

// Executive Summary





Established in 1976, SWBC is a recognized leader in providing a broad range of products and services to financial institutions, businesses, and individuals.

Headquartered in San Antonio, Texas, SWBC Co-founders Charlie Amato and Gary Dudley began providing insurance to financial institutions. The company has since diversified to include a wide range of insurance, mortgages, and financial services.

For nearly 50 years, SWBC has grown to 2,300 employees and spread across the U.S. We are licensed to market and service a variety of financial products in all 50 states, and our products are offered through several wholly owned subsidiary corporations. SWBC also manages businesses around the world.

We live by the values of integrity, service, trust, commitment, accountability, excellence, and teamwork.

Although the firm is privately held, a public accounting firm audits the company's operations and financials on an annual basis.

SWBC is customer-focused to give clients the service they want. We listen to our customers' needs, analyze their current situations, and recommend customized solutions. Throughout our partnerships, we stay in constant communication to assess program effectiveness, goal attainment, and results.

SWBC provides individuals auto, home, and life insurance; investments; and mortgages. SWBC provides businesses commercial and life insurance, corporate retirement plans, employee benefits, PEO and payroll services, and property tax services. SWBC provides financial institutions with collection services, income generators, insurance tracking, default risk mitigation, and payment technology.

We invite you to learn more about SWBC. Visit swbc.com or call us at **800.527.0066**.





APPOINTMENTS

- Regent, **Texas State University System** (now serving his third term; 2012 and 2021 Chairman)
- Past Board Member, **Federal Reserve Bank of Dallas, San Antonio Branch**, 2011-2022

AFFILIATIONS

- Investor, **San Antonio Spurs**
- Chairman, **Texas State University System Foundation**
- Board Member, **Texas Higher Education Foudation**
- Board Member, **Lone Star Capital Bank**
- National Director, **Sigma Phi Epsilon Fraternity**
- Chairman, **Texas Business Leadership Council**
- Vice Chairman, **CHRISTUS Santa Rosa Health Care Corporation**; 2001–2004
Past Chairman
- Board Member, **CHRISTUS Santa Rosa Children’s Hospital Foundation**
- Board Member, **Spurs Give**
- Board Member, **Remember the Alamo Foundation**
- Board Member, **USLD Communications**, 1992–1997
- Life Member, **Alamo Bowl**; 1999–2001 Chairman
- Past Board Member, **Greater San Antonio Chamber of Commerce**; 2000 Chairman
- Past Chairman, **United Way**; 2012 General Campaign Chair
- Past Chairman, Campaign Cabinet, **Children’s Hospital of San Antonio Foundation**, 2013–2014
- Past Chairman, **University of the Incarnate Word Board of Trustees**
- Past Chairman, Advisory Council, **Sam Houston State University College of Business**
- Past Chairman, **Texas Business Hall of Fame Foundation**
- Past Chairman, **Children’s Miracle Network Hospitals**
- Past Chairman, Advisory Council, **The University of Texas at San Antonio College of Business**

Charlie Amato

Chairman and Co-Founder of SWBC

Charlie Amato is the Chairman of SWBC. With nearly 50 years of experience in all aspects of insurance operations, underwriting, and product development, Charlie is known in the business community for his innovative, relationship-building approach.

RECOGNITIONS

- 2018 Richard W. Weekley Public Policy Leadership Award from the **Texas Business Leadership Council**
- 2018 Legacy Leaders Award from *San Antonio Business Journal*
- 2017 Impact Award from **Sam Houston State University Sport Management Industry**
- 2016 Pathfinder Award from the **San Antonio Chamber of Commerce**
- 2016 Doctor of Humane Letters degree from the **University of the Incarnate Word**
- 2016 Icons in Healthcare Honoree—**CentroMed**
- 2015 Citation Award from **Sigma Phi Epsilon Fraternity**
- 2014 Creation of The Gary Dudley and Charlie Amato Endowed Chair in Pediatric Neurology at the **Children's Hospital of San Antonio**
- 2013 Inducted into the **Texas Business Hall of Fame**

- 2012 Salute to Excellence Award from the **North San Antonio Chamber of Commerce**
- 2012 Health Care Advocate Award from *San Antonio Business Journal*
- 2010 Inducted into the **Texas City ISD Hall of Honor**
- 2009 Awarded the **Beta Gamma Sigma Medallion for Entrepreneurship**
- 2008 Esperanza Award from the **Southwest Mental Health Center**
- 2007 **United Communities of San Antonio** Brotherhood Humanitarian Award
- 2006 Inducted into the College of Business Hall of Honor at **Sam Houston State University**
- 2006 Inducted into the **San Antonio Business Hall of Fame**
- 2006 Graduate of **FBI Citizens Academy**
- 2005 Honorary Professor of Surgery in Cardiothoracic Surgery from **UT Health San Antonio**
- 2004 Rosa Award from **CHRISTUS Santa Rosa Health Care Corp.**
- 2004 *San Antonio Business Journal's* "One of the Most Influential San Antonians"
- 2001 **Sam Houston State University** Distinguished Alumni
- 1998 **Department of the Army** Commander's Award for Public Service Medal
- 1992 South Texas Entrepreneur of the Year, **Financial Services Category**
- 1990 **Society of International Business Fellows**

PERSONAL

Bachelor of Business Administration, Sam Houston State University, 1970

Children: Marcus and Allison



A graduate of Sam Houston State University, where he received a Bachelor of Business Administration in 1969 and the 2004 Distinguished Alumni Award, Gary has nearly 50 years of experience in the insurance industry. He has guided the development of SWBC's technology, administration, delivery systems, and product strategies.

"Product development is an essential part of SWBC's business strategy. We listen to the needs of our clients and keep our fingers on the pulse of the industry in order to develop products that make good business sense for the company. In business, you can't just sit back and let things happen; you have to be on the cutting edge."

Known inside SWBC and the business community for his devotion to building closer relationships with SWBC customers and partners, Gary is also instrumental in building and maintaining relationships at his alma mater and in the San Antonio community. He serves on the President's Council and College of Business Administration Advisory Board at Sam Houston State University.

Always the sports enthusiast and supporter, Gary is on the Board of Directors for Spurs Give and an investor in the San Antonio Spurs basketball team.

