



GOLDWATER BANK

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To whom it may concern;

Goldwater Bank has been featured in the media for many different accomplishments and achievements, from acquisitions to location openings.

We appreciate your interest in all that Goldwater Bank has to offer, and are happy to accommodate any media requests you might have.

As a starting point, please enjoy our current media kit, as well as our newly renovated website.

Our media kit includes the following:

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Please feel free to reach out to us at the following to receive more information:

goldwater@goldwaterbank.com, 936.521.2911.





GOLDWATER BANK

Company Information

Goldwater Bank, N.A., headquartered in Phoenix, Arizona, was chartered in April of 2007. Goldwater is a full-service community bank and residential mortgage lender serving the banking needs of individuals and businesses in Arizona and a mortgage customer base across the contiguous United States. Locally owned and operated, the Bank offers its customers a wide variety of financial products, emphasizing exceptional service that is highly individualized, efficient, technologically advanced and responsive.

Goldwater Bank's original focus was to grow assets through an innovative concept developed by the management team called Lifestyle Banking: serving customers based on a common sense approach to decision making, coupled with the ability to customize solutions to the customer's needs and bring a concierge-styled experience to high net worth clientele in the vicinity of its single location. Today, the Bank applies this same attention to customization and detail to all of its customers across the country through the use of cutting-edge communication technology expressly designed for the needs and expectations of today's online and fully-connected consumer.

The Bank remains committed to its founding principles by investing in the people, tools and systems necessary to deliver the highest quality of customer service, including deposit and lending services and with a consistent strategy to expand this passion to other areas of financial services in the future. Lending solutions include financing for existing commercial and residential real estate, commercial and residential construction, small business and commercial loans. While the Bank has an extensive mortgage banking platform to offer its customers its services also include a full range of deposit products designed for consumer and business applications, including personal and business checking, money market accounts, certificates of deposit and savings accounts. Both interest and non-interest bearing accounts are available.

Coming from various backgrounds in business, banking, mortgage banking and real estate, the professionals at Goldwater Bank combine their expertise, resources and knowledge of these industries to create a service-centric enterprise. The executive management team at Goldwater Bank endeavors to bring the focus of its collective experience to implement the objective of providing best-of-breed solutions designed to meet its customers' financial needs.





GOLDWATER BANK

Corporate Bios

Max Poll, Chairman of the Board - Mr. Poll received his Bachelors of Business Administration from Western Michigan University and Masters of Hospital Administration from the University of Minnesota. His 35-year healthcare career included CEO positions at several hospital systems including Barnes Hospital in St Louis, MO., the primary teaching affiliate of Washington University School of Medicine and Scottsdale Healthcare System. Board positions have included the American Hospital Association, Association of American Medical Colleges and Voluntary Hospital of America, Inc. founding president of the International Genomics Consortium, a non-profit genomics research institute, Auxillio Inc., a healthcare image management company and the University Medical Center, Tucson, AZ. Mr. Poll was also a founding member of Goldwater Bank.

Nicholas Kissel, Vice Chairman of the Board - Mr. Kissel is a retired Certified Public Accountant and Ernst & Young Partner who spent thirty-seven years with that firm. He specialized in the financial services industry, auditing large multi-national bank holding companies and consulting on many facets of bank operations. Some of his clients included Bank of America, US Bancorp, ABN Amro and Huntington Bancshares. Upon retirement he began working with the Ernst & Young Foundation developing and writing college courses on International Financial Reporting Standards and emerging accounting issues. He currently mentors MBA students at Arizona State University and lectures on emerging accounting issues. He resides in Scottsdale, Arizona with his wife of forty-seven years, Lynda.

Kent Wiechert, Owner, Director & Chief Executive Officer - Mr. Wiechert acquired Goldwater Bank and joined the Board of Directors in 2015. Mr. Wiechert also owns Weststar Mortgage Corporation, an independent mortgage banking, servicing, securitization and software firm which he founded in 1984. Kent has been responsible for establishing the business vision and strategy for both companies, resulting in consistent profitability and growth. He attended the University of New Mexico where he majored in finance and is a veteran of the US Navy. Kent's extensive background in innovative technology solutions, private and agency loan servicing and mortgage loan origination provides the day-to-day leadership for the executive teams of both companies which in aggregate are constituted of over 50 different acquisitions which he's conducted throughout his career in business.

