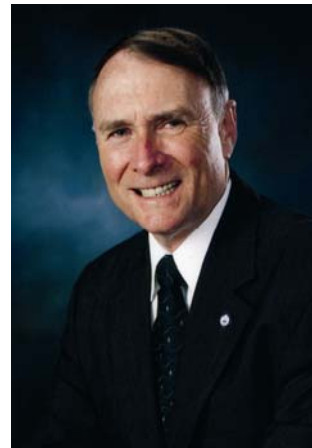


ANDREW M. EGELAND, JR.
PRESIDENT/CEO
ASSOCIATION OF MILITARY BANKS OF AMERICA

Andrew (Andy) M. Egeland, Jr. was appointed AMBA's President and Chief Executive Officer in 2004. He is a respected expert in military banking and heads the only trade association representing banking institutions specializing in providing banking services for military personnel and their families around the world. AMBA was founded in 1959 and has a long history of partnering with the Department of Defense for the benefit of military members and their dependents. AMBA's membership includes large and small national and state chartered banks, most operating on military installations and all insured by the Federal Deposit Insurance Corporation (FDIC).



Andy has a close working relationship with the nation's major banking trade associations, including the American Bankers Association and the Independent Community Bankers of America, and the federal banking regulators. His work with the FDIC Chairman on how best to serve the needs of military members and their families resulted in the FDIC "Military Small-Dollar Loan Template" which provides guidance to the nation's banks on lending to the military. His work in leading the nation's banking trade associations to successfully partner with the Department of Defense in implementing major federal payday loan legislation resulted in protecting military members and their families from predatory payday lenders. Andy works closely with the Defense Finance and Accounting Service which administers the overseas worldwide military banking program through a contract with Bank of America, one of AMBA's members.

Andy became AMBA's President and Chief Executive Officer after a distinguished career as an Air Force judge advocate. In his last active duty assignment, Andy served from 1993 until his retirement in March 2000 as the Deputy Judge Advocate General, Headquarters United States Air Force. As a major general, he was one of two senior partners in the Air Force military law firm comprising more than 1,500 military and civilian lawyers.

Throughout his nearly 32 years of active military service, Andy held top leadership and management positions as a military attorney and served as legal counsel to senior military and civilian leaders of the Department of the Air Force. He served overseas in Germany and Korea and traveled extensively in Europe and Latin America. He held leadership positions at the major command, intermediate command and base level. He also served as faculty member at the Air Force Judge Advocate General School.

Andy is a graduate of The National War College and a Distinguished Graduate of the Air Command and Staff College. He received his Bachelor of Arts degree in chemistry from the University of Virginia and his Juris Doctorate from the University of Virginia School of Law. Andy is an active member of the Virginia State Bar and is admitted to practice before the United States Supreme Court, United States Court of Federal Claims, the United States Tax

Court, the Court of Appeals for the Armed Forces and the Virginia Supreme Court of Appeals. His military decorations include the Distinguished Service Medal, two Legions of Merit and six Meritorious Service Medals.

After his retirement from active duty, Andy successfully led a community service project for the City of Manassas and Prince William County, Virginia, by establishing and operating a state licensed adult day care center for frail and cognitively impaired older adults. The Hearth & Home Senior Adult Day Health Care Center began operating in June 2003 as a not-for-profit center and is addressing the growing need of family caregivers in the community. Community leaders have acclaimed Hearth & Home as a model for long-term geriatric care.

Andy continued his community service as Vice Chairman of the Fauquier County, Virginia, Human Rights Committee. He presently serves as a member of the Executive Committee of the Board of Directors of the Air Force Retired Officers Community, owner and operator of Falcons Landing, a continuing care retirement community located in Loudoun County, Virginia. He is also a Trustee of the Warrenton Baptist Church. Andy and his wife, Marie, reside in Fauquier County, Virginia.