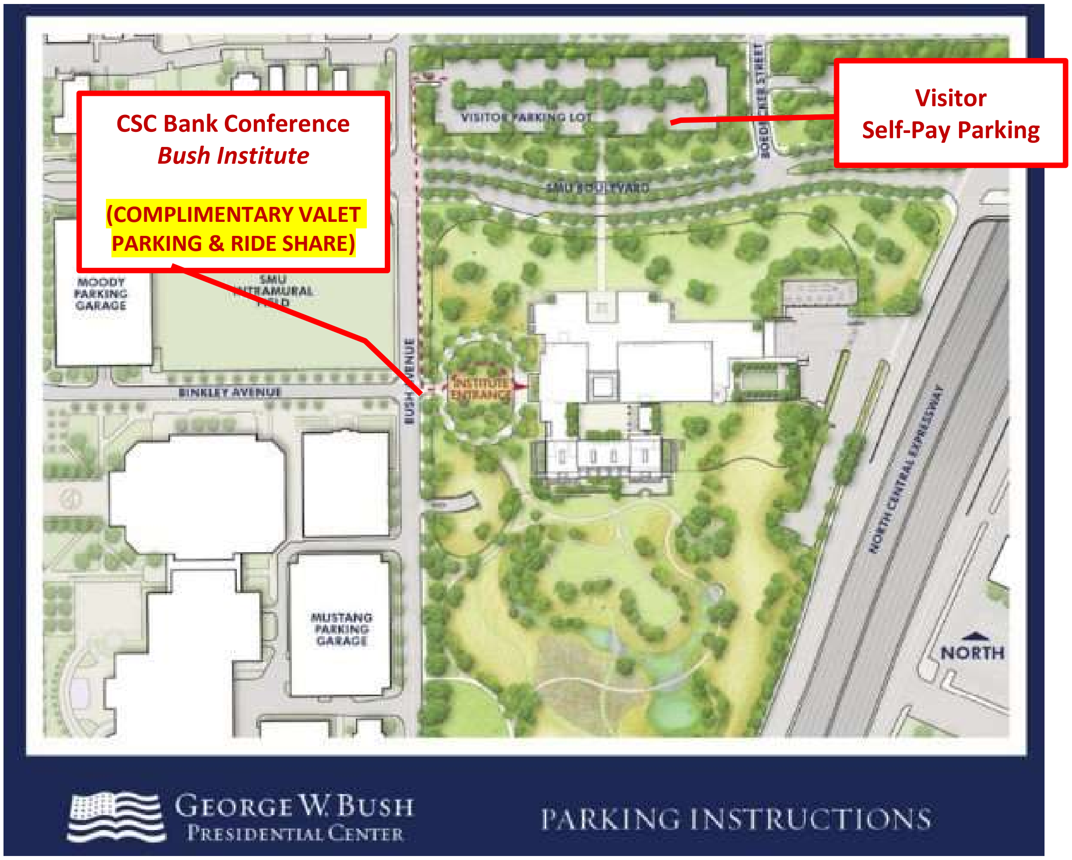
- Several dining options are available at near the hotel, including: The Finch, Campisi's, Torchy's Tacos, La Madeleine, etc.

CONFERENCE AGENDA

7:30 AM	**Registration & Continental Breakfast**
8:15 AM	**Welcome and Opening Remarks: "Every great game begins with a strong opening!"** Dory Wiley - President & CEO, Commerce Street Holdings, LLC
8:30 AM	**Morning Keynote: "Winning on Purpose: Moves that Create a Top-Tier Bank"** Scott Dueser - Executive Chairman - First Financial Bankshares, Inc. (NASDAQGS: FFIN) *Moderator: Dory Wiley – President & CEO – Commerce Street Holdings, LLC*
9:20 AM	**"Unscripted Moves: What Really Happens in Bank M&A"** Gabe Nachand – Partner – Baker Tilly Eric Alexander – President – Six Arrows Consulting Mike Keeley – Partner – Norton Rose Fulbright John Steinmetz – Executive Vice Chair and Executive Managing Director of Strategic Initiatives – NBH Bank (NYSE: NBHC) *Moderator: John Gosser – Managing Director, FIG Group – Commerce Street Capital*
10:10 AM	**Break**
10:25 AM	**"Staying Out of Checkmate: Navigating 2026 Legislative and Regulatory Shifts"** Celeste Embrey – Executive Vice President, Gov't Relations and General Counsel – Texas Bankers Association (TBA)
11:10 AM	**"Moves That Matter: Legal Challenges Shaping Community Banking Today"** Sandy Brown – Partner – Alston & Bird, LLP Jacque Kruppa – Partner – Bradley Arant Boult Cummings, LLP Pam G. O'Quinn – Partner – Fenimore Kay Harrison, LLP *Moderator: Molly Curl - Board Member: Beal Bank, Cypress Loan Services LLC, Cornerstone Capital Bank, and First National Bancshares*
12:00 PM	**Lunch Service** **"Reading the Board: Economic Trends that Will Shape Your Next Moves"** William "Bill" Chittenden, Ph.D. – President/CEO – The SW Graduate School of Banking at SMU Cox
1:00 PM	**Break**
1:15 PM	**"The Game within the Game: Understanding the Next Credit Challenges"** Brian Ropp – Managing Director, Financial Institutions Group – KBRA
2:00 PM	**Bank Capital Markets Update** Justin Hughes – Managing Director, FIG Group – Commerce Street Capital
2:20 PM	**"Winning the Endgame: Private Credit Solutions Helping Community Banks"** Andrew Schmeltekopf - Managing Principal & Justin Lavine - Managing Director – Westdale Capital
3:00 PM	**Break**
3:15 PM	**"Power on the Board: The Administration's Energy Dominance Agenda"** Jeffrey McClure – Senior Advisor, Energy Dominance Financing – U.S. Department of Energy John Lane – Managing Director, Energy Group – Commerce Street Capital *Moderator: Dory Wiley – President & CEO – Commerce Street Holdings, LLC*
3:55 PM	**"Escaping the AOCI Trap: Capital Markets Solutions to Restore GAAP Capital"** Todd Patrick – Senior Vice President, Capital Markets Division – First National Bankers Bank (FNBB)
4:30 PM	**Finish Strong (end of day wrap) with Chess Master Dory Wiley**
5:00 PM	**Cocktails & Networking Event**