Julie Merhege, Director, Bank President & Chief Operating Officer - Mrs. Merhege serves as President and Chief Operating Officer of Goldwater Bank, and as a Director since 2012. Mrs. Merhege also serves as the bank's BSA/Patriot Act and Compliance Officer. As an original member of the management team, Mrs. Merhege began her tenure with the bank in 2007, its charter year, as Executive Vice President and Chief Operating Officer. Mrs. Merhege continues to oversee and provide leadership in the management of the bank, including operations, audit and compliance, retail



and regulatory reporting. Mrs. Merhege has over 30 years of experience in banking in Arizona, New Mexico and West Texas where she oversaw the operational and retail divisions, led the M&A efforts of two banks and numerous system conversions. Mrs. Merhege is a graduate of New Mexico State University with a Bachelor of Business Administration in Finance and Economics.

Matt Teskey, Director & Mortgage Division President - Matt Teskey is the President of Goldwater Bank's Mortgage Division, a Director and has been with the company since 2015. Matt has been responsible for managing the day-to-day activities of the retail mortgage business including sales, operations, secondary marketing, compliance, policy & procedure, public relations, information technology and legal. Matt is a graduate of Kansas State University with a Bachelor of Science in Philosophy and has over 20 years of mortgage business experience spanning retail, wholesale and correspondent lending. For the four years prior to joining the bank Matt served as the Chief Operating Officer of a mid-sized mortgage bank, Weststar Mortgage Corporation.

Jon Edwards, Executive Vice President & Chief Financial Officer - Mr. Edwards has served as Executive Vice President and Chief Financial Officer of the Bank since January, 2010. Mr. Edwards has over 34 years of banking experience. Prior to joining Goldwater Bank, Mr. Edwards was Senior Vice President and Chief Financial Officer of Community National Bank in Monmouth, Illinois. Mr. Edwards was also a member of the board of directors of Community National Bank. He is a graduate of William Penn College, with a Degree in Accounting and Economics, and the Graduate School of Banking from the University of Wisconsin, Madison.

Michael Ragsdale, Executive Vice President & Chief Risk Officer - Michael is the Executive Vice President, Chief Risk Officer for Goldwater Bank. Michael received his Bachelor of Business Administration with emphasis in Business Computer Systems and Bachelor of Accountancy from New Mexico State University and has been a CPA since 1996. After receiving his degrees, he worked with Arthur Andersen, LLP on audit and computer consulting engagements. For the following 10 years Michael served as the CFO of a mid-sized, national community bank. Prior to joining Goldwater Bank he continued served for four years as the CFO of a large credit union and a mid-sized mortgage bank, Weststar Mortgage Corporation.

Charles Owens, Senior Vice President & National Retail Mortgage Sales Executive - Mr. Owens joined Goldwater in 2015 as Senior Vice President and is the National Sales Executive for the Retail Mortgage Division. Charles is responsible for all retail mortgage origination activities, loan production offices (LPOs) and all national LPO acquisitions for the Bank. For the four years prior to joining Goldwater, he was Senior Vice President of National Retail Sales at Weststar Mortgage Corporation, a mid-sized independent mortgage bank. Mr. Owens' 15-year career in the mortgage industry spans various leadership roles and is credited with a multi-billion-dollar history of quality loan production.



Product Offerings

We deliver financial products and services with honesty, common sense and humility.

Our expectation to deliver a distinctively high level of customer service is unparalleled and our commitment to our community is unwavering. Our prime directive is to realize satisfaction from a job well done, contributing to the vitality of our customers and employees alike. We strive to continuously learn and grow while applying our expert knowledge and creativity to developing banking and lending solutions for our customers.

Our customer relationships are based on principles of mutual respect, unmatched integrity and common courtesy.

Our Personal Bankers and lending professionals provide financial solutions and take pride in making each and every Goldwater Bank experience a pleasurable one. We put the needs of our customer first and depend on our collective knowledge base to provide a uniquely collaborative banking and lending experience.

Our online and mobile platforms provide a level of flexibility that we feel is the standard for consumer expectations of financial firms today. With our mobile-centric solutions you can access accounts, check balances, review account activity, transfer funds, pay bills and apply for credit, all from your mobile device. Our focus on providing services online is paired with our community banking principles to bring the power of our dedicated professionals to you, when you need them, no matter where you are.



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Goldwater Bank

Press Release

Goldwater Bank Brings in New Capital An Affinity Partnership: Weststar Mortgage Corporation & Goldwater Bank. N.A.

