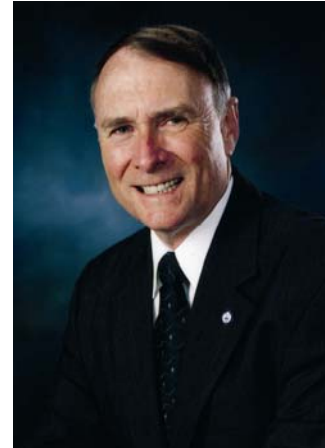


**ANDREW M. EGELAND, JR.**  
**PRESIDENT/CEO**  
**ASSOCIATION OF MILITARY BANKS OF AMERICA**

Andrew (Andy) M. Egeland, Jr. came to AMBA 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. Prior to being appointed to the position of Deputy Judge Advocate General of the Air Force, Andy was the Director of Civil Law and Litigation and responsible for all civil litigation affecting the Air Force. He held leadership positions at the major command, intermediate command and base level. He also served as a faculty member at the Air Force Judge Advocate General's School and was responsible for all civil law instruction given to judge advocates and commanders attending professional military education courses at the Air University.

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.

After his retirement, 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 continues his community service as the Vice Chairman of the Fauquier County, Virginia, Human Rights Committee. He also serves as a member of the Executive Committee of the Board of Directors of the Air Force Retired Officers Community that owns and operates Falcons Landing, a continuing care retirement community located in Loudoun County, Virginia. Andy and his wife, Marie, reside in Fauquier County, Virginia.