George W. Bush Institute· 6100 Bush Avenue Dallas, TX 75205

GEORGE W. BUSH INSTITUTE PARKING MAP



ARRIVAL: If driving - Exit US-75 at SMU Boulevard and turn west onto SMU Boulevard. Please note the physical address of the Bush *Institute* is 6100 Bush Avenue and <u>should not be confused</u> with the George W. Bush *Museum* entrance on 2943 SMU Boulevard.

VALET PARKING: <u>Complimentary</u> valet parking will be available beginning at 7:00 am in front of George W. Bush Institute on Bush Avenue. Please utilize the complimentary valet on Bush Avenue.

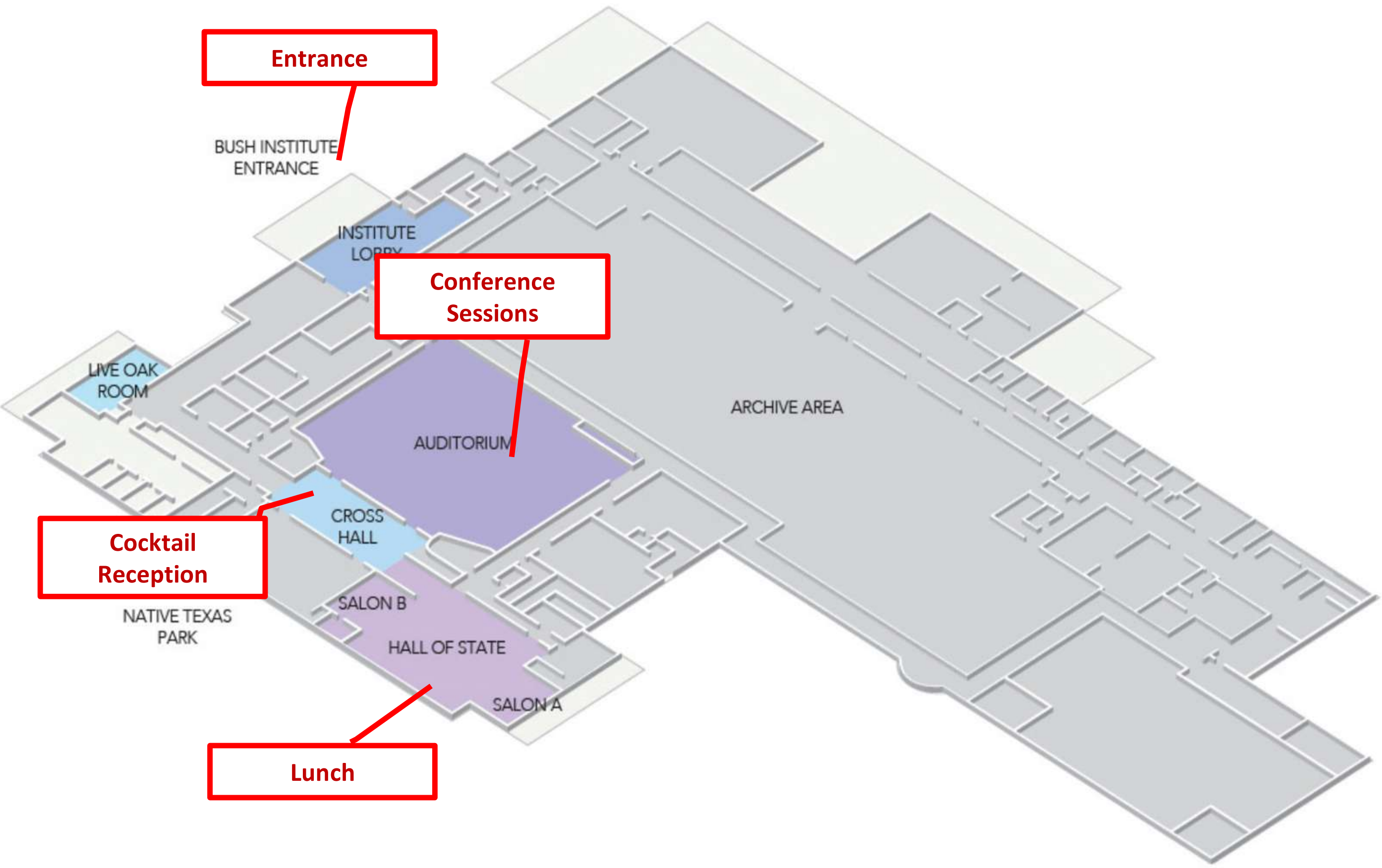
<u>SELF-PAY</u> PARKING: Visitor parking is available on a first come, first served basis in the Bush Center Visitor Parking Lot located on the northeast corner of SMU Boulevard and Bush Avenue. Enter the lot from Bush Avenue. Take a ticket to enter the visitor parking.

