



GOLDWATER BANK

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To whom it may concern;

We are excited to announce that Kent Wiechert, Owner and President of Weststar Mortgage Corporation, has acquired Goldwater Bank, N.A through a stock purchase, marking an historic event within the industry.

We want you to be the first to share this monumental event in the mortgage and financial services industry. An acquisition of this type does not happen every day, and we are happy to answer any questions you might have in regards to this unique merger.

Our press packet includes the following:

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Please feel free to reach out to us at the following to receive more information:
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GOLDWATER BANK

Company Information

Founded by a collaborative team of business professionals, we are entrepreneurs, thinkers, strategists and above all, experienced banking professionals. Coming from various backgrounds in business and banking, we have combined our expertise, resources and knowledge of the industry to create Arizona's first lifestyle bank and one of the most high-touch, high-tech banks in the country. With a focus on providing a superior level of highly individualized service, Goldwater Bank places our clients at the forefront of what we do. We have created a banking environment in which the experience is flawless, the service is personalized and the relationships are lifelong.

Located in the heart of Scottsdale at the Scottsdale Waterfront, Goldwater Bank is an active member in the community and fueled by the desire to guide and lead Arizona into the future. By focusing our services around the individual needs of our core clients, we achieve a relationship-centered bank truly unique from our cookie-cutter competitors. In turn, we offer our clients a financial institution that is both refined and sophisticated. We call this Lifestyle Banking.

Born of careful listening and thoughtful consideration of the desires and demands of our clients, Goldwater Bank has devised what we call The Five C's, which are synonymous with relationship banking: Common Sense, Courtesy, Customization, Convenience and Customer Service beyond expectation.

Common Sense At Goldwater Bank, we have a common-sense approach to banking that is unique in our industry. This innovative approach affects how we make decisions and as a result, our clients benefit. Whether it's a loan request evaluation or a custom designed deposit solution, we evaluate each relationship differently in order to find a solution that accommodates the needs and lifestyle of each client. Why do we utilize this approach? It's just good common sense.

Courtesy Courtesy is the foundation of Goldwater Bank. From the moment you are greeted when entering the bank to every transaction you make, our staff takes pride in our ability to make each and every Goldwater experience a pleasurable one. It is because of this mission for excellence that we are inspired to offer the very best in banking, ever exceeding our clients' expectations.

Customization Because we understand that your financial life is just as diverse as your personal life, we do not offer products, we offer specifically tailored solutions. Our team aligns itself with you, making your needs - our needs. We succeed as you succeed; growing as you grow. As the market changes and new situations arise, we are prepared to offer the guidance and advisement you need in order to make the best decisions.

Convenience We know how hectic life can be. That is why we have customized our banking process to better suit your busy lifestyle. With our customized banking solutions, we are able to provide our clients with the solutions they need, tailored to their lifestyle.

Customer Service Beyond Expectation Our utmost priority is to provide our clients with the customer service they deserve. We strive to provide customized solutions for each and every client, allowing for business to be done your way. We take great pride in our company, our clients, and our community, which is why we go above and beyond to provide the absolute best experience possible.





GOLDWATER BANK

Corporate Bios

Julie Merhege - Ms. Merhege serves as President and Chief Executive Officer and Director since January of 2012. As an original member of the management team, Ms. Merhege began her tenure with the Bank in 2007, its charter year, as Executive Vice President and Chief Operating Officer. Ms. Merhege continues to oversee and provide leadership in the management of the Bank, including bank operations, audit and compliance, retail, information security, human resources, and regulatory reporting. Ms. Merhege serves as secretary to the board of directors, BSA/ Patriot Act and Compliance Officer for the Bank. Ms. Merhege has over 30 years of experience in business and banking in Arizona, New Mexico and West Texas where she oversaw the operational and retail divisions, led the merger and acquisition efforts in purchase of two Texas banks, and numerous conversions of including data processing systems, and payroll and benefit systems. Ms. Merhege is a graduate of New Mexico State University with a Bachelors of Business Administration in Finance and Economics.

Jim Nelson – Mr. Nelson has served as Executive Vice President and Chief Credit Officer since 2010. Mr. Nelson has overall responsibility for all credit related functions at Goldwater Bank. Mr. Nelson, an Arizona native, has over 30 years of experience in various disciplines of commercial lending and credit administration including C & I, CRE, Construction, ABL, and Consumer. Through various organizations including large national banks, regional banks and community banks, beginning with Valley National Bank of Arizona in 1979, Mr. Nelson has progressed through the ranks of consumer lending, commercial lending and credit administration positions. Most recently, Mr. Nelson has served as Chief Credit Officer for First Federal Bank, Pinnacle Bank and Community Bank of Arizona respectively before joining Goldwater Bank in July 2010. Mr. Nelson graduated from Arizona State University with a Bachelor's degree in Finance.

