

ANOVA BUILDS TEXAS MARKETING TEAM

TBA endorsed partner ANOVA Financial Corporation has begun developing a Texas sales force with the introduction of two Vice Presidents' of Business Development, Joe Phair and Adam Roark. Joe and Adam will be responsible for bringing ANOVA's FDIC-insured, flexible, innovative banking solutions to Texas banks.

Joe Phair began his career in bank marketing in 1990 when he joined Kevlin Services Incorporated, a leader in value-added, customer relationship/retention solutions. There he became the Southwest Regional Director, concentrating on a seven state territory and the company's nation wide field training. Joe then joined the market research industry with RoperASW where worked with clients on brand tracking, product and concept testing, ad testing, web site usability, market segmentation and competitive analyses. Most recently, Joe was a Strategic Account Director with InsightExpress, an online survey solutions and market research provider where he was responsible for the tactical operations of the company's sales, marketing and client services within the High-Tech vertical marketplace. Joe is an active member of numerous marketing associations, holds a PRC (Professional Researcher Certification) from the Marketing Research Association and a bachelor's degree in journalism with a specialization in advertising from Texas State University.



Joe Phair, Vice President
of Business Development



Adam Roark, Vice President
of Business Development

Adam Roark recently left Whiteboard Labs, where he serviced as Vice President of Finance and Operations, to join ANOVA. At Whiteboard Labs Adam was responsible for management of business operations and all financial aspects of the company. Adam joined Whiteboard Labs, shortly after he completed his MBA at Rice University. While completing his MBA, Adam worked part-time in the oil field service industry and interned with the Houston Angel Network. Before going back to obtain his MBA, Adam held various accounting and finance positions at some of Houston's largest and most respected companies, including Consolidated Graphics and Sysco Corporation. While at Consolidated Graphics, Adam was responsible for corporate accounting, financial reporting, internal audit, treasury management and software implementation. The software implementation experience he gained at Consolidated Graphics took Adam to Sysco Corporation, where he worked on various business design projects. This previous work experience provides Adam with knowledge of both the manufacturing and distribution industries. Adam is a native Houstonian and a graduate of Texas A&M University.

In today's highly competitive environment banks compete daily for traditional deposits to expand loan activities while enhancing net interest margins. With ANOVA's alternative ANOVACore funding solution, FDIC-insured institutions have immediate access to a cost effective steady source of wholesale funds without typical collateral requirements or credit limits. ANOVA also offers a Reciprocal Exchange Deposit program for additional FDIC insurance on money market deposit accounts as well as treasury services to banks with excess liquidity.

ANOVA's wholesale funding solution is very simple for community banks to use and maintain. One master MMDA deposit account is maintained at each bank. A bank CFO simply posts a request for funds and ANOVA does the rest via wire or ACH. Banks benefit in numerous ways: a steady, stable source of funds; competitive fixed rate of interest; no broker or other fees; streamlined process for

deposit gathering and excess cash management; ability to expand lending activities; favorable interest rate risk modeling for ALCO Committee; and transaction reporting through a master account.

Texas Bankers Association President & CEO Rick Smith describes the ANOVA products as providing benefits to all involved. "It's hard to imagine an offering that can so clearly benefit all participants," he says. "Depositors receive a higher return on their investments with the complete safety of FDIC insurance, and Texas community banks acquire additional deposits that they can turn into quality loans and investments to spur the economies of the communities they serve."

For more information or to arrange a meeting with Joe or Adam, contact Kim Winslow, President of ANOVA Financial Corporation, at 888-266-8293 (1-888-ANOVA-YES) or email him at kwinslow@ANOVAfinancial.com.