<u>SELF-PAY</u> PARKING WALKING IN: You should allow 10 minutes to walk from the visitor parking lot to the entrance of the George W. Bush Institute. Use the crosswalk to cross SMU Boulevard and take the gravel path to the right of Café 43 down a flight of stairs to the main entrance of the Bush Institute.

GEORGE W. BUSH PRESIDENTIAL CENTER/BUSH INSTITUTE & THE HIGHLAND DALLAS HOTEL MAP

GEORGE W. BUSH PRESIDENTIAL CENTER: 2943 SMU BOULEVARD DALLAS, TX 75205
GEORGE W. BUSH INSTITUTE: 6100 BUSH AVENUE DALLAS, TX 75205
THE HIGHLAND DALLAS HOTEL: 5300 E MOCKINGBIRD LANE DALLAS, TEXAS 75206

GEORGE W. BUSH INSTITUTE MAP



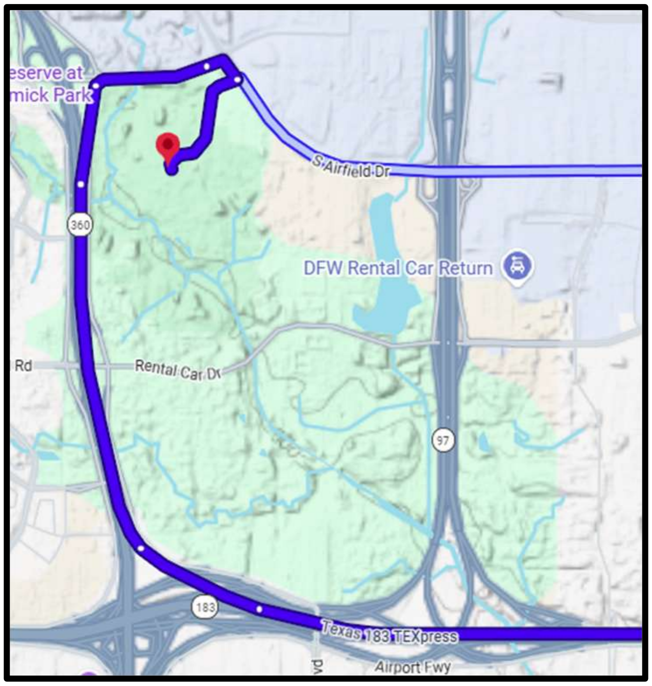
BUSH INSTITUTE ENTRANCE

CONFERENCE SESSIONS

CONFERENCE GOLF OUTING

Bear Creek Golf Club - East Course

3500 Bear Creek Ct, Dallas, TX 75261



GOLF INFORMATION

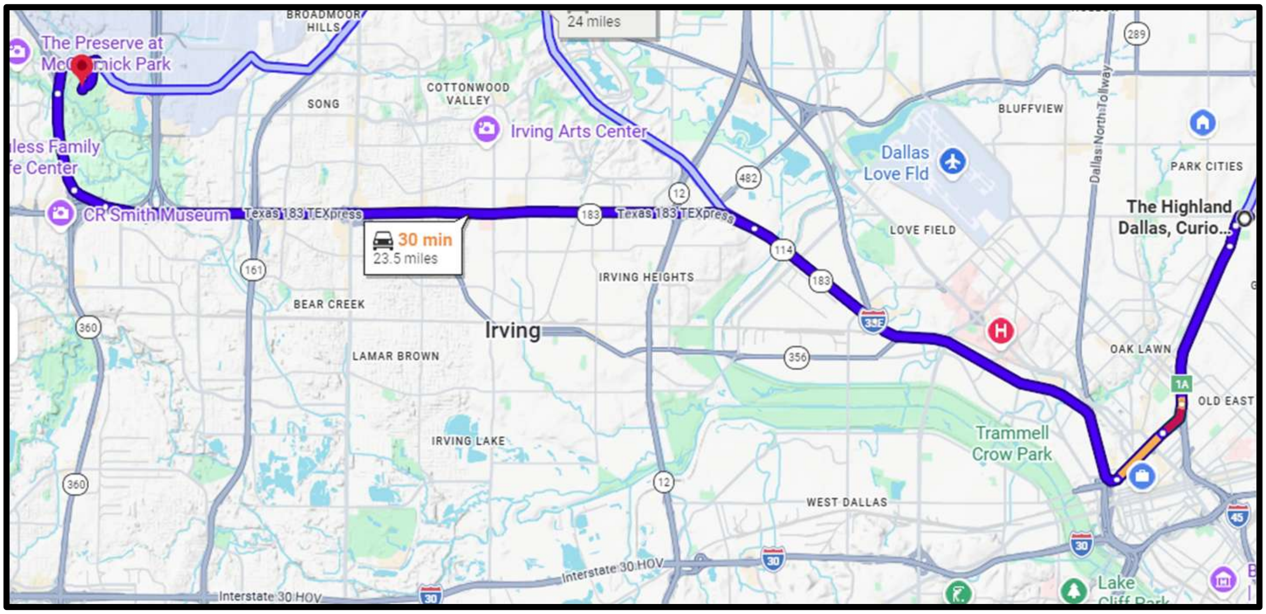
4 Person Scramble, 2 Putt & Bogey Max
Blue Tees (Men), Red Tees (Women)

- 6:30AM CST Breakfast Available
- 7:00AM CST Check-in & Welcome Remarks (Golf Pro Shop)
- 7:45AM CST Players in Carts
- **8:00AM Tee Off**
- 12:45AM Lunch Available
- 3:00 PM Event Concludes

SELF-TRANSPORTATION TO GOLF

~ 30-40 minutes from Hotel

- N. Central Expressway/US-75 South
- Exit 1A towards I-35E S/Waco onto Woodall Rodgers Fwy/TX-366 Spur towards downtown
- Exit to I-35 East/North towards Denton
- Keep left and follow signs to TX-114/Irving/DFW Airport
- Take TX-183 to TX-360 North towards Grapevine/Euless
- Exit Mid-Cities Blvd. to Bear Creek Ct.