Gary Dudley

President and Co-Founder of SWBC

Gary Dudley co-founded SWBC in 1976, where he serves as its President. For nearly five decades, Gary has been instrumental in developing SWBC's business model and dedication to customer service.

AFFILIATIONS

- Investor, **San Antonio Spurs**
- Board Member, **American Heart Association—San Antonio**
- Board Member, **The Children's Hospital of San Antonio Foundation**
- Chairman, **2014 San Antonio Heart and Stroke Walk**
- Member, **Sam Houston State University President's Council**
- Member, **Sam Houston State University College of Business Advisory Board**
- Board Member, **Spurs Give**
- Board Member, **San Antonio Economic Development Foundation**
- Board Member, the **Greater San Antonio Chamber of Commerce**
- Co-Founder, **HCV Coalition for The Cure**
- **Sigma Phi Epsilon Fraternity**

RECOGNITIONS

- 2019 Citation Award from **Sigma Phi Epsilon Fraternity**
- 2018 Legacy Leaders Award from *San Antonio Business Journal*
- 2016 Pathfinder Award from the **San Antonio Chamber of Commerce**
- 2014 Creation of The Gary Dudley and Charlie Amato Endowed Chair in Pediatric Neurology at the **Children's Hospital of San Antonio**
- 2013 Inducted into the **Texas Business Hall of Fame**
- 2012 Salute to Excellence Award from the **North San Antonio Chamber of Commerce**
- 2009 Awarded the **Beta Gamma Sigma** Medallion for Entrepreneurship
- 2008 Graduate of **FBI Citizens Academy**
- 2006 Inducted into the College of Business Hall of Honor at **Sam Houston State University**

- 2006 Inducted into the **San Antonio Business Hall of Fame**
- 2004 **Sam Houston State University Distinguished Alumni**

PERSONAL

Bachelor of Business Administration, Sam Houston State University, 1969

United States Marine Corps Reserve, 1970–1976

Wife: Margaret

Daughter: Alison



Efe Aghimien

CFO, SWBC Mortgage Corporation

Efe Aghimien joined SWBC in 2017 and serves as SWBC Mortgage Corporation's Chief Financial Officer. In this role, he is responsible for overseeing the day-to-day financial activities, planning, and reporting.

Efe has more than 20 years of experience in the accounting field and has a keen ability to lead cross-functional teams. Before joining SWBC, Efe was Vice President of Accounting and Controller at Stonegate Mortgage Corporation. Prior to that, he was Director of Dealer Services for Moorehead Communications. Efe also worked for more than 10 years at Deloitte in numerous roles.

Efe received his Bachelor of Science and Master of Business Administration from the Kelley School of Business at Indiana University. He is a CPA and holds the Mortgage Bankers Association (MBA) Certified Mortgage Bankers (CMB) and American Mortgage Professional (AMP) accreditations. Efe serves on the MBA Affordable Housing Committee and Finance and Accounting Steering Committee. Lastly, Efe is a board member at HomeFreeUSA, a not-for-profit organization committed to assisting underserved individuals attain homeownership and reducing the wealth gap among minority communities.



Angela Cates

EVP, SWBC Life Insurance Company

Angela Cates joined SWBC over 30 years ago and is currently Executive Vice President of Financial Reporting within SWBC Life Insurance Company. In this role, she is responsible for managing the daily financial operations of SWBC Life Insurance Company, including preparation of Statutory and Generally Accepted Accounting Principals (GAAP) financial statements and a multitude of annual and quarterly regulatory filings. She serves as the primary liaison on a variety of regulatory examinations and annual audits for SWBC Life. Angela also keeps a keen eye on all investment activities of the company to ensure compliance with the Texas Department of Insurance.

She is a graduate of The University of Texas at San Antonio (UTSA), holding a Bachelor of Business Administration in Accounting. She is a member of the Metro SA Chamber's Leadership Lab Alumni Association and the UTSA Alumni Association.



Joan Cleveland

President and CEO
SWBC Life Insurance Company
SWBC P&C Insurance Company

Joan Cleveland leads SWBC Life Insurance Company, SWBC Property & Casualty Insurance Company, and SLIC Insurance Agency, LLC. She strategically identifies new markets and implements innovative distribution methods and product offerings. She employs her Six Sigma analytical skills to drive process improvements to enhance the overall customer experience.

As a skilled senior executive with more than 30 years of proven leadership and deep experience in the financial services industry, Joan is adept at leveraging her expertise and creativity to integrate products, distribution, and marketing plans for the benefit of the consumer, the producer, and the company.

Joan was named one of "The Top 100 Women in Finance in 2021" by *Women We Admire*. Currently, Joan serves on the board of the Consumer Credit Industry Association (CCIA) and is the 2025 Chair of the Life Insurers Council. She previously served on the Governing Board of Make-A-Wish of Central and South Texas.

Joan holds her Agent Licenses for Life, Accident, and Health with appointments throughout all 50 states, and she holds FINRA series 6, 7, 24, 63, and 65 licenses. She has a Bachelor of Science in Business Administration, as well as the Chartered Life Underwriter®, Chartered Financial Consultant®, Registered Employee Benefits Consultant®, and Certified Long-Term Care Professional designations.



Margaret Coughlin

SVP, Facilities and Administration

Margaret Coughlin joined SWBC in May 2006. As Senior Vice President of Facilities and Administration, she successfully oversees the complex and demanding space planning, construction, and real estate challenges of our company. Her responsibilities include managing SWBC’s real estate portfolio and overall space planning and standardization. She is also responsible for developing and leading various corporate services while managing the maintenance services of SWBC’s largest properties.

Prior to joining SWBC, Margaret spent 10 years in facilities management at Rackspace Managed Hosting in San Antonio, NextiraOne in Houston, and Billing Concepts in San Antonio.

Margaret attended The University of Texas at San Antonio and San Antonio College. She is a professional member of the International Facilities Management Association (IFMA). In 2015, Margaret received the San Antonio Chapter “Facility Manager of the Year” award from IFMA.



Amanda Crocker

EVP, The Financial Institution Group
President, SWIVEL®

Amanda Crocker joined SWIVEL, a wholly-owned subsidiary of SWBC, in August 2023, and now serves as the Executive Vice President. In this role, she is responsible for streamlining operations, managing business-critical projects, and driving the business forward. She is also highly focused on SWIVEL’s efforts to deliver greater value to its clients while holding true to the values that make SWIVEL a trusted partner and client.