Scottsdale, AZ, September 15, 2015: We are excited to announce that Kent Wiechert, owner and President of Weststar Mortgage Corporation has acquired Goldwater Bank, N.A. in a stock purchase that when made public will become an important piece of industry history. While transactions where banks are buying mortgage companies and/or other banks have been commonplace in the industry since the financial crisis, regulatory authorization for a mortgage company (or its sole owner) purchasing a controlling interest in a nationally chartered bank is relatively unheard of, to say the least. This exciting development marks a historic milestone in both companies' stories, one that every one of us can be excited by and take a moment to savor; for the past 5 years the entire team at Goldwater Bank have focused tirelessly to position the Bank and its mortgage division for an opportunity such as this. "I credit the perseverance of the Bank's staff, unwavering will and dedication of the Bank's executive leadership team and the resolve of the Board of Directors coupled with the focus of the OCC's Special Supervision Division who refused to let the consent order issued in 2010 be the final chapter in the Bank's story. We have emerged a stronger and better bank from this experience," says Julie Merhege, President of Goldwater Bank "We look forward to pair our commercial bank and mortgage lending platform with Weststar's mortgage business and bring a more unique approach in Banking and provide outstanding service to customers," says Merhege.

Weststar Mortgage Corporation is a privately owned company established in 1983 in Albuquerque, New Mexico where it maintains corporate headquarters to this day. The firm's primary initial focus was to develop specialized software that enabled the company to deliver best of breed loan servicing solutions to clients who offered seller financing as an alternative to traditional real estate financing. Today, Weststar services over 20,000 loan servicing customers across most of the United States. Beginning in the early 1990's, the business grew to include a successful retail mortgage origination channel. Today, Weststar Mortgage originates retail mortgage loans in over 30 states covering nearly every market outside of the Eastern Seaboard. In 2015, Weststar Mortgage is on track to originate in excess of \$1 billion.

"We are very excited about this new affiliation, and look forward to offering clients even more products and services through our new relationship with Goldwater Bank," says Mr. Wiechert, President and owner of Weststar Mortgage Corporation.

On August 28th, 2015, the Office of the Comptroller of the Currency (OCC) issued a letter to Goldwater Bank concurring to a plan submitted by the Bank and Weststar Mortgage almost a year prior which allowed Mr. Wiechert to acquire a controlling interest in the Bank. The details of the plan include a host of provisions that will align the two firms around their common and complementary business lines; including the integration of the Weststar's highly successful retail mortgage origination channel into the bank's already established mortgage division. "By the time we've fully executed the plan approved by the OCC the two companies will employ more than 600 professionals spanning 40 states and all aspects of the banking, lending and loan servicing disciplines" says Mr. Wiechert.

For Release 10:00AM EST September 15, 2015

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Goldwater Bank, N.A.

Press Release

Goldwater Bank Announces New Mortgage Division Leadership

Goldwater Bank, N.A.'s Retail Mortgage Team is Growing & Preparing for Banner Year in 2016!

Scottsdale, AZ February 8, 2016: Goldwater Bank, N.A. is excited to announce that several experienced and accomplished industry professionals have been installed in leadership positions for its growing mortgage division. This announcement comes as a result of the second successful phase of a planned integration between Goldwater Bank, N.A. and Weststar Mortgage Corporation.

"It's been a very productive year and seamless series of significant achievements for the two firms." says Matt Teskey, Mortgage Division President. "I could not be more honored to be associated with a team of this caliber."

- At the end of August, 2015, Weststar Mortgage Corporation was able to begin putting into action a plan to integrate its highly successful retail mortgage team into Goldwater Bank, N.A.
- In September, the team at Weststar successfully on-boarded a tremendously talented operational group in the Northeast which enhanced its capacity to meet expected growth demands.
- In October, both firms focused on meeting a new compliance regiment impacting every aspect of a consumer's experience in the mortgage process.
- In December Goldwater transitioned several hundred of Weststar's retail sales and operations teams in the first phase of the integration plan.
- In January, 2016 Goldwater integrated another large group of Weststar's staff and prepared for a broader system and infrastructure integration consolidating the existing mortgage group with the new team of employees and branch offices.