DORY WILEY, CPA CFA CVA

President & CEO

Commerce Street Holdings, LLC

Dory Wiley, CPA CFA CVA is the President and CEO of Commerce Street Holdings, LLC, overseeing Commerce Street Capital, a FINRA-member investment bank, and Commerce Street Investment Management, an SEC-registered investment advisor. Since co-founding the firm in 2007, he has focused on creating and managing investment funds specializing in financial institutions and related derivatives while serving on the boards and investment committees for all CSIM funds. With over 35 years of experience in commercial banking, investment banking, and investment management, Dory previously served as President of SAMCO Capital Markets and led the Financial Institutions Group at Rauscher Pierce Refsnes (now RBC Capital Markets). He is a frequent lecturer, expert witness on bank and securities valuations, and an active contributor on CNBC, Fox Business and on other financial media. Dory holds a BBA from Texas Tech University, an MBA from Southern Methodist University, and maintains FINRA Series 7, 24, 63, and 65 registrations.

JOHN GOSSER

Managing Director

Commerce Street Capital, LLC

John Gosser is a Managing Director at Commerce Street Capital, LLC. He brings his more than 30 years of community banking experience to bear in assisting clients to capitalize on their strategic growth objectives. John focuses on developing Commerce Street's financial services that partner with business strategies of community banks in the South and Midwest. Prior to joining Commerce Street, John served as Director for the Fort Worth office of Griffin Financial Services—an investment banking firm. Throughout his career, he has maintained a strong connection to hundreds of community banks and has advanced into senior responsibilities at various firms where he advised bank presidents, CFOs, ALCOs and bank boards on fixed income securities, interest rate risk, hedging, mergers & acquisitions, as well as strategies to generate income and reduce risk. He is a frequent speaker and trainer who has worked with bank boards, banking associations, banking schools and state and federal regulators, including the OCC, Federal Reserve and FDIC. John received a B.A. in Economics and a B.A. in Business from Ouachita Baptist University and graduated from the Southwestern Graduate School of Banking at Southern Methodist University, Cox School of Business. He is a member of the Financial Managers Association, Independent Bankers Association of Texas, and Texas Bankers Association, and is a community bank advocate at the state and national levels.

JUSTIN HUGHES

Managing Director

Commerce Street Capital, LLC

Justin Hughes is a Managing Director in the Financial Institutions Group for Commerce Street Capital, LLC and serves as an advisor to the Investment Committee of the Private Equity team of Commerce Street Investment Management.

Mr. Hughes joined Commerce Street in April 2022 and is focused on both sell-side and buy-side M&A transactions, capital raises and marketing, sourcing and product sales and offerings within the banking, corporate finance, and real estate sectors. Mr. Hughes also serves as a key member of Commerce Street Lending Solutions, the firm's bank balance sheet and capital advisory practice focused on Commercial Real Estate and Commercial and Industrial loan remediation and restructuring.

Mr. Hughes has 30 years of experience within the financial services industry and alternative asset management business. Prior to joining Commerce Street, Mr. Hughes was a partner at Blue Lion Capital in Dallas, TX which focused on investing in Community Banks throughout the U.S.

Mr. Hughes received his MBA from Duke University, with Honors, and his BBA with a concentration in Finance from Texas Christian University.

He is a registered representative and holds the FINRA Series 7, 66 and 79 licenses.

JOHN LANE

Managing Director

Commerce Street Capital, LLC

Native Houstonian and Graduate of Trinity University. Petroleum Landman 1981-1985 then entered First City Bank training program to begin a 39-year Energy Banking career during which I took a 4 year turn into the fixed income focused on selling bank qualified Agencies, Mortgage backs and CMOs.

Started, staffed and grew three Energy groups: Whitney Bank, Sovereign Bank and First Tennessee Bank (now First Horizon) until joining Commerce Street in 2021 to open our Energy Investment Banking Group.   Now focused on debt and equity capital raises for E&P, Midstream, Processing and Power Generation.

He is a registered representative and holds the FINRA Series 7, 66 and 79 licenses.

SCOTT DUESER

Executive Chairman

First Financial Bankshares, Inc.
(NASDAQ: FFIN)

Scott Dueser earned BBA degrees in Finance and Accounting from Texas Tech University in 1975 and graduated from the Southwestern Graduate School of Banking at Southern Methodist University in 1981. He began his banking career in 1971 and joined First National Bank of Abilene in 1976. He currently serves as Executive Chairman of First Financial Bankshares, Inc. and First Financial Bank.

Throughout his career, Scott has held numerous leadership roles, including Chairman of the Texas Bankers Association, President of the American Institute of Banking, and Chairman of the International Financial Conference (2018). He served on the Texas Tech University System Board of Regents from 2005–2009, including as Chairman (2008–2009).

Scott has received extensive recognition for his leadership and service, including Distinguished Alumni honors from Texas Tech and SWGSB, induction into the Texas Bankers Hall of Fame (2015), and multiple community awards in Abilene. In 2020, Texas Tech renamed the Excellence in Banking Program Director Endowment the F. Scott Dueser Chair for Excellence in Banking, and he was later named Texas Heritage Community Banker by the Texas Bankers Association. Most recently, in 2023, he was named Chairman Emeritus in perpetuity for the Excellence in Banking Advisory Council at Texas Tech's Rawls College of Business and received the Distinguished Banking Service Award.

