

Kevin P. O'Keefe  
Managing Director  
Investment Banking Group  
Sandler O'Neill + Partners, L.P.  
3424 Peachtree Road, NE  
Suite 2050  
Atlanta, GA 30326  
(404) 442-2870  
kokeefe@sandleroneill.com

Mr. O'Keefe began his career in 1996 in the Investment Banking practice at Sandler O'Neill + Partners. He spent eight years in the company's New York headquarters before relocating in 2004 to the newly established Atlanta office to bolster Sandler O'Neill's growing southeast investment banking practice. He has spent his 12 year career at Sandler O'Neill providing investment banking advisory service to community banks and thrifts in the areas of mergers & acquisitions, all forms of capital raising, capital management strategies, defense and corporate strategies.

Mr. O'Keefe holds a BSBA from Georgetown University's McDonough School of Business.

Sandler O'Neill + Partners, L.P. is a full-service investment banking firm dedicated to the financial services industry and specializing in strategic business planning, mergers and acquisitions, capital raising, demutualizations and conversions, investment portfolio and interest rate risk management and fixed income securities transactions. Sandler O'Neill's affiliates also provide mortgage finance restructurings and a range of investment advisory services. Sandler O'Neill is a market maker in hundreds of financial stocks and publishes equity research focused on selected banks, thrifts, insurance, eFinance, and specialty finance companies.