As part of the leadership team hired in the planned integration, the Board of Directors approved the appointment of several new officers in key leadership roles:

Matthew Teskey, Mortgage Division President

Charles Owens, Senior Vice President and National Retail Mortgage Sales Manager

Diana Myers, Vice President and Mortgage Compliance Manager

Evelyn Hamilton, Vice President and Retail Mortgage Credit Manager

Kelly DeMarco, Vice President and Retail Fulfillment Manager

Erik Englerth, Assistant Vice President and Secondary Market Manager

Erin Ciaravino, Assistant Vice President and Marketing & Brand Manager

For Release 10:00AM EST February 8, 2016

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Goldwater Bank, N.A.

Press Release

Goldwater Bank To Expand Already Growing Mortgage Division in 2016

Goldwater Bank, N.A.'s Retail Mortgage Team is Growing and Continues to Expand Nationwide

Scottsdale, AZ June 16, 2016: Goldwater Bank, N.A. is excited to continue on its path of growth through the second quarter of 2016, marking a steady and continuing increase to the size of its mortgage division. Goldwater's network of retail mortgage loan production branches continues to expand nationwide, with plans to continue this momentum well into 2017.

"It has been a very successful 2016 already, and we feel like we've only just begun," says Charles Owens, Senior Vice President and National Retail Mortgage Sales Manager. "We are very excited to continue growing our already well recognized team nationwide."

The collaborative relationship between the mortgage division's sales and operations leadership teams brings an unparalleled level of competency to the entire group's ability to perform for its customers; it's this intentional collaboration that allows for a smooth customer experience and has produced amazing results for Goldwater Bank's loan production branches. The executive management team for the mortgage division can boast over 150 combined years of experience, which larger origination units from coast to coast are now seeing great benefits in joining forces with. The stability of a continuously growing company has been enticing to top quality loan originators looking for dependability in an ever-changing industry.

"It is a very exciting time here at Goldwater Bank," says Charles Owens. "We are very fortunate to have the opportunity for growth here at Goldwater; an opportunity we are very proud and fortunate to have."

In addition to providing a nationwide lending platform, Goldwater Bank, N.A. is able to offer retail mortgage production branches a unique branch support model, coupled with direct access to senior management. This allows for experienced retail branch operators to exercise a sense of entrepreneurial flexibility in their business from within a supportive corporate culture and built around a nationwide team.

"We have spent years working to create a unique culture for not only our retail sales division, but the company as a whole," says Charles Owens. "We are very excited to see the growth in 2016 and the continued opportunity expand in the years to come."

Some of the retail mortgage division's highlights include:

- 4 Regional Operations Centers (ROCs)
- Over 70 retail mortgage loan production branches
- Over 300 residential mortgage loan officers

For Release 10:00AM EST June 16st, 2016

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Goldwater Bank, N.A.

Press Release Draft

Goldwater Bank to Open New Headquarter Location in Phoenix

Goldwater Bank, N.A. is growing and expanding to a new headquarter location in Phoenix

Phoenix, AZ December 6, 2016: Goldwater Bank, N.A. is excited to continue on its path of growth in 2017 by opening a new headquarter in Phoenix, Arizona. The state of the art banking facility will be home to the depository office, as well as serve as the Bank's national headquarter location.

"We could not be more excited about the new location and all the amazing opportunities it brings," says Julie Merhege, President and Chief Operating Officer of Goldwater Bank,. "The new facility will allow us to expand our banking platform and accommodate more clients with our state of the art technology."

In celebration of the new location, Goldwater Bank will be hosting a Grand Re-Opening on Thursday, January 26th from 9:00am to 3:00pm. Customers and members of the community are encouraged to stop by and tour the facility, enjoy refreshments, and meet our team.

Goldwater Bank, will be launching a brand new website simultaneously with the event, featuring new customer capabilities. The new website is intended to allow the customer to essentially bank from anywhere, with new technological features intended to make banking at Goldwater easier than ever.

"We have experienced such positive growth over the past year, it seems only fitting to start 2017 with the launch of our new website and celebrate a Re-Opening of our new location," says Julie Merhege.

With the new website and brand new facility, Goldwater Bank will be able to offer it's online banking services nationwide in conjunction with it's nationwide residential mortgage lending platform.

"We want our customers to know, that, no matter where they are, or what services they need, they can access Goldwater Bank from anywhere," says Merhege. "We are very excited to continue our positive growth into 2017, and with the new location and new website, the possibilities are endless."

The open house celebration is open to the public. Goldwater Bank. is encouraging the public to stop by on January 26th, 2017, from 9:00 am to 3:00 pm to tour the Bank office, located at 2525 E Camelback Rd, Suite 1100, Phoenix AZ 85016.

For Release 10:00AM EST December 6th, 2016