He currently serves on several boards, including United Way of Abilene Foundation, TTU Free Market Institute, SWGSB, Texas Tech University Health Sciences Center, Holy Family Catholic Church Finance Committee, and is a Charter Board Member of Hendrick Medical Foundation and Abilene Growth Alliance.

GABE NACHAND, CPA

Partner and National Practice Leader, Financial Institutions

Moss Adams

Gabe joined Moss Adams in 1995 and has been a partner in the Financial Services Practice since 2005. He’s a 2008 graduate of Pacific Coast Banking School and has been auditing and consulting with financial institutions virtually his entire career. In 2000, Gabe received the firm’s Technical Excellence Award in recognition of his technical expertise.

Gabe’s client base consists exclusively of financial services companies, many with complex accounting and auditing issues. His areas of expertise include enterprise risk management implementation and evaluation; technical accounting matters such as acquisition accounting, stock-based compensation, mortgage operations (servicing, hedging, and related derivatives), and fair value considerations; customer profitability; due diligence engagements; credit review and allowance methodologies; and SEC financial reporting (periodic reporting and registration statements).

Gabe also served as the quality control coordinator for one of the firm’s largest practice offices for 15 years, routinely dealing with professional standards and independence matters. In 2016, he was appointed to a task force of the AICPA’s Depository Institutions Expert Panel, focused on addressing CECL modeling challenges for the banking industry, and he was the primary author of the Moss Adams CECL Accounting Guide. In 2021, Gabe was appointed to the AICPA’s Depository Institutions Expert Panel.

ERIC ALEXANDER

President

Six Arrows Consulting

Eric R. Alexander, author, speaker, and President of Six Arrows Consulting, brings coaching, mentoring and advisory services to leadership teams of community banks and other mid-market companies to help them steward their leadership journeys with confidence. Advisory services include leadership development, board training, strategic planning and transactions, finance function evolution, finance-related regulatory challenges, and deep analysis.

As part of his nearly 40 years of financial management leadership—with 20 of those years in CFO roles— Eric served for 8 years as the CFO of Happy State Bank (a $6 billion community bank headquartered in Amarillo, Texas) until its acquisition in early 2022.

Eric earned an MBA and holds professional certifications as a Certified Public Accountant, Chartered Financial Analyst and Certified Management Accountant. He is a 2017 graduate of the Stonier Graduate School of Banking (ABA/Wharton) and presently serves as faculty for the program. He also serves on the faculty for other banking schools, including the SW Graduate School of Banking (SMU), the Texas Tech School of Banking, and the Barret School of Banking.

He hosts a semi-monthly podcast, Steward Leaders: Not About Us, and he has a book coming out this July entitled Stewardship Leadership for Stinkin' Accountants: Serving as the CFO.

He and his wife, Chris, live in Amarillo, Texas. They have six grown sons, six charming daughters-in-law and, at last count, 20 grandchildren.

MIKE KEELEY

Partner

Norton Rose Fulbright

Mike Keeley is a corporate and regulatory banking lawyer in Norton Rose Fulbright's Dallas office. The primary focus of Mike's practice is acquisition, regulatory, enforcement and securities law matters for financial institutions. Mike serves as the head of the firm's Bank M&A Practice and co-head of the Securities Practice.

Mike advises clients on a broad range of capital markets transaction, including IPOs, debt, equity and hybrid capital securities offerings, both public and private. Mike provides strategic counseling to a broad range of clients ranging from small community banks and investor groups to multi-billion dollar public entities. Mike serves as regular outside corporate and securities counsel to several NASDAQ-listed companies and advises on SEC disclosure and other requirements of the federal securities laws.

JOHN D. STEINMETZ

Executive Vice Chairman,
Executive Managing Director of
Strategic Initiatives

NBH Bank (NYSE: NBHC)

Mr. Steinmetz serves as Executive Vice Chair, Executive Managing Director of Strategic Initiatives, and Board Director at NBH Bank following its 2026 merger with Vista Bancshares. He leads key growth markets, including Texas and Florida, while driving strategic expansion in high-growth regions.

Previously, he served as Vice Chairman and CEO of Vista Bancshares and Vista Bank, where he transformed the organization into a high-growth commercial bank, expanding into major metro markets and growing assets to $2.5 billion through disciplined, relationship-driven strategy.

Mr. Steinmetz has also served on the Texas Tech University System Board of Regents and is an award-winning leader, recognized by EY and the Dallas Business Journal. He holds a degree from Texas Tech University and has completed Harvard Business School's CEO/President Program.

CELESTE EMBREY

Executive Vice President,
Government Relations & General Counsel

Texas Bankers Association

Celeste Embrey joined the Texas Bankers Association in November 2005 as the Assistant General Counsel. In 2022 she was named General Counsel. Her work at TBA focuses on legislative and regulatory advocacy for TBA's 400 member banks and trust companies.

Celeste came to TBA from Countrywide Financial Corporation's Government Affairs Department, where she was responsible for Countrywide's state and local government relations in Texas and several east coast states.

Prior to Countrywide, Celeste worked in Washington, D.C., as a Legislative Assistant to US Senator Kay Bailey Hutchison (R-Texas), focusing on telecommunications and judiciary issues. Celeste began her legal career as General Counsel to State Senator John Carona (R-Dallas), where she concentrated on financial services and consumer lending issues.

A native of Auburn, Alabama, Celeste moved to Austin in 1992 to attend the University of Texas. She received her B.A. in Government, with honors, in 1994 and her J.D. from The University of Texas School of Law in 1998.

