

Investing is a planned but dynamic process where exceeding your financial goals is our job. As an SEC-registered investment advisor, we work solely for our clients to ensure that they have the best investment portfolio to fit their needs.

McQueen Financial Advisors is committed to bringing professional portfolio management to your financial institution. We will manage your portfolio to fit your unique needs.

- Identify and analyze creditworthy opportunities to meet your objectives.
- Analyze your financial institution to develop a desired portfolio structure.
- Facilitate transactions and provide semi-annual updates.
- Focus on your current income and total return with our policy of safety of principal.
- Provide continual monitoring of your investments to ensure long-term success.
- Develop your investment strategy in relation to your Asset/ Liability Management position.

We are committed to providing you with a portfolio that is custom-tailored to your needs. By outsourcing the investment function of your financial institution, you will be able to capitalize on professional investment management, assure the quality of your investment portfolio and add to your bottom line. We will use our knowledge of market opportunities and our expertise analyzing securities to complete all of the legwork, present our findings to you, and facilitate the best transactions for your institution. No more dealing with brokers, no more guessing - simply sound investment advice.

Over the next few years, the successful financial institution will embrace Asset/Liability Management with open arms and fully utilize the data to their benefit.

Asset/Liability Management (ALM) is used to monitor your risk and provide your Board with valuable information on your financial institution's market position. To have an effective ALM policy, you must determine your objectives, your acceptable levels of risk, change of income, change of equity and the necessary actions to take to help you achieve your goals. We offer a proprietary ALM service that will provide you and your Board with the information necessary to make the most informed decisions and add income to your bottom line.

- Our ALM reports surpass all regulatory requirements.
- We offer quarterly ALM reports and meetings.
- Our reports are formatted for all levels of management and are a beneficial tool for modeling the institution in many different interest rate scenarios.
- Our reports include:
 - Repricing Gap Report
 - Maturity Gap Report
 - Shock Test
 - Income Simulation Reports
 - Net Interest Margin
 - Net Economic Value of Equity
 - Income Projections



By utilizing our ALM service, you will be able to save time, add income to your bottom line and help reduce future risk.

The key to our business is understanding your needs, your marketplace and your risk position.

McQueen Financial Advisors specializes in working with financial institutions. We are positioned to serve your unique needs:

- Balance Sheet Restructuring
- Income Enhancement
- Strategic Planning
- Loan Securitization
- Capital Adequacy Review & Planning
- Branch Sale/Purchase Advisory
- Financial Institution Sale/Purchase Advisory
- Capital Raising Advisory
- Business, Marketing and Strategic Plans
- Field of Membership Expansions
- Board Education



Your financial institution's needs are always our first concern. By utilizing our services, you will be able to spend more time focusing on other income enhancing areas of your institution. We can provide your institution with expert, professional and personal service at a low price.

In a volatile interest rate environment, mortgage servicing rights valuation may change. We have the knowledge, technology and market expertise to keep you abreast of any changes in the market-place.

McQueen Financial Advisors believes that the Mortgage Servicing Rights (MSR) valuation process is an intricate step in determining the overall financial success of your mortgage operations. By offering a personalized service, we will help your financial institution meet regulatory requirements and help you make informed financial decisions.

To calculate MSR value, we use proprietary analytical tools to pool loans into homogeneous buckets. We then perform a present value analysis of the future cash flows considering both the ancillary income from escrowed funds and current levels of delinquencies. The buckets are created by individual loan characteristics such as note rate, product type, and the investor remittance schedule. For each individual bucket, McQueen Financial Advisors model the unique expected future cash flows.

It is important to not only understand market trends, but be able to monitor them as well. We are positioned to serve your needs and provide your financial institution with professional Mortgage Servicing Rights Valuation services.

Financial institutions are operating in a highly competitive environment. Having an effective marketing program is essential to ensure your financial institution's continued growth.

McQueen Financial Advisors' strong financial advisory background makes us uniquely qualified to create marketing strategies that are aligned with your financial institution's overall financial objectives. We help senior managers who are disappointed with marketing efforts that are fragmented and ineffective in the face of growing competition and who are frustrated that they lack the time and staff to develop and maintain an effective marketing program.

Effective marketing requires a coordination of your policies, products, services, facilities, programs and employees to increase both deposits and loans so that your financial institution can more effectively serve your customers.

- We will link your marketing with your financial plans.
- We will analyze your unique financial position and needs and integrate your marketing strategy to support them
- We will draw on an experienced team to bring a professional approach to your marketing programs.



Time is money. As a banking professional, you know this all too well as you have a multitude of jobs to manage and not enough time to efficiently complete them all. As an SEC-registered investment advisory firm, McQueen Financial Advisors specialize in helping financial institutions achieve their objectives by saving them time and adding money to their bottom line. We can help your institution gain a competitive advantage in an ever-changing industry.