Prior to joining SWIVEL, Amanda served as Global Head of Payment Operations at Meta, where she built a team from the ground up. During her tenure with Meta, the company grew to over 35 different global payment products across the family of apps with over 42 million monthly active payment users, processing 700 million annual transactions. Amanda holds deep experience in global regulations, money licensing, and money movement technologies across many market and user segments.

Amanda has a bachelor’s degree in business management with an emphasis on program management from the University of Phoenix. She has many different certifications, including Project Management Professional (PMP) and ISO9001 Quality Management System (QMS).

She is driven by her robust values-based leadership and has proven her ability to develop and grow a culture focused on empowerment. She is committed to building an organization focused on customer trust. Amanda has spent many hours leading various employee resource groups, speaking on panels, and volunteering in the community.



Kerry Dannenberg

President
SWBC Mortgage Corporation

Kerry Dannenberg is the President of SWBC Mortgage Corporation. He joined the company in 2009, first serving as Executive Vice President of Capital Markets and Operations with nearly 35 years of mortgage industry experience.

Prior to joining SWBC, Kerry spent 16 years working for CTX Mortgage Company, a lending subsidiary of Centex Corporation, a Fortune 150 company. There he served as Executive Vice President of Capital Markets with responsibilities including oversight of underwriting, credit policy, and construction lending. CTX was the 16th largest independent retail mortgage originator in the country.

Kerry is a former director of the Texas Mortgage Bankers Association, a member of the National Mortgage Bankers Association’s Secondary and Capital Markets Committee, and a former member of both the national Association of Home Builders Housing Finance Group and the Western Business Advisory Board for Fannie Mae. He received his Master of Business Administration from Southern Methodist University in Dallas and earned his Bachelor of Business Administration in Finance from The University of Texas at Austin.



Bill Day

President/Partner
Lone Star Automotive Group

Bill Day joined Lone Star Automotive Group in 2006 and is responsible for directing the daily operations of the group's franchises. Under his direction, he turned West Loop Mitsubishi into the #1 dealer in the nation for six straight years; opened Cuero Dodge Chrysler Jeep Ram; sold North Star Dodge Chrysler Jeep; oversaw a major renovation at the West Loop Mitsubishi store; and added the city's only stand-alone Jeep store, Lone Star Jeep, on the city's southside.

Bill has more than 30 years of experience in the automotive industry. Early in his career, he worked as an Asset Disposal Manager and an Area Sales Manager for GE Capital. Bill's next opportunity was in Austin as a partner/owner of a Dodge dealership where he took a once non-profitable store and turned it into the #2 Dodge Dealership in the SW Business Center.

Bill attended Dallas Baptist University on a basketball scholarship and graduated with a bachelor's degree in business administration. He is a member of the Texas Business Leadership Council. He was also a previous member of the Mitsubishi National Advisory Board, President of the Mitsubishi Regional Dealer Association, and Chairman of the San Antonio Auto Dealers Association. Bill also participated in a Six Sigma team that developed and implemented processes designed to increase profitability.



David Dunson

President, SWBC Real Estate, LLC

David Dunson joined SWBC in 2008. As President for SWBC Real Estate, LLC, he is responsible for transaction sourcing and evaluation, with a particular focus on multi-family development and acquisitions.

David has more than 25 years of experience with analysis, acquisition, disposition, and management of commercial real estate assets. Before joining SWBC, he was an Executive Vice President at HCREA, where he sourced, evaluated, and closed multiple real estate transactions. Prior to that, he was Senior Vice President of Acquisitions at HSM Equity Partners, Inc. He also served as Vice President and Western Region Manager at JPMorgan Chase, where he was responsible for the firm's corporate real estate activities throughout the Western U.S. Previously, he worked at Meridian Industrial Trust and Grubb & Ellis Mortgage Group.

David received a Bachelor of Business Administration in Finance from The University of Texas at Austin. He holds a Master of Business Administration from Southern Methodist University and is a licensed real estate broker in the state of Texas.



Brad Ferguson

CEO, SWBC Retirement Plan Services

Brad Ferguson joined the Retirement Plan Services team in August 2010, bringing over 20 years of experience to SWBC. He specializes in providing retirement plan solutions through a comprehensive investment research process, adding an additional layer of consulting expertise for our clients. He also offers fiduciary services to retirement plan providers at the enterprise level and serves as a voting member of SWBC's Investment Committee.

Before joining SWBC, Brad was a Senior Investment Advisor at The Standard, where he provided investment advisory due diligence and consulting for retirement plan clients for eight years.

Brad holds a Bachelor of Science in Business Administration, majoring in Finance, from Shippensburg University of Pennsylvania and has earned his Series 65 license.



Andrew Grove

CEO, SWBC Employee Benefits Consulting Group

Andrew Grove is CEO of SWBC's Employee Benefits Consulting Group, where he has been a key leader since joining the company in 2013. With over 30 years of industry experience, Andrew has established himself as a seasoned expert in delivering tailored solutions to employers of all sizes. His professional journey includes 20 years as an executive at Humana, where he honed his skills in strategic planning, client relations, and benefits consulting. Andrew's deep understanding of the industry and his commitment to excellence have made him a trusted advisor to many.

Andrew attended The University of Texas at San Antonio, is a Health Insurance Associate (HIA) Designee, a Managed Healthcare Professional (MHP) designee, Life Underwriters Training Council (LUTC) graduate and has received numerous awards for outstanding sales achievement. He currently serves on the Producer Advisory Board for United Concordia Dental and the National Broker Advisory Board for UnitedHealthcare.



Terry Gwin

CEO, SWBC Real Estate, LLC

Terry Gwin is a veteran investor and developer with more than 35 years of commercial real estate experience. As Chief Executive Officer of SWBC Real Estate, LLC, he brings an excellent reputation and a valuable network of developers, operators, and partners.

Before SWBC Real Estate, Terry founded Highland Capital Real Estate Advisors, the real estate private equity arm of Highland Capital Management, L.P., a registered investment advisor with \$28 billion in assets under management. Before that, he served as President of HSM Equity Partners, Inc. and was a partner with Phoenix Capital Partners, Ltd., a real estate private equity firm focused on multi-family development nationwide. Terry was also a Senior Vice President of Development and Acquisition for Columbia/HCA Healthcare Corporation for three years and earlier in his career, he served as a surgery center developer with Medical Care America.