SANDY BROWN

Partner

Alston & Bird, LLP

Sanford Brown counsels and represents financial institutions and specialty finance companies, as well as their shareholders and holding companies, in matters involving state and federal banking laws, regulations, and enforcement actions; in corporate transactions, such as mergers, acquisitions, securities offerings, and holding company matters; and on issues involving cybersecurity, privacy, and identity theft.

Sanford served in the Office of the Comptroller of the Currency from 1987 to 1989. His responsibilities included a wide range of matters relating to the regulation of national banks, including the development of banking policy in the areas of risk-based capital and dividends. He is a faculty member of the Southwestern Graduate School of Banking and a frequent speaker at regional and national banking seminars and educational programs.

Sanford is nationally ranked by Chambers USA in the Financial Services Regulation: Financial Institutions M&A category. He is listed in The Best Lawyers in America® in the areas of Banking and Finance and Financial Services Regulation, including in the latter category as the Dallas/Fort Worth “Lawyer of the Year” in 2015, 2017, 2021, and 2024.

JACQUE KRUPPA

Partner

Bradley Arant Boult Cummings, LLP

Ms. Kruppa's practice focuses on corporate, securities, and regulatory representation of commercial banks, holding companies, other financial institutions, and their owners. She regularly advises clients on matters related to the acquisition or sale of existing financial institutions, and the acquisition, sale, establishment and relocation of branch offices. Ms. Kruppa has represented banks and bank holding companies in over 80 M&A transactions, including whole bank and branch acquisitions.

Ms. Kruppa's corporate and securities practice includes representation of issuers and placement agents in private offerings of equity and debt securities, and Ms. Kruppa has worked on over 50 offerings. In addition, Ms. Kruppa regularly advises financial institutions regarding regulatory compliance matters involving the Federal Deposit Insurance Corporation, the Federal Reserve Board, the Office of the Comptroller of the Currency, and other state regulatory agencies, including the Texas Department of Banking.

Ms. Kruppa also advises clients on various strategic opportunities, including Subchapter S restructuring, share repurchases and tender offers, charter conversions, and holding company formations, among others. Ms. Kruppa is experienced in assisting investor groups with organizing de novo banks, including both the regulatory and capital raise aspects of such formations.

Ms. Kruppa has been a speaker at numerous banking events, including events sponsored by the Independent Bankers Association of Texas, the Texas Bankers Association, the Oklahoma Bankers Association, Women in Community Banking, Financial Women in Texas, the Independent Community Bankers of America, and the Texas Society of Certified Public Accountants.

PAM G. O'QUINN

Partner

Fennimore Kay Harrison, LLP

Pam represents financial institutions with respect to structuring and negotiating business combinations, including mergers and acquisitions of banking and non-banking institutions by banks and bank holding companies. Ms. O'Quinn has 20 years of experience in representing independent community banks and their owners.

MOLLY CURL

Board Member

Beal Bank, Cypress Loan Services LLC, Cornerstone Capital Bank and First National Bancshares

Molly Curl is a seasoned financial services executive and board leader with 35+ years of experience across bank supervision, executive management, and governance. She brings deep expertise in audit and risk leadership, enterprise risk management, regulatory oversight, and credit governance, along with a disciplined, independent approach to board service.

Molly currently serves as Audit & Risk Committee Chair and Board Director for Monet Bank, First National Bank of America, and Cornerstone Capital Bank, where she oversees internal audit, financial reporting, and enterprise risk frameworks while supporting strong governance and regulatory readiness.

Previously, she served as a Commissioner on the Texas Finance Commission, appointed by Governor Greg Abbott, and was a Partner at Grant Thornton LLP advising on regulatory strategy, governance, and M&A. She began her career as a National Bank Examiner with the OCC. Molly is a Texas-licensed CPA and holds a BS in Finance from John Carroll University.

WILLIAM T. CHITTENDEN, PH.D

President & CEO

SW Graduate School of Banking - SMU

Dr. William T. Chittenden is President and CEO of the Southwestern Graduate School of Banking (SWGSB) at Southern Methodist University's Cox School of Business.

Prior to joining SMU, he served at Texas State University as Presidential Fellow, Associate Dean for Graduate Programs, and Department Chair.

Dr. Chittenden holds a B.B.A. in Finance and an M.S. in Economics from the University of Texas at El Paso, and a Ph.D. in Finance from Texas Tech University.

A recognized authority on banking, finance, and economic analysis, he is a past president of both the San Antonio Association for Financial Professionals and the Academy of Financial Services. His work and insights have been featured in The Wall Street Journal, Fortune, USA Today, American Banker, and numerous other publications, and he has appeared on television and radio in the United States, Canada, Australia, Austria, Germany, and Singapore.

Dr. Chittenden is the co-author of The Art of Transforming Data: A Banker's Guide to Dashboards and Scorecards. He has consulted for numerous financial institutions and speaks regularly to professional organizations across the United States and Canada on financial, economic, and banking-industry topics.

BRIAN ROPP

Managing Director, Financial Institutions Group

KBRA

Brian joined the company in 2020 and has over 20 years of financial institutions experience, including as the CFO of a community bank in Maryland, a buy-side fixed income credit analyst at T. Rowe Price, and an international treasury analyst at York International. As CFO, he led the bank's conversion to a bank holding company, inaugural subordinated debt issuance, and transition to trading on the OTC Pink market. At T. Rowe Price, Brian analyzed U.S. regional and trust banks, Canadian banks, and credit card companies throughout the global financial crisis.

