

J. PATTERSON "PAT" COOPER

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Experienced professional with an MBA. Practical experience in the fields of merchant, investment (buy and sell side) & commercial banking, asset & liability management, and interacting with all levels of management and Boards of Directors.

Strong track record of effectively identifying risk, establishing controls and formulating tools to track performance. Deep experience in dealing with State, Federal, and international regulators. A keen eye for optimizing governance in line with shareholder needs. Process-driven and skilled at implementing procedures that improve operational efficiency, productivity, and profitability. A motivational leader who provides extensive training and development to create high-performing teams.

AREAS OF EXPERTISE

- Business Development • Client Relations • Customer Service • Public Relations • Strategic Planning • Change Management • Restructuring/Turnarounds • Expense Control • Financial Analysis • Cost Reduction • Risk Management • Audits • Budgeting • Internal Controls • Joint Ventures • Project Management • Team Leadership/ Motivation • Process Improvement • Needs Assessment
- Sales Forecasting • Sales Cycle Management • Presentations • Internet Research
- Loan Documents • Event Planning

NOTABLE ACHIEVEMENTS

Achieved Success outside Financial Institutions

- *Prudent Capital Management* - Led a small (3) team of professionals, won exclusive development rights on Kiawah Island, South Carolina, for a raw piece of land. Total value of \$85 million with a profitability potential of \$20 million. Transitioned actual development to a new General Partner with development knowledge and experience.

Recognized problem solver

- *Chemical Bank* - Increased profitability of the Palm Beach organization fivefold by doubling Assets under administration from \$700 million to over \$2.0 billion over a seven-year period.
- *Bankers Trust* - Increased profitability sevenfold by doubling AUA's over a six-year period. Raised the profile of the institution, acquired new clients and ultimately increased profitability seven-fold and doubled AUA's over a six-year period.
- *First Bank of the Palm Beaches* - "Reopened" bank and hired personnel following the departure of the previous CEO. Hired competent personnel, created & executed business plans and sourced new investors.

Well Rounded Leader - Philanthropic and Civic Service

- *Town of Palm Beach* - Appointed (July 2015) as Trustee of the Town of Palm Beach Retirement Board overseeing investments and plan administration; and, member of the Shore Protection Board (2009).
- *Camp Boggly Creek* - Board member since 1998. Voted Chairman in 2009 and instituted a strategic plan that achieved the following results:
 - Endowment, reserves and cash on hand all showed increases over the period (taking into account general market conditions). Most importantly, sources of funding were broadened.
 - Board involvement increased as a result of instilling "ownership" of results to each member. Board members who were either not contributing or had been long term members with "burn out" were transitioned either off or to an emeritus status. All Board members attend at least 50% of meetings with 100% contribution participation.

PROFESSIONAL EXPERIENCE

PRUDENT CAPITAL PARTNERS, L LC, London, U.K.

Partner

PCP is an independent merchant bank/fund-less sponsor whose funds are provided by its partners and select investor groups. The partnership was formed to raise money for investment banking transactions and to also act as agent for M&A transactions. This entity also was a key provider of initial stage information and ultimately investment in a new development currently under way on Kiawah Island, South Carolina.

Achievement:

- A small team (3) worked together to win, design, permit, finance and ultimately build a community on Kiawah Island, South Carolina. Total value estimated at \$85 million with estimated profitability of \$20 million. For over a year and a half this team worked together to bring the project online. Ultimately it selected another General Partner to undertake the development which is now taking place.
 - This same team is considering real estate transactions in Massachusetts and involvement with a Water Treatment Company looking to replace long term investors. Total investment (including debt) up to \$500 million.
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PROUTY INDIA FUND LIMITED, Greenwich, CT.

An opened ended fund investing in mid-cap listed companies on the Bombay Stock Exchange (BSE Sensex).

Director

Responsibilities include attending board meetings (typically via teleconference, compliance oversight and ensuring the company is operating in conjunction with the laws of the United States, Mauritius and India.

Achievements:

- The fund is being marketed by Mr. Prouty. It was considered a "new" fund as the state of the Indian market was not conducive to investments vis-a-vis the American Market. The investment climate changed at the beginning of 2014 and new investors entered the markets.

SALT MARSH INVESTMENTS, LLC

This is the dedicated Investment Manager of the Prouty India Fund

President, COO and Member of the Investment Committee

Achievements:

- Responsible for compliance with applicable laws in the US and ensuring all transactions are booked properly. As a member of the Investment Committee, I review all purchase and sale transactions ensuring that style and scope are consistent with the original private placement memorandum.
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PRIVATE CONSULTANT, Palm Beach, Florida

Provide advice in a variety of disciplines including economic and financial insights in both domestic and international arenas, commercial banking, and compliance.

Achievements:

- Advised the *South Florida Science Museum and Aquarium* about the overall viability to a proposed expansion of its campus and how it will raise over \$100 million to obtain approval.
- Advised the Palm Beach Civic Association regarding budget proposals for raising taxes by the Town of Palm Beach and Palm Beach County. Advanced the Civic Association position publicly at Council and Commission meetings respectively.
- Advised and assisted *The Ecclestone Organization* to reach decisions about certain private placements of international assets. Directly negotiated with principals and other investors to exit without penalty or future obligation to the fund.