Terry graduated from Arkansas State University, where he was inducted into the Football Ring of Honor and Hall of Fame. He is a licensed real estate broker in the state of Texas.



Mark Hein

CEO, The Financial Institution Group

Mark Hein joined SWBC in 2004 and serves as Chief Executive Officer of The Financial Institution Group. This division is responsible for SWBC's array of clients in the credit union, bank, mortgage servicer, and auto dealer markets. With more than 1,300 clients and \$250 million in revenues, Mark is responsible for establishing the vision and strategic objectives and driving long-term, profitable growth. This division has a goal of being an innovative solutions provider to our clients and works to build insurance and technology solutions to meet that goal.

With more than 30 years of extensive knowledge in the financial services industry, Mark is committed to delivering integrated products and services and building upon core capabilities, while capitalizing on industry trends. He also embraces a customer-centric approach and philosophy of creating true partnerships with our clients.

Prior to SWBC, Mark, a graduate of West Virginia University, has experience as an executive team member for Design Business Systems and AEGON, USA and Creditor Resources, where he held key positions in sales and marketing. He also served as President for three reinsurance companies including Caribbean Equity, North Bay Re, and First Atlantic Re.



Greg Hermanson

EVP, Chief Administrative Officer

Greg Hermanson serves as Executive Vice President and Chief Administrative Officer for SWBC. He brings to this position 35 years of experience in organizational development, human resources management, training and leadership development, and facilities administration in both large privately held and publicly traded entities. He began his career with SWBC in 2005 as Vice President of Human Resources and was subsequently promoted to Senior Vice President. In this role, Greg was responsible for staffing, employee relations, employee engagement, succession planning, compensation, and onboarding and offboarding.

Greg was promoted in January of 2022 to EVP—CAO. During his first 17 years with SWBC, he was also responsible for the recruiting and retention of SWBC employees—a number which has grown from 400 to more than 2,300 during his tenure. He and his HR team were drivers in SWBC’s culture that facilitated the company being named one of the “Best Companies to Work for in Texas” and “Top Workplaces” in San Antonio for most years of his tenure.

Most of Greg’s prior experience has been in leadership roles in the financial services industry. Greg has worked in various positions including Vice President of HR at HomeSide Lending and at large companies such as U.S. Bank and Home Depot. Greg graduated from the University of Wisconsin-Milwaukee with a Bachelor of Business Administration in Industrial Relations. He is a member of SWBC’s Advisory Board and leads the Senior Management Meetings. Finally, he previously served for over 10 years as a board member of the CHRISTUS Santa Rosa Children’s Hospital Foundation.



Cory Jefferies

EVP, The Financial Institution Group
Sales & Marketing

Cory Jefferies joined SWBC in April 2006 as Director of Training and Service, supporting our credit union clients. In 2008, Cory moved into the Vice President of Business Development role and expanded his responsibilities to include product development and program management for multiple products. In 2012, Cory was promoted to Senior Vice President of lender-placed operations Support and led all of the operational support teams for the lender-placed insurance division. In 2015, Cory was promoted to Executive Vice President of lender-placed operations and was responsible for all of the day-to-day operations of LPO. Cory led the product and client support teams for The Financial Institution Group which included product management, implementation, and administration, and account management, client training and support, and business development. He now serves as EVP of Sales & Marketing for The Financial Institution Group, where he oversees a team of account vice presidents who serve our client partners throughout the eastern United States.

Cory has more than 30 years of experience in operations management, training and development, process improvement, project management, and product development across multiple industries. Cory graduated from the University of Central Oklahoma with a Bachelor of Business Administration and is trained and certified in the Six Sigma process improvement methodology.



Mark Jensen

Chief Credit Officer
SWBC Mortgage Corporation

Mark Jensen joined SWBC Mortgage Corporation as Senior Vice President of National Operations in 2015. In 2024, he was promoted to Chief Credit Officer. He is responsible for working with the underwriting, closing, and post-closing teams to deliver the highest level of customer service, ensure associate satisfaction, mitigate risk, and boost bottom-line performance.

Mark brings over 40 years of banking and financial services experience to the company, with 32 of those years in the mortgage industry. His primary focus has been on retail mortgage banking, while growing and advancing through many roles as a loan originator, branch manager, regional manager, underwriter, and vice president of sales and production.

Mark received a Master of Business Administration in Finance from Miami University and a Bachelor of Science in Biology and Chemistry from Stephen F. Austin State University.



Jeffrey Julig

SVP, Chief Information Security Officer

Jeffrey Julig joined SWBC in January 2016 and currently serves as Senior Vice President and Chief Information Security Officer (CISO). He leads a dedicated team of security and business continuity professionals, ensuring the protection of SWBC's diverse business lines from internal and external threats. His mission is to safeguard the security, privacy, and resiliency interests of the organization and its clients.

Before joining SWBC, Jeffrey served in the United States Air Force for over 25 years, honing his leadership and technical skills in high-risk, no-fail national security environments. He attended the Department of Defense Cybercrime Investigations Training Academy (DCITA) and is a former certified digital forensics examiner. He completed the San Antonio FBI Citizens Academy and is currently a member of Cybersecurity San Antonio and InfraGard San Antonio.

Jeffrey earned a Certificate of Achievement in Advanced Cybersecurity from Stanford University and completed Stanford's Cybersecurity and Executive Strategy course. He holds a Bachelor of Science in Cybersecurity from the University of Maryland University College. Additionally, he earned 14 professional certifications, including Certified Information Systems Security Professional (CISSP), Certified Ethical Hacker (CEH), Certified Information Privacy Technologist (CIPT), and global information assurance certifications (GIAC) in Strategic Planning, Policy, and Leadership and Law of Data Security and Investigations.



Wanita Perez Kaupert

EVP, The Financial Institution Group Product Management

Wanita Perez Kaupert currently serves as an Executive Vice President of Product Management for The Financial Institution Group. In this role, she oversees Product Management to ensure existing products are providing timely solutions, services, and tools to our clients, as well as bringing timely, new products to the market through product strategies tailored to address client pain points using the lean product methodology. Wanita's core passion lies in ensuring that every client feels valued, appreciated, and heard.