Brian holds an MBA from the University of Chicago and a B.S. from Mount St. Mary's University. He is also a certified public accountant (CPA) in the state of Maryland. In addition, he is active in his community and currently serves on the Maryland School for the Deaf Foundation Board.

ANDREW SCHEMELTEKOPF

Managing Principal – Distressed Debt Acquisitions

Westdale Capital

At Westdale, Mr. Schmeltekopf is responsible for acquiring and managing investments in distressed debt. Since joining Westdale in 2008, Schmeltekopf and partners have acquired several hundred million dollars in distressed commercial loans. The Westdale Capital team has also built a best-in-class loan management division that manages all acquisitions as well as provides fee management for strategic partners.

Prior to joining Westdale, Mr. Schmeltekopf worked for FirstCity Financial Corporation from 1994-2008. As a Senior Vice President at FirstCity, he was charged with the oversight of portfolio acquisitions in the Unites States. Mr. Schmeltekopf was the Manager of U.S. Acquisitions from 2001 to 2009 and managed the investment of over $700 million during that period. In that capacity, Mr. Schmeltekopf was responsible for due diligence, pricing, investor participation, and funding.

Mr. Schmeltekopf holds both a BA and MBA from Baylor University.

JUSTIN LAVINE

Managing Director – Distressed Debt Acquisitions

Westdale Capital

At Westdale Capital, Mr. Lavine is responsible for the financial reporting, acquisitions, and asset management for Westdale Capital. Since joining Westdale Capital in 2016, Mr. Lavine has been the lead on acquiring more than $250 million+ in distressed CRE, C&I, and development loans throughout the US.

Prior to joining Westdale Capital, Mr. Lavine worked for two private credit investment firms in Waco, Texas focused on distressed debt acquisitions. As an analyst and asset manager at these firms, he focused on due diligence and asset management of the $100 million + loan portfolios purchased during his tenure.

Mr. Lavine graduated in 2012 with a BBA from Baylor University.

JEFFREY MCCLURE

Senior Advisor

Office of Energy Dominance Financing (EDF) – U.S. Department of Energy

Jeffrey M. McClure joined the U.S. Department of Energy as a Senior Advisor to the Office of Energy Dominance Financing (EDF) in September 2025. A distinguished financial executive with decades of success in capital formation and innovative deal structuring, Mr. McClure has built joint ventures managing over $1.5 billion in assets, launched business development corporations, and led investment vehicles that align with evolving market demands, founding and managing financial entities while overseeing multi-faceted regulatory and personnel operations.

Before entering government service, Mr. McClure most recently served as Managing Director at Commerce Street Capital, spearheading business development strategies and aligning financial services and real estate investments with institutional capital objectives. Previously, as Interim CEO and Supervisory Principal at Assured Partners Financial Services, he led the firm to achieve full regulatory compliance nationwide, securing SEC and FINRA approvals with exemplary results, including a flawless inaugural FINRA examination. As CEO and Managing Principal of The Bear Companies and its affiliates, he spearheaded over $4 billion in transactions, including $250 million in equity capital, secured $1.5 billion in institutional financing for proprietary vehicles, and delivered tailored financial solutions across complex real estate and financial portfolios.

Mr. McClure holds a Juris Doctor with Distinction from the Antonin Scalia Law School at George Mason University and a Bachelor of Business Administration in Finance from Texas A&M University. He maintains active securities registrations, including Series 7, 24, 63, 79, and 99.

TODD PATRICK, CFA

Senior Vice President

FNBB Capital Markets

Todd Patrick works in the Capital Markets Division of FNBB as Senior Vice President - Managing Director of the Atlanta division. Todd has been working with financial institutions in the securities industry since 1995. His primary role has been assisting institutions with managing their investment portfolios and interest rate risks. He has extensive knowledge in these fields along with the economic climate and balance sheet management strategies. Todd has spoken at numerous investment conferences and is on the faculty of banking schools such as University of Wisconsin's Graduate School of Banking and the Financial Managers School. In addition, he has led internal training sessions at institutions like the OCC, FDIC, and the FHLB. Todd is a CFA Charterholder.

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FINANCIAL INSTITUTIONS GROUP

Commerce Street's Financial Institutions Group ("FIG") practice centers exclusively on serving the needs of the financial services sector. Our goal is to build long-term relationships by providing sound, comprehensive advice, expert structuring and optimum execution to banks, bank-holding companies, and allied businesses. The FIG investment banking team is comprised of individuals with significant experience and expertise in investment banking, commercial banking, bank regulations and related businesses. They have previously worked at firms such as CitiGroup, Hovde, KBW, Merrill Lynch and Piper Jaffray.

Led by seasoned veterans of the banking industry, we raise public and private capital for financial institutions; identify acquisition targets for growing franchises; assist in the negotiation of purchases and sales of banks; consult on recapitalization and asset quality management; navigate regulatory applications and filings during the M&A process; and lastly, develop business plans, perform valuations and deliver fairness opinions.

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BANK CAPITAL

Commerce Street Capital ("CSC") is one of the country's foremost authorities on raising capital for community banks. We provide a wealth of knowledge and expertise to community banks in need of capital planning and execution. CSC brings management teams, acquisition and organizer groups access to a comprehensive array of services which include:

- Capital Market Assessment
- Charter Application Development
- Development and Execution of a Capital Strategy
- Project Consulting
- Full-time, On-site Project Management
- Secure, Real-Time, Dedicated On-line Process Management Systems

Banks choose CSC because raising capital in this day and age is difficult. Institutional investors are either fully invested or have horizon or minimum investment levels that are too high for most community banks to digest. We provide the experienced manpower to leverage your time in targeting noninstitutional sources of capital. We also use a proprietary project management technology to manage the details which allows us to focus on getting the most out of every contact and making sure no potential investor is overlooked.

