

BIOGRAPHY



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Roy Pinnell joined Clark Consulting in 2000, bringing with him 16 years of banking industry experience. Prior to joining the company, Mr. Pinnell was the endorsing manager of benefit and bank-owned life insurance (BOLI) plans for the Community Bankers Association of Illinois (CBAI) and executive manager of Community BancInsurance Service, Inc., a division of CBAI. In addition, he served as chairman and president of State Bank of Keyesport in Illinois, now known as National Bank. As a result, Mr. Pinnell brings a unique perspective to his role with Clark Consulting and understands the importance of balancing management needs with shareholder value.

Mr. Pinnell specializes 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. Pinnell also works with accountants, attorneys and consultants to provide a coordinated financial strategy utilizing BOLI to minimize the impact of plan costs on earnings.

Mr. Pinnell is an accomplished speaker on executive benefit and compensation issues. He has addressed numerous audiences including accounting firms and state banking associations in Illinois, Ohio and Virginia. He attended Springfield College in Illinois and is a graduate of Illinois Bankers Schools, in Carbondale and Normal. In addition, Mr. Pinnell has passed the series 6 and 63 qualifying exams with the Financial Industry Regulatory Authority (FINRA) and is a licensed insurance representative.