With a strong foundation built over a decade in the mutual fund industry, she mastered roles across various departments from tax, escheatment, fraud, and research. Wanita joined SWBC in 2008, where she managed the mortgage lender-placed insurance program. Through the years, her experience led her to become an industry expert, particularly in risk management and point-of-sale products.

In her free time, Wanita actively advocates for underserved school districts and champions the rights and support of special needs children.



Ed Kershner

General Counsel

Ed Kershner is SWBC's General Counsel, overseeing legal matters regarding all aspects of our insurance, mortgage, and financial services business. Prior to joining SWBC in 2003, Ed served in positions spanning multiple disciplines, including four years as corporate counsel at an early-stage technology company, five years as an attorney in private practice devoted primarily to litigation, and two years as a staff consultant at a major IT consulting firm.

Ed received his Juris Doctor (JD) from The University of Texas School of Law and his Bachelor of Science in Economics, Cum Laude, from Texas A&M University, where he was a National Merit Scholar, President's Endowed Scholar, and a University Honors Undergraduate Fellow. He was named Outstanding Lawyer in the "Corporate General Counsel" category in the *San Antonio Business Journal's* 2010 Outstanding Lawyer Awards.



Joy Larson

CEO, SWBC Insurance Services

Joy Larson is Chief Executive Officer of SWBC Insurance Services. With more than 38 years of comprehensive insurance industry experience, she has full responsibility for all operational, business development, and sales activities for the division.

Before joining SWBC in 2006, Joy worked for several national carriers in roles including commercial underwriter, broker, trainer, and sales and marketing executive. During this time, she worked closely with SWBC's agency and formed a relationship that eventually brought her to work for the company.

Joy holds her Certified Insurance Counselor (CIC) designation and Property & Casualty Insurance and Surplus Lines licenses.



Janet Lorient

EVP, The Financial Institution Group Operations

Janet Lorient joined SWBC in 2015 and serves as an Executive Vice President of Operations for The Financial Institution Group. In this role, she manages all operations and technology for the insurance tracking business, the contact center services group, and collections. These operations include service centers in San Antonio and Mexico, as well as vendor locations both in the U.S. and abroad. Janet has spent over 30 years in the financial services sector in positions including operations, support, and information technology.

Prior to joining SWBC, Janet was a Senior Vice President at Bank of America Home Loans for nine years. Before that, she worked for Key Bank as Vice President of Call Center and Voice Applications.

Janet has a Bachelor of Science in e-Business Management from the University of Phoenix.



Michella Markelz

SVP, Human Resources

Michella Markelz joined SWBC in 2010. As Senior Vice President of Human Resources, Michella is responsible for staffing, employee relations, compensation, learning & professional development, onboarding, offboarding, employee benefits, data analytics and HR information systems, payroll, and retirement plans.

Prior to SWBC, Michella worked for Target Corporation upon college graduation where she was able to gain experience in leadership by working in operations and human resources. Michella originally joined SWBC as a Human Resources Manager before being promoted numerous times to Director of Human Resources, Assistant Vice President of Human Resources, Vice President of Human Resources, and her current position as Senior Vice President of Human Resources.

Michella received a Bachelor of Business Administration with a concentration in Entrepreneurial Studies and Marketing from St. Mary's University in 2004. She is a 2016 graduate of the Metro SA Chamber's Leadership Lab and member of the Society of Human Resources Management (SHRM).



Deborah Gray Marino

SVP, Corporate Relations

Deborah Gray Marino is Senior Vice President of Corporate Relations at SWBC, where she has worked since 2006. She leads initiatives focused on economic stability, corporate growth, philanthropic involvement, and community service. Her responsibilities include stakeholder engagement, strategic partnerships, government affairs, investor relations, and community engagement.

Deborah serves on numerous boards including the Witte Museum Board of Trustees, United Way of Bexar County Advisory Board, Women United Advisory Board, American Heart Association San Antonio Leadership Development Committee, the Remember the Alamo Foundation Advisory Board, and greater:SATX executive board. She also serves as Deputy Advisor to the Texas Business Leadership Council and has been appointed by the Texas Governor to various statewide commissions such as the Texas Commissions on the Arts, the Texas Health Services Authority Board, and most currently, the Texas Alcoholic Beverage Commission.

Deborah has been recognized for her leadership and community service by receiving the 2024 Community Service Award from the Chabad Center for Jewish Life and Learning and the 2022 Women's Leadership Award by the *San Antonio Business Journal*. She also has been named Avance's 2025 Mother of the Year.

Deborah graduated with a Bachelor of Science in Journalism from Texas A&M University, completed the United States Olympic Gold Leadership Program, and maintains her licenses in General Lines for Life, Accident, Health, HMO, Real Estate, and Property and Casualty.



Michael Moore

EVP, The Financial Institution Group
Sales & Marketing

Michael Moore joined SWBC in 2013 as Vice President of Business Development and currently serves as an Executive Vice President of Sales and Marketing for The Financial Institution Group. In this role, Michael is responsible for overseeing a team of regional vice presidents, who serve our client partners throughout the western United States, Alaska, and Hawaii.

Michael has more than 20 years of experience in consumer lending and the financial institutions marketplace. Prior to joining SWBC, Michael was the Vice President of Consumer Lending for a multi-billion-dollar credit union in Southern California, which was also a client of SWBC. His extensive experience working with financial institutions as a lending executive afforded him the insight, knowledge, and perspective to truly understand the needs of our clients and the ability to address those needs in the best manner possible. He is committed to building successful, long-term partnerships with our clients.

Michael holds a Bachelor of Science in Economics from Santa Clara University and a Master of Business Administration from Pepperdine University.



Brett Morgan

EVP, SWBC Insurance Services

Brett Morgan, CIC, CRM, LRM, and CCICSM joined SWBC in 1998 and serves as Executive Vice President of SWBC Insurance Services. Early in his career, Brett worked to help struggling banks better understand and manage their insurance needs.

Brett received a Bachelor of Business Administration in Finance from The University of Texas at Austin. He has more than 30 years of insurance experience handling large commercial accounts including universities, manufacturers, and financial institutions. His background is in Directors and Officers liability, employment issues, large property schedules, and difficult-to-place risks. He combines common sense and enterprise risk management approaches and solutions to protect a client's assets. Brett has completed the Chubb Cyber COPE[®] Insurance CertificationSM through Carnegie Mellon University Heinz College of Information Systems and Public Policy, where he is certified in cyber risk and insurance.