We provide our financial advisory services to a broad range of institutions. The asset size of our clients varies from \$20 million to over \$1 billion. Our clients are located throughout the United States.

Established in May of 1999, McQueen Financial Advisors provides unsurpassed Investment Portfolio Management, Asset/Liability Management, Mortgage Servicing Rights Valuation, Strategic Consulting and Marketing to financial institutions. We are positioned to serve your needs.

As investment advisors, we do not work for commission. We are compensated only by the fees paid by our clients. Our only interest is our clients' best interest. We will provide your institution with expert, personal, professional and results-oriented service at a low cost.

"I founded the firm on the premise that each and every financial institution deserves personal attention focused on their unique needs. Our focus will always be on the personal relationships we have with our clients."

*Charles N. McQueen
President*

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Craig Sicilia
Vice President

James G. Craven
Financial Advisor

Heather L. Ciurla
Vice President of Operations

Diane E. Knudson
Marketing Specialist

Charles N. McQueen
President

Mr. McQueen founded McQueen Financial Advisors in 1999, to provide specialized financial advisory and portfolio services. Mr. McQueen has more than 15 years of experience serving as a portfolio manager, asset liability management consultant and strategic consultant. Today, his company advises more than 60 clients and oversees investment portfolios with a combined value of more than \$1 billion. McQueen Financial Advisors serves clients across the United States. Mr. McQueen serves on the Associate Advisory Council of the Michigan Association of Community Banks, is a frequent speaker at financial institution conferences and has provided training and board education on investments, Asset/Liability Management, Mortgage Servicing Rights Valuations, branch valuations, asset sales and strategic planning. Along with providing education to financial institutions, Mr. McQueen provides educational training to several CPA firms. Mr. McQueen is a frequent presenter to financial institutions boards, attending well over 1,300 client board meetings. Mr. McQueen has overseen McQueen Financial Advisors loan sales team, where he has helped clients sell over \$500 million in loans.

Mr. McQueen is a graduate of Western Michigan University, with a BBA in Management and Economics.

Craig Sicilia
Vice President

Mr. Sicilia is McQueen Financial Advisors chief investment officer and head portfolio manager. He is responsible for overseeing the firm's security transactions that average over \$700 million a year in purchases and sales. Along with portfolio management and security analysis, Mr. Sicilia consults with clients on risk management, loan sales, servicing valuations on commercial loans and customized consulting projects. Previously, Mr. Sicilia was Vice President at JPMorgan Securities, Inc. He was a member of a Financial Strategies Team in Detroit, Michigan and was responsible for managing relationships with banks, credit unions, taft-hartleys, municipalities and schools. The majority of his time was spent assisting clients with asset allocation, investment analysis, portfolio structuring, security sales and interest rate risk decisions. Mr. Sicilia worked for J.P. Morgan (formerly Bank One, First Chicago NBD Corp., NBD Bank) from January 1991 through March 2006.

Mr. Sicilia is a graduate of Oakland University, with a BBA in Management.

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Heather L. Ciurla
Vice President of Operations

Diane E. Knudson
Marketing Specialist

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Prior to joining McQueen Financial Advisors, Mr. Craven worked at Fifth Third Securities in the Institutional Investments Divisions and with JPMorgan Chase (and successor firms). At JPMorgan, he was a member of the Bank Strategies Group. In that capacity, Jim provided analytics and fixed income investments primarily to banks, credit unions, insurance companies and investment advisors. While at JPMorgan, Jim also consulted clients on derivatives and structured financing.

Jim is a 1983 graduate of Eastern Michigan University. He holds several securities licenses including Series 7 (General Securities Rep), Series 63 (State License), Series 24 (Securities Principal) and 9/10 (Options Trading/Sales Supervisor). Jim's main responsibilities include financial analysis, Mortgage Servicing Rights Valuation and Investment Portfolio Management.

Heather L. Ciurla
Vice President of Operations & Chief Compliance Officer

Ms. Ciurla joined McQueen Financial Advisors as an Investment Advisor, and is the firm's Chief Compliance Officer. Ms. Ciurla is responsible for the Asst/Liability Management reporting, and general consulting services. Heather is also a seasoned portfolio manager assisting in daily trading activities. Ms. Ciurla started in the investment business in 1999, working with JPMorgan Chase & Co. in Delaware as an investment agreement manager for municipalities.

Diane E. Knudson
Marketing Specialist

Ms. Knudson began her career in the business-to-business telemarketing industry. As a Marketing Manager, she was responsible for developing, implementing and launching marketing campaigns, developing and evaluating benchmarks and marketing channels, and advising on corporate marketing strategies.

Ms. Knudson graduated from Christopher Newport University with a B.A. in International Relations and holds a Masters of Arts in Organizational Management from the University of Phoenix. Her duties include managing and developing all of McQueen Financial Advisors' marketing campaigns, and client marketing programs, as well as providing Strategic Consulting services.