FIRST BANK OF THE PALM BEACHES, West Palm Beach, Florida

This is a Community Bank which opened in 2006 offering a full range of retail banking services.

President & CEO

Managed this de novo banking operation including relationships with regulatory bodies. Created and implemented strategic business plans, and consistently exceeded budget goals. Established liquidity models and procedures to ensure the bank was able to proactively understand and meet its upcoming funding positions. Created, upgraded, and ensured operational compliance with internal policies and procedures. Tracked and alerted staff to regulatory updates. Interacted with Florida regulators on a regular basis and with Federal bank examiners. Ensured that all staff was familiar with Bank Secrecy Act provisions and amendments.

Achievements:

- Replaced the former CEO and formed a strong relationship of trust with Board Members and Florida Regulators.
- Reinvigorated new business calling effort with small business and individual clients.
- Created a Treasury Department to better manage the Bank's balance sheet and liquidity.
- Ensured the CFO was trained in all manner of approved transactions and introduced that function to additional funding options.
- Strengthened the Credit Department ensuring loans were properly documented, booked and follow-up calling was completed on a scheduled basis.
- Sourced a new investor who could infuse substantial capital allowing for branching in other counties in Southeast Florida.

DEUTSCHE BANK (LEGACY BANKERS TRUST)

Global financial services company.

Managing Director-Head of Regulatory Control Group, Private Wealth Management, Deutsche Bank (Legacy Bankers Trust), New York, New York

Complied with "Know-Your-Client" and served as a resource to all client-facing staff in Private Wealth Management ("PWM") Divisions with regulatory questions. Ensured all legal entities under which PWM operated are operating under regulatory and internal guidelines. Administered day-to-day activities and interfaced with NYS Banking authorities and the Federal Reserve of NY on PWM regulatory matters.

Achievements:

- Integrated sales processes, which provided three separate operating and legal entities to work with each other's products.
- Constructed legal agreements to sell products across all entities.
- Reduced the number of legal entities in PWM by four thereby returning capital to the parent company.
- Completed a backlog of KYC projects with the exception of the Trust Area amounting to over 20,000 separate files, which restored regulatory confidence and avoided sanctions.

Branch Manager, DB Alex Brown, Palm Beach, Florida

DB Alex Brown was the full-service brokerage firm and investment bank. It undertook research on various companies' stocks and had a retail presence in approximately 16 markets throughout the U.S. Oversaw retail brokerage operations and ensured compliance with securities laws and internal policies and procedures. Managed the performance of 20 employees, administered the budget, and drove new business development by marketing the firm's new and current products.

Achievements:

- I was the first person approved by the NYSE to operate a separately capitalized bank and brokerage branch office.
- This appointment was an attempt to integrate the functions of banking and brokerage. Ultimately, it was decided to keep the functions separate due to the innate operational differences.

President & CEO, Deutsche Bank Florida, N.A. (Legacy Bankers Trust Company of Florida, N.A.), Palm Beach, Florida

Full service standalone banking institution 100% owned by Deutsche Bank America. Provided deposit and lending services in addition to the major focus of trusts, estate, custodial and investment services. Championed the turnaround of the unprofitable Palm Beach Operation. Created and implemented strategic businesses plan which retained current clientele while increasing the new client base. Hired and trained new client staff to improve customer service levels. Managed banking operations that provided a wide range of products including banking, lending, trust, investment advisory and custodial services. Worked closely with the Board of Directors and external regulators.

Deutsche Bank (continued)

Achievements:

- Increased assets under management ("AUM") by more than 75% to \$1.758 by soliciting and winning the business of a major client, the bank's largest new trust asset in over 10 years.
- Reduced expenses by 25% over a three-year period while maintaining and growing AUM's.
- Enhanced the bank's brand image by participating in high profile, non-profit, community ventures including United Way Campaigns, Camp Boggy Creek (medical camp founded by Paul Newman and Norman Schwarzkopf) and by chairing numerous charitable events in the Town of Palm Beach.

Career Note:

JPMorgan Chase (Legacy Chemical Bank), New York, NY

Positions held throughout full term of employment included:

Managing Director, President and CEO, Palm Beach, FL
Vice President, London Branch Office, International Division
Team Member, New York Office, Municipal Finance Department
Korea Country Manager, International Division
Vice President, Korea Desk Manager
Vice President, Deputy Philippine Branch Manager, International Division
Vice President, Australasian Desk Officer
Various Positions, Metropolitan Division
Trainee, Metropolitan Management Training Program

EDUCATION***Masters, Major in Financial Management***

Pace University School of Business - New York, New York

Bachelors, Major in Political Science

College of Santa Fe - Santa Fe, New Mexico

CERTIFICATIONS/OTHER

FINRA 7,8,24,63,65 (Relicensing Needed)

Harvard Executive Management Program

PROFESSIONAL ORGANIZATIONS/AFFILIATIONS

Former Trustee Town of Palm Beach Retirement Board,
Former Town of Palm Beach Shore Protection Board (2009-2015)
Treasurer/Secretary/Director, Palm Beach Civic Association Boggy
Creek Camp (Board Member 1997-Present; Chairman 2008-2014)
Korean-American Education Commission (Fulbright Program), Appointed by the U.S. Ambassador to Korea

COMPUTER SKILLS

Adept and nimble with changing landscape
Usages include: • Proprietary Software Applications with an emphasis on analytics
• Business and Social Media