Jon Edwards –Mr. Edwards has served as Executive Vice President and Chief Financial Officer of the Bank since January, 2010. Mr. Edwards has over 30 years of banking experience, with 25 years of experience serving as the Senior Financial Officer. Prior to joining Goldwater Bank, Mr. Edwards was Senior Vice President and Chief Financial Officer of Community National Bank in Monmouth, Illinois. Mr. Edwards served on the board of directors of Community National Bank from 1998 to 2007. From 2007 to 2009, Mr. Edwards was SVP and Chief Financial Officer of Union Bank located in Gilbert, Arizona. Mr. Edwards has extensive experience in bank operations and has managed numerous conversion projects related to data processing. Mr. Edwards also has extensive experience in regulatory reporting and liquidity management. He is a graduate of William Penn College, with a Degree in Accounting and Economics, and the Graduate School of Banking from the University of Wisconsin, Madison.





GOLDWATER BANK

Product Offerings

Goldwater Bank features an extensive selection of financial services, including both deposit and lending solutions. A full-range of products and services, from checking and savings accounts, online and mobile banking, remote deposit capture to commercial, consumer and mortgage loans are available to customers across our markets. We are able to meet the distinctive needs of each client through the customization of our services and the expertise of our stellar banking professionals. In addition to our common-sense approach to banking, Goldwater Bank extends the guidance and tools you need to enhance your financial strength and security.

From the moment our clients walk through the door, we aim to provide them with a unique, one of a kind banking experience. From innovative technology to customized banking solutions, each client will be provided a custom tailored financial plan based on their specific needs.

Transcending the customary one-size-fits-all banking mentality, Goldwater Bank has created an ideal banking environment in which the bank designs custom account solutions and add-on features to fit the lifestyle needs of each client. Even the interior of the bank was thoughtfully designed to provide an innovative, spacious lounge area that parallels a stylish hotel lobby, lined with plush leather couches, flat-screen televisions for market monitoring, private transaction pods to meet with personal bankers and elite boardrooms with state-of-the-art technology, available for client use.



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Goldwater Bank

Press Release

Goldwater Bank Brings in New Capital An Affinity Partnership: Weststar Mortgage Corporation & Goldwater Bank. N.A.

Scottsdale, AZ, September 15, 2015: We are excited to announce that Kent Wiechert, owner and President of Weststar Mortgage Corporation has acquired Goldwater Bank, N.A. in a stock purchase that when made public will become an important piece of industry history. While transactions where banks are buying mortgage companies and/or other banks have been commonplace in the industry since the financial crisis, regulatory authorization for a mortgage company (or its sole owner) purchasing a controlling interest in a nationally chartered bank is relatively unheard of, to say the least. This exciting development marks a historic milestone in both companies' stories, one that every one of us can be excited by and take a moment to savor; for the past 5 years the entire team at Goldwater Bank have focused tirelessly to position the Bank and its mortgage division for an opportunity such as this. "I credit the perseverance of the Bank's staff, unwavering will and dedication of the Bank's executive leadership team and the resolve of the Board of Directors coupled with the focus of the OCC's Special Supervision Division who refused to let the consent order issued in 2010 be the final chapter in the Bank's story. We have emerged a stronger and better bank from this experience," says Julie Merhege, President of Goldwater Bank "We look forward to pair our commercial bank and mortgage lending platform with Weststar's mortgage business and bring a more unique approach in Banking and provide outstanding service to customers," says Merhege.

Weststar Mortgage Corporation is a privately owned company established in 1983 in Albuquerque, New Mexico where it maintains corporate headquarters to this day. The firm's primary initial focus was to develop specialized software that enabled the company to deliver best of breed loan servicing solutions to clients who offered seller financing as an alternative to traditional real estate financing. Today, Weststar services over 20,000 loan servicing customers across most of the United States. Beginning in the early 1990's, the business grew to include a successful retail mortgage origination channel. Today, Weststar Mortgage originates retail mortgage loans in over 30 states covering nearly every market outside of the Eastern Seaboard. In 2015, Weststar Mortgage is on track to originate in excess of \$1 billion.

"We are very excited about this new affiliation, and look forward to offering clients even more products and services through our new relationship with Goldwater Bank," says Mr. Wiechert, President and owner of Weststar Mortgage Corporation.

On August 28th, 2015, the Office of the Comptroller of the Currency (OCC) issued a letter to Goldwater Bank concurring to a plan submitted by the Bank and Weststar Mortgage almost a year prior which allowed Mr. Wiechert to acquire a controlling interest in the Bank. The details of the plan include a host of provisions that will align the two firms around their common and complementary business lines; including the integration of the Weststar's highly successful retail mortgage origination channel into the bank's already established mortgage division. "By the time we've fully executed the plan approved by the OCC the two companies will employ more than 600 professionals spanning 40 states and all aspects of the banking, lending and loan servicing disciplines" says Mr. Wiechert.

For Release 10:00AM EST September 15, 2015