Brett participated in Leadership San Antonio—Class 37. As a leader in the community, he sits on the boards for the San Antonio Manufacturers Association, the Winston School of San Antonio, and the Alamo Area Boy Scouts of America. Brett proudly takes on volunteer roles. He is also a member and has served in numerous leadership roles throughout the years, including president of the Alamo Kiwanis Club and president of the Independent Insurance Association (IIASA) of San Antonio in 2007.



Enrique Nava

VP, Physical Security

Enrique Nava joined SWBC in 2017. As Vice President of Physical Security, he is responsible for the physical security of all SWBC locations, personnel, and assets, as well as emergency response plans.

Prior to joining SWBC, Enrique was a Special Agent for the Federal Bureau of Investigation (FBI). During his more than 25 years at the FBI, he focused on violent crime and drugs, counterterrorism, foreign counterintelligence, intellectual property crime, white-collar crime, and cybercrime. This included auxiliary duties in the Technical Investigative Program and Hostage/Crisis Negotiation Unit. He also has specialized training in a myriad of electronic surveillance and security systems. Before joining the FBI, Enrique served as a Special Agent in the United States Secret Service and as a State Trooper for the Texas Department of Public Safety.

Enrique graduated from The University of Texas at Austin with a Bachelor of Arts in Economics and a Minor in Psychology. Enrique has been an active member of the American Society for Industrial Security (ASIS) International for the past 7 years.



Jerod Neas

Assistant General Counsel

Jerod Neas is SWBC's Assistant General Counsel, working on legal matters in connection with corporate contracting, regulation, financial services, and the company's merger and acquisition activities.

Prior to joining SWBC, Jerod was an associate attorney with Fulbright & Jaworski, LLP, where he practiced corporate and transactional law in a variety of industries.

Jerod received his Juris Doctor (JD) from the University of Colorado School of Law, where he served on the Colorado Law Review as an associate editor. He received his Bachelor of Science in Finance and Accounting at the University of Colorado's Leeds School of Business, where he graduated with highest honors and was a member of Beta Gamma Sigma.



Jim Pangburn

CEO, SWBC RE, Ltd.

Jim Pangburn joined SWBC in 2023 and serves as Chief Executive Officer of SWBC RE, Ltd., the company's reinsurance division. In this role, he will maximize reinsurance opportunities, as well as manage strategic partnerships across all lines of business, with a focus on financial institutions. He is also focused on building business relationships that might provide opportunities to partner and grow the company.

Prior to joining SWBC, Jim worked for American National Insurance Company (ANICO) for more than 25 years, most recently as Executive Vice President—Specialty Markets Group. During this time, he was responsible for the development, sales, and administration of the American National specialty insurance and credit-related insurance products and services.

Jim earned his Bachelor of Business Administration from The University of Texas. He served on the board and as committee member for the Consumer Credit Industry Association (CCIA) for over 20 years—two of those as chairman.



Jacqui Peace

Chief Compliance Executive

Jacqui Peace joined the company as Chief Compliance Executive in 2015. In this role, she is responsible for the management and oversight of SWBC's corporate compliance program to monitor, assess, and mitigate regulatory and operational risk throughout the company. Jacqui came to SWBC with over 30 years of experience managing financial products and services. She has held executive roles in operations management, risk management, credit underwriting, regulatory compliance, operational risk, warehouse lending, default management, loan servicing, and risk modeling functions.

Prior to joining SWBC, Jacqui worked at Analytic Focus, LLC, as Managing Director of Risk Management Consulting. Before that, she worked as Senior Vice President and Chief Risk Officer for USAA Federal Savings Bank. She held various senior executive positions at Genworth U.S. Mortgage Insurance, GE Capital, and Travelers Mortgage Services. During her 18 years at GE Capital, Jacqui held executive risk management and operations positions in mortgage banking, mortgage servicing, private label card processing, commercial banking, and sales finance. She gained extensive international experience while at GE Capital.

Jacqui graduated from Drexel University with a Bachelor of Arts in Accounting. She is actively involved in various community and philanthropic organizations that serve children and support education. She serves as the current Chair of The Children's Bereavement Center Foundation Board and is past chair of the Children's Bereavement Center of South Texas Board. Jacqui is a member of the Women's Leadership Council of United Way, and she is a past co-chair of the GE Women's Network-Stamford Hub. She also sponsors an annual scholarship for Drexel University's Operation Graduation LeBow Juniors and Seniors Fund.



Lisa Pinto

VP, Public Relations and Corporate Communications

Lisa Pinto joined SWBC in 2006. As Vice President of Public Relations and Corporate Communications, Lisa is responsible for the company's public relations efforts and working with the media throughout the country. She is also responsible for the company's corporate communications.

Prior to joining SWBC, Lisa was a TV news anchor/reporter/producer for eight years. Most recently, she worked at KSAT 12 (ABC affiliate in San Antonio, TX). She also worked for News 9 San Antonio and KBTV in Beaumont, TX.

Lisa graduated from Sam Houston State University where she double majored in Radio/Television and Speech Communications with a Bachelor of Arts. She was runner-up in the 2021 Leukemia and Lymphoma Society's (LLS) Woman of the Year and earned the 2021 Citizenship Award for Volunteerism. She also served on the Board of Directors for LLS' South Central Texas Region. Lisa is a graduate of Leadership San Antonio—Class 43 (LSA 300). In 2016, Lisa was named one of the *San Antonio Business Journal's* "40 Under 40" Rising Stars. Lisa was the 2014 Metro SA Chamber's Leadership Lab Chairman, a program from which she graduated in 2008. She also serves on the board for WISH for OUR HEROES and is a 2012 graduate of the FBI Citizens Academy. She holds her General Lines Agent License for Property and Casualty. Lisa is also active in the Sam Houston State University Alumni Association and the Alpha Delta Pi Alumnae Association.



Dan Platt

SVP, Corporate Controller

Dan Platt joined SWBC in 2017 and serves as the company's Corporate Controller. In this role, he provides financial leadership and direction to the monthly close process, accounting policies and procedures, and he oversees the annual financial statement audits.