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VALUATIONS & FAIRNESS OPINIONS

Our Valuation Services Group includes individuals with significant expertise in investment banking, private equity, corporate finance and mergers & acquisitions. Given the increased levels of scrutiny to which managerial decisions and board actions are subjected in the current legal and regulatory environment, CSC's experience and expertise provides credibility and accuracy that help satisfy the highest fiduciary standards. Our product is prepared with an "as-if-to-be-litigated" approach and to the highest quality.

VALUATION SERVICES

Our portfolio valuation advisory services provide our clients with independent valuation assistance of an individual investment to entire portfolio, enabling them to demonstrate to investors, boards and auditors that its valuation assessments are suitable.

- Public Offerings and Private Placements
- Fair Value Analysis of Assets & Liabilities
- Expert Witness Testimony
- Goodwill Impairment Testing & Valuation
- Fairness Opinions
- Portfolio Valuations
- Litigation Support
- Assurance Reviews
- Mergers & Acquisitions

CommerceStreet Capital

SBIC FUNDS

The multi-billion dollar SBIC Program was launched in 1958 to increase access to capital for growth stage businesses. SBICs are privately owned and managed investment funds, licensed and regulated by the U.S. Small Business Administration. SBICs utilize private capital and SBA guaranteed funds to make equity and debt investments in qualifying small businesses in the U.S.

Commerce Street partners with top quartile SBIC funds providing assistance with regulations, governance and fundraising. We have raised over $800 million for 8 SBIC funds after reviewing over 150 potential partners.

BENEFITS TO INVESTORS

- Fund can borrow at rates generally lower than traditional lending sources
- Performance returns coupled with a social return
- The SBA conducts extensive due diligence including FBI background checks on funds and management teams prior to licensing

ADDITIONAL BENEFITS FOR BANK INVESTORS

- Bank eligible investment offering CRA Credit
- C&I opportunities
- Potential for senior loans

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CORPORATE
INVESTMENT BANKING

Commerce Street Capital ("CSC") is an investment banking firm focused on the middle market. For over 20 years, the principals of CSC and its affiliates have been providing innovative investment banking services to public and private companies across a wide-range of transactions. With over 200 years of collective experience, our bankers bring the expertise, tenacity and relationships that distinguish our firm. Our mission, simply stated, is to assist clients in developing long-term strategic plans by evaluating and executing upon a full range of strategic and financial alternatives. Our goal is to establish and maintain life long relationships with clients by being valued advisors and trusted confidants.

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REAL ESTATE INVESTMENT BANKING

Commerce Street Capital's Real Estate Investment Banking Group prides itself on its extensive knowledge of the real estate capital markets. As a financial intermediary, we specialize in arranging debt and equity for commercial real estate on behalf of developers, investors and owners on a nationwide basis.

Our firm's banking clients, family offices, institutional associations, and high net worth individuals complement our deep and broad real estate experience. We have the resources to facilitate a variety of transactions that encompass all property types and financial products, including but not limited to construction loans, fixed and floating rate acquisition financing, mezzanine debt, bridge loans, credit facilities, and joint venture equity investments.

We add additional value by introducing our clients to other opportunities that complement their respective strategies and objectives. We work with our clients on a team approach, sharing in the risk, only earning a success fee if the deal is funded. We do not charge upfront fees.

Our managing directors have experience and proven track records in structuring real estate debt, equity and other complex financial transactions.

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PRIVATE PLACEMENTS

A private placement is an offering of unregistered securities to a limited pool of investors. In a private placement, a company sells shares of stock in the company or other interest in the company, such as warrants or bonds, in exchange for cash. We are a privately held financial services firm committed to leveraging our intellectual capital to address the unique needs of our client base. With deep backgrounds in alternative investments, we seek to identify and maximize value in the private placements we represent in the market.

The private placements represented by CSC provide innovative and comprehensive financial solutions. When capital planning for a business, CSC offers diverse alternative solutions and investments.

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COMMERCE STREET INVESTMENT MANAGEMENT

Commerce Street Investment Management (CSIM) is an SEC-registered investment advisor providing asset management services for private equity and credit opportunity funds that invest in bank and financial institution related transactions.

CSIM has been investing in community banks through private fund vehicles for over 14 years, focusing on growth opportunities and risk reduction.

CSIM draws on the firm's deep expertise and relationships throughout the banking sector to identify investment opportunities with outsized potential for value creation and price appreciation. The strength of our internal and external networks with banks, regulators and financial sector investment bankers augment our sector knowledge and enhance credibility allowing us to deliver superior results for our clients.

We have built a leading franchise assisting community banks maximize the value of their businesses leading to Commerce Street being viewed as a valued-add trusted advisor and partner.

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PEAK ADVISORS

Commerce Street Peak Advisors' mission is to provide quality retirement plan solutions for our clients and their employees. We act as a fiduciary by providing comprehensive and cost-effective investment solutions for 401(k), 403(b), 457, cash-balance and profit-sharing plans as a 3(21) Investment Advisor or a 3(38) Investment Manager.

WE OFFER A FULL RANGE OF SERVICES PROVIDING

- Low cost, professionally managed risk-based portfolios
- Lower management fees
- Construction of the plan's investment policy statement
- Participant 401(k) investment education

Retirement plan participants can be overwhelmed by the numerous investment choices they face in retirement planning. We have simplified the process by providing risk-based portfolio options for your employees. With our solutions, you can be confident in offering your employees high quality investment options appropriate for their retirement needs

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Thank You for Attending the 22nd Bank Conference

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