

**Harold L. Sherman** has more than 25 years of community banking chief executive experience, including two turnaround situations and extensive mortgage lending experience. As President, COO, and Director of United Savings of America, he was responsible for the merger of 6 Savings and Loans, grew the bank from \$500 million to \$1.8 billion in assets and from 15 branches in Chicago to 242 branches in 11 states, and increased net worth from \$200,000 to \$56 million. In that role, he also directed the public issue of \$75 million in preferred stock and \$200 million of mortgage-backed medium term notes, and organized the origination and sales of mortgage loans approximating \$15 million per month. As Chairman of the Board and President of Guardian Savings (a predecessor bank to United Savings), he returned the bank to profitability and brought it within regulatory net worth requirements. Since then, Mr. Sherman also served as President, COO, and Director of Inductametals Corporation, a startup high tech manufacturing business, where he helped raise a \$2 million initial offering, was responsible for sales that eventually reached \$8 million, and turned the company operationally profitable. He served as a Director and member of the audit committee of Greater Chicago Bank. As President and CEO of Pan American Bank, he helped to clean up the loan portfolio and to turn the bank around to profitability, brought in a mortgage company as a subsidiary of the bank, and was actively involved in the community including reviving the Cermak Road Chamber of Commerce. He was most recently a Business Development Director at Providential Bancorp, a mortgage broker and bank, and he is a licensed loan originator in Illinois.

Mr. Sherman holds a Master of Science degree in Civil and Environmental Engineering from Northwestern University and a Bachelor of Science degree from the Massachusetts Institute of Technology, and is a Licensed Professional Engineer in Illinois. He has also been an active volunteer in the community, having served on the boards of MountSinai Hospital Medical Center (Past Chairman and Trustee for Life), the Lincoln-Belmont YMCA (Past Chairman), Central Group (a Savings and Loan Trade Association, Past Chairman), CASI (Chicagoland Association of Savings Institutions, Past Vice-Chairman and Director), Lincoln-Belmont Chamber of Commerce (Past Director and Treasurer), Rush-Presbyterian-St. Luke's Medical Center (Past Trustee), Lakeview Citizens Council (Past Director), Bryn Mawr Country Club (Past President) and Temple Sholom (Past Vice-President, Honorary Director).