Before joining SWBC, Dan was Vice President and Controller at Argo Group, where he was responsible for financial reporting, planning, taxes, investment accounting, financial systems, collections, and reinsurance. Prior to that, he was Senior Vice President and Controller at Fremont Compensation Insurance Group, Inc., Vice President and Controller at Pacific Compensation Insurance Company, and Audit Manager at Teledyne, Inc.

Dan received his Master of Business Administration in Finance from the University of California, Berkeley, and his Bachelor of Science in Accounting from the University of Illinois. He is a Certified Public Accountant (CPA).



Kim Pollok

CEO, SWBC Professional Employer Organization

Kim Pollok joined SWBC in 2010 and currently serves as CEO for SWBC PEO. She began her career at the company as a Human Resources Consultant for the Employee Benefits division. Following SWBC's acquisition of the PEO in 2011, she transitioned to Director of Operations and most recently served as COO. As CEO, Kim oversees a wide range of operations, including payroll, human resources, benefits, communications, recruitment, HRIS, loss control, workers' compensation, and new client implementation. She also leads the sales and accounting teams, ensuring cohesive and efficient operations across all departments.

Before joining SWBC, Kim spent over 12 years in a human resources management role at Redcats, a contact center employing more than 2,000 team members, where she was responsible for employee relations and leadership development.

Kim holds a Bachelor of Arts in Human Resources from the University of the Incarnate Word. She is an active member of the National Association of Professional Employer Organizations (NAPEO), where she serves on several committees, and is also a member of Women in NAPEO. Additionally, she is involved in her local business community as a member of the San Antonio Entrepreneurs' Organization (EO), the Austin Chapter of the Entrepreneurs' Organization (EO), the Taylor Chamber of Commerce, and the Austin Chamber of Commerce. She also serves on the Round Rock Chamber of Commerce Board of Directors and mentors business students at the McCoy College of Business at Texas State University.



Michael Raimondi

EVP, Chief Financial Officer

Michael Raimondi is Executive Vice President and Chief Financial Officer for SWBC. His responsibilities include all aspects of financial management of the company. In this role, he leads and provides strategic direction to a team responsible accounting and reporting, financial controls, planning and forecasting, treasury, and financial systems who partner with business leaders to execute our profitable growth strategy.

Michael brings nearly 30 years of experience of financial management experience, and has held many senior-level positions across multiple the financial services industry. He joined SWBC in 2022 as Senior Vice President, Chief Accounting Officer. Prior to SWBC, Michael served as Vice President of Accounting Operations at Kemper Corporation and he was Chief Audit Executive at Argo Group International Holdings. He has held a number of additional senior roles with Arthur J. Gallagher & Co., Zurich Insurance Group, and General Electric.

Michael earned his Bachelor of Business Administration in Accounting from Loyola University Chicago and is a Certified Public Accountant (CPA), licensed in Texas and Illinois. He supports Catholic Charities Archdiocese of San Antonio and is currently a board member and treasurer.



Greg Ramsey

EVP, Chief Information Officer

Greg Ramsey joined SWBC in 2015 as Chief Information Officer. He has more than 30 years of extensive information technology experience, spanning all functions. Greg has been instrumental in developing mortgage loan origination systems, bank processing systems, and systems servicing the financial services industry for more than 20 years of his career. Greg brings an IT process-oriented mindset and has experience implementing information technology infrastructure library and other mature operational processes.

For 18 years prior to joining SWBC, Greg served as Vice President of IT Infrastructure for Harland Clarke in San Antonio, Texas. He was responsible for management, engineering, and administration of systems, databases, networks, messaging, end-user computing, and mobile devices. He also spent time leading the IT organizations of Scantron and Harland Financial Services—two subsidiaries of Harland Clarke.

Greg received his Bachelor of Business Administration from Texas Tech University in Lubbock, Texas. He has his Information Technology Infrastructure Library (ITIL) Service Management certification.



Gary Rivas

President and CEO
SWBC Ad Valorem Tax Advisors

Gary Rivas joined SWBC in 2018 as President of SWBC Ad Valorem Tax Advisors. Gary's background spans both the real estate and property tax professions. He has more than 30 years of property tax representation and real-world, multi-angled experience from the taxpayer, government, and consultant perspective. In this role, Gary is responsible for the day-to-day operations of the Ad Valorem division, including management of the administrative professional-agent staff and contract negotiations for services, and business expansion. Gary holds a Texas Senior Property Tax Consultant license (SPTC) providing advisory services in real estate, industrial complex, business personal property, abatements & incentives, industrial, and exemption/special valuation disciplines. He has been engaged as an active Texas Real Estate Agent in the San Antonio and Rio Grande Valley markets for over 40 years.

Prior to joining SWBC, Gary served as Vice President of Ad Valorem Operations for an industrial consulting firm. He also worked as Vice President for Adams & Polunsky Ad Valorem Tax Advisors from 1991 through 2005 (SWBC acquired Adams & Polunsky in 2012). Gary has extensive experience in real estate sales, land development, and new home construction.

Gary was recently elected to serve a two-year term as President of the Board of Directors for the Texas Association of Property Tax Professionals, the property tax industry's statewide professional association, where he is engaged with lawmakers and industry professionals in promoting sound property tax policy that preserves, protects, and defends the rights of taxpayers in the state of Texas.



Scott Rykert

CEO
SWBC Investment Services, LLC

Scott Rykert joined SWBC in 2015 and is currently the CEO of SWBC Investment Services, LLC. In this role, he leads the SWBC's Wealth Advisor division in Texas and oversees the Institutional Trading Department.

Previously, he was the Managing Director of Capital Markets (ISCM), overseeing the Institutional Municipal trading department. With over 30 years of fixed-income sales and trading experience, Scott manages the trading team and implements programs to expand SWBC's client coverage, while overseeing a full-service trading desk with live income markets, analytics, and research. Currently, SWBC is a Texas leader in municipal public finance, serving institutional client municipal portfolios.

Scott began his career on Wall Street at Stoeber, Glass & Co. in municipal sales and trading. After 13 years in New York City, he joined Advisors Asset Management and founded their New York branch.

Outside of finance, Scott is actively involved in local charities, focusing on the needs of children and families through organizations like the Autism Treatment Center, Boerne 100 Club, Hill Country Daily Bread, and Boerne YMCA.

