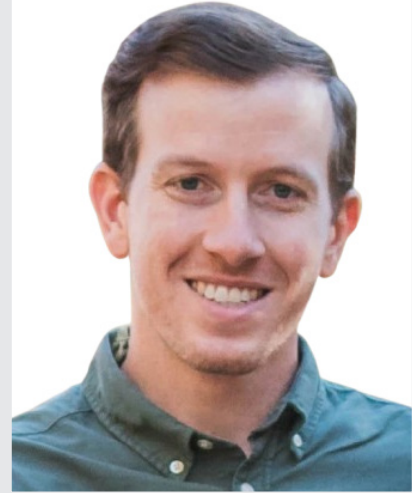


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Jake is a senior consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. He has over 12 years of experience working with financial institutions. He began his career with an investment bank that specialized in investment portfolio management for community financial institutions across the country. Jake's primary areas of concentration are asset/liability management including interest rate risk modeling and liquidity management.

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