

BIOGRAPHY



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Glenn A. Blackwood joined Clark Consulting in 1991, bringing with him valuable experience in financial planning that he gained while working with a Miami-based investment banking firm. Mr. Blackwood transitioned into the financial services industry from a professional football career that spanned 10 years with the Miami Dolphins.

Mr. Blackwood leads a team of consultants in the southeastern United States in the design and implementation of compensation and nonqualified benefit plans for officers and directors of financial institutions. He works with banks to develop an understanding of current and long-term needs; provides an analysis of existing compensation and benefit practices; and then prepares recommendations that address impact on cash flows, earnings, shareholder value and other bank objectives to facilitate board approval. Mr. Blackwood also works with bank accountants, attorneys and consultants to provide a coordinated financial strategy utilizing bank-owned life insurance (BOLI) to minimize the impact of plan costs on earnings. Moreover, he serves as a primary liaison between bankers and industry trade organizations in the Southeast.

Mr. Blackwood has published articles on executive and director benefit programs in the *Florida Banking Journal* and *The Palmetto Banker*. He has also spoken at various conferences and seminars on a variety of topics, such as long-term incentives for senior management, director compensation, retaining and rewarding senior management, and benefit strategies for executives and directors. His audiences have included the ABA National Conference for Community Bankers, the Florida Bankers Association's Annual Convention, the South Carolina Bankers Association Annual Convention, the Independent Bankers of South Carolina, the Bank Administrative Institute—Florida, and the Financial Managers Society in both central Florida and South Carolina. In addition, he has frequently conducted educational seminars for the accounting community, banker groups, bank regulators and law firms. Prior to being drafted by the Miami Dolphins, Mr. Blackwood attended the University of Texas.