A native New Yorker, Scott earned a Bachelor of Science in Finance from SUNY Binghamton and holds FINRA series 7, 24, 53, and 63 licenses.



Debbie Serot

Chief Marketing and Revenue Officer

Debbie Serot joined SWBC in 2022 as Chief Marketing and Revenue Officer. In this dual role, she oversees all aspects of marketing, including brand awareness, demand generation, and product marketing. She will also be responsible for go-to-market strategies to drive enterprise revenue growth.

She brings more than 30 years of marketing experience to the company. Prior to joining SWBC, she was Senior Vice President of Marketing and Communications for Vericast (f/k/a Harland Clarke Holdings), where she spearheaded brand transformation and growth initiatives focused on enabling client success. Before that, Serot served in leadership roles with Hemisfair Park Area Redevelopment Corporation, Rackspace Hosting, USAA, AT&T, and the San Antonio Spurs, developing brand and marketing strategies that increased value across various business segments.

Serot holds a Bachelor of Business and Administration in Marketing from the University of Colorado Boulder. She serves as a Board Member of the San Antonio Area Foundation, an Advisor for Texas State University's Marketing Department, United Way of San Antonio and Bexar County's Women United, a Guardian Advisor and Founding Member of Girls Inc., and as a member of the Forbes Communication Council. She is also an alumna of Leadership San Antonio.



Susan Stewart

CEO, SWBC Mortgage Corporation

Susan Stewart is Chief Executive Officer of SWBC Mortgage Corporation, headquartered in San Antonio, TX. Susan's visionary leadership has been the catalyst behind the company growing from three employees serving the Texas market to hundreds of employees in dozens of branch locations. Under her unwavering focus, SWBC Mortgage has grown from a small regional broker to a national industry leader, providing a full-service, origination-to-servicing experience for borrowers throughout the majority of the country. Susan leads a team that leverages cutting-edge technology, delivering industry-leading speed and service while providing a personal, experienced touch to the dream of homeownership.

Susan is a past member of the Mortgage Bankers Association's (MBA) Board of Directors and is past MBA Chairman (2021) and former Vice Chair of the MBA's Residential Board of Governors (RESBOG). She and SWBC Mortgage are committed to making the communities they serve brighter, more hope-filled places, and to that end she serves on the board of the MBA Opens Doors Foundation. She and the company have been recognized personally and corporately as Guardian-level donors to the Opens Doors Foundation. She received the 2023 Lowrie-Woodward Distinguished Service Award.



Julie Truss

Assistant General Counsel

Julie Truss handles employment law matters for SWBC and has 30 years of experience advising companies regarding labor and employment matters. Prior to joining SWBC in August 2012, Julie worked for six years at Clear Channel Communications as Senior Corporate Counsel—Employment Law. She previously worked in private practice with firms in Houston and San Antonio representing businesses and individuals in litigation and before administrative agencies.

Julie received her Juris Doctor (JD) from The University of Houston Law Center and her Bachelor of Journalism—Public Relations from The University of Texas at Austin. She is a member of the Association of Corporate Counsel—South/Central Texas Chapter, the Texas Bar Foundation, and the San Antonio Bar Association.



Lisa Wilson

SVP, Shareholder Services

Lisa Wilson is responsible for the oversight of the SWBC owner's wealth management, tax compliance, and estate and financial planning. In this role, she provides strategic guidance and tactical support as the owners develop plans for the future. She also works with SWBC's business units and outside advisors to ensure adherence to the owners' vision. She is also the Executive Director of the SWBC Foundation, the philanthropic arm of the SWBC group of companies. In this role, she helps facilitate the owner's philanthropic goals by identifying, evaluating, and funding charitable organizations that improve the quality of life in the communities that SWBC employees and clients live and work.

Previously, Lisa was responsible for overseeing the tax department, as well as all corporate tax compliance, including state insurance taxes, state and local income and excise taxes, and federal income taxes.

Lisa received a Bachelor of Business Administration in Accounting and a Master of Science in Taxation from Texas Tech University. She is a CPA and member of the American Institute of Certified Public Accountants and the Texas Society of Certified Public Accountants. Lisa is active in the Women's Leadership Council of United Way, Friends of the Library, Texas Tech Ex-Students Association, and the Kappa Kappa Gamma Alumnae Association.



Kevin Witcher

COO, SWBC Insurance Services

Kevin Witcher joined SWBC in 2022 as Chief Operating Officer of SWBC Insurance Services. In this role, he is responsible for all SWBC producers in both San Antonio and Austin.

Kevin is a seasoned insurance professional with over 34 years of experience. He began his career with Chubb in 1989 after graduating from The University of Texas at Austin. He focused on professional liability for the first 15 years of his career, and he has deep expertise in Directors and Officers liability, crime insurance, fiduciary liability, cyber liability, and employment practices coverages. Kevin served as a Regional Financial Lines Manager overseeing Texas and Oklahoma before moving into a marketing role that included all property and casualty products, as well as personal lines. He then served as Vice President and Branch Manager for Chubb's Austin Branch, which included Austin, San Antonio, and the western side of Texas.

Kevin has served on numerous nonprofit boards, including holding the role of treasurer and board chair for AIDS Services of Austin, as well as the Executive Committee and Board Trustee for Zach Scott Theatre.



NOTES



SWBC for Individuals

Mortgages

To find a branch near you, call 800.460.6990 or visit swbcmortgage.com

Home and Auto Insurance

In Texas: 210.525.1242 or 800.499.SWBC (7922)

All other states: 866.913.5180

Life Insurance

To work with a wealth advisor as part of an overall strategy, call 866.454.8582

For basic insurance coverage, call 866.496.2657 or visit swbc.com/life

Investments, Wealth Management, and Retirement Planning

866.454.8582

Property Tax Services

In Texas: 210.376.2300

Risk Management Products

866.454.8582

SWBC for Businesses

Commercial Insurance

In Texas: 210.525.1242 or 800.499.SWBC (7922)

All other states: 866.913.5180

Employee Benefits

210.525.1241 or 800.499.SWBC (7922)

PEO and Payroll Services

830.980.1200 or 877.704.0454

Group Retirement Plans

For Advisory Services on existing plans: 866.270.4874 or retirement@swbc.com

To establish new plans: 866.454.8582

Property Tax Services

In Texas: 210.376.2300



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