

KEVIN P. MURRAY

Business

Broker Dealer Financial Services Corp.
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PROFESSIONAL GOAL:

Professional growth with a financial services organization that values teamwork and a commitment to excellence, growth, and continuous improvement.

PROFESSIONAL SUMMARY:

- Eighteen years of professional experience in the financial services industry excelling in the following skills:
 - Commercial/Real Estate Lending
 - Written Communication
 - Product/Business Development
 - Employee Management
 - Relationship/Sales Management
 - Team Leadership
 - Information Technology
 - Public Speaking
 - Strategic Planning
 - Product Marketing
- Developing Trust Preferred Securities program for our bank services firm.
- Created "turn-key" equity-linked CD program for community banks.
- Brokered commercial real estate and business operating loan facilities for clients.
- Creating private placement activity for broker dealer division.
- Member of senior management team of privately held corporation, also served on the board of directors of the corporation and its subsidiary bank.
- Completed Masters Degree in Business Administration while employed full-time.
- Known for strong commitment and leadership in achieving corporate goals.

PROFESSIONAL EXPERIENCE:

BANKERS FINANCIAL SERVICES CORP. & BROKER DEALER FINANCIAL SERVICES CORP., Johnston, Iowa, June 2001-Present, **Vice President of Institutional Products**

- Responsible for developing financial products for community banking institutions.
- Engineered equity-linked certificate of deposit and program for community banks.
- Engaged in underwriting private placement facilities for various companies.
- Promoted to vice president in August 2002.

Key Results: Sales of Trust Preferred Securities totaled \$13 Million since June 2002. Fully developed indexed CD program including product development, hedging facility, and marketing program. Creating investment-banking activity through private placements.

SECURITY STATE BANK, Milford, Iowa, December 1999-June 2001

Market President, Senior Vice President and Director
Director, Commercial Financial Corp., Storm Lake, Iowa

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- Manage day-to-day activities of the bank including business development, lending, deposit generation, personnel management, budgeting, and problem solving.
- Develop corporate strategic planning initiatives.
- Research and implement technology solutions for corporate operations.
- Elected as compliance officer and chairman of the corporate compliance committee.
- Appointed vice chairman of the Community Housing Subcommittee of the city council.
- Collaborated with local city councils and the Iowa Department of Transportation to develop and create a community airport in the lakes region.

Key Results: The overall condition of the bank improved through the reduction of classified assets and increased profitability. Implemented corporate strategic initiatives to broaden product lines and develop multiple customer relationships. Successfully obtained state funding for feasibility study for new lakes region airport. Restructured deposit products and expanded non-deposit investment and insurance sales. Loan and deposit volume more than tripled in last twelve months of my employment at the Milford branch.

FEDERAL RESERVE BANK OF CHICAGO, Des Moines, Iowa, 1984-1999

Regional Director, Compliance/CRA Division-Iowa 1997-1999

- Created and transferred a Compliance/CRA division to Des Moines.
- Provided leadership to examination staff located in both Chicago and Des Moines.
- Selected as a member of several committees related to budgeting and information technology.
- Conducted numerous professional presentations for community bankers.

Key Results: Created new compliance/CRA division in Iowa. Received **Team Achievement Award** for effectively implementing risk-focused supervision and achieving department goals.

Managing Examiner, 1994-1997

- Authored commercial lending examination procedures manual for the Board of Governors of the Federal Reserve System.
- Managed hiring and training of new employees.
- Created and taught examiner review course for examiner proficiency test.
- Reviewed commercial examination reports for accuracy.
- Piloted automated examiner workstation for Iowa examinations including the development of training sessions for the Iowa staff.

Key Results: Received **Presidential Award for Excellence** for development of off-site examination procedures. Consistently progressed until being promoted to Regional Director of the Compliance/CRA division in March 1997.

Examiner, 1984-1994

- Examiner in charge of numerous examinations and inspections of banking organizations.
- Selected to participate in the review of Shared National Credits over \$20 million.
- Chosen to participate in the review of credit quality and asset liability management of a defunct savings and loan association in Southern California.
- Significant experience reviewing agricultural and commercial loans for credit quality.
- Successfully completed banking schools required by the Federal Reserve System.

Key Results: Received the **Presidential Award for Excellence** for the creation of an examination manual for commercial and agricultural loans. Promoted to managing examiner in 1994. Passed examiner proficiency commissioning test.

EDUCATION:

Masters in Business Administration, May 2000

Drake University, Des Moines, Iowa

- Graduated with a GPA of 3.75.
- Emphasized e-commerce, strategic planning and management.
- Developed particular interest in capital finance, information technology, and management accounting.

Bachelor of Science in Commercial Economics, May 1984

South Dakota State University, Brookings, South Dakota

- Graduated with a GPA of 3.4.
- Participated in Intercollegiate football under scholarship.

AFFILIATIONS:

Member, Iowa Bankers Association Commercial Lending Committee. Investor and officer of mortgage banking firm, Apex Mortgage, Inc.