



Board of Directors

John (Jack) W. Dwyer

Chairman of the Board, Capital Funding Bancorp, Inc. and CFG Community Bank

Jack Dwyer founded Capital Funding Group, Inc. in March 1993. Today he is the chairman, founding shareholder and senior underwriter of the large mortgage banking firm specializing in originating and servicing FHA-insured construction and permanent loans for nursing homes, hospitals, assisted living, board and care facilities and other income properties.

Dwyer, through Capital Funding Bancorp, Inc., led the acquisition of AmericasBank Corp. and its subsidiary, AmericasBank in August 2009. AmericasBank underwent a name change in November 2009—today it is CFG Community Bank.

Prior to founding Capital Funding Group, Inc. Dwyer was president and an owner of Quaker Capital, L.P. from 1988 to 1993. He was responsible for originating and underwriting investment-grade healthcare properties to be insured or coinsured by FHA/HUD. From 1979 to 1988, he held ascending positions culminating as the Vice President for Loan Origination for Suburban Mortgage Associates, Inc.

Deborah A. Spangenberg

Director, Capital Funding Bancorp, Inc. and CFG Community Bank

Deborah Spangenberg is the president and chief operating officer of Capital Funding, LLC and has been with the Capital Funding Group of companies since it was founded in 1993. As president and chief operating officer of Capital Funding, LLC, Spangenberg currently oversees the entire FHA process. This includes underwriting loans and application packages of FHA-insured construction and permanent loans for nursing homes, hospitals and assisted living facilities, and asset management of the FHA/HUD portfolio.

Prior to her current position at Capital Funding, LLC, Spangenberg was executive vice president and chief operating officer of Capital Funding Group, Inc. from 1999 to 2009. She initially started with Capital Funding Group in 1993 as the portfolio manager.

Before joining Capital Funding Group, Spangenberg was employed with Quaker Capital, L.P. from 1988 to 1993 serving as Loan Processor/Service of FHA applications and conventional financings.

Daniel Shehan Baird

Director, Capital Funding Bancorp, Inc. and CFG Community Bank

Daniel Baird is the chief executive officer of Capital Funding Group Inc. Prior to joining Capital Funding Group in 2006, Baird held the position of Chief Financial Officer at E. Stewart Mitchell Inc. for eight years. Baird holds a BBA and an MBA from The Sellinger School of Business at Loyola University.

Baird also serves on the Board of the Sherwood Forest Company and has served on the boards of the Loyola Blakefield Alumni Association, The Ruxton/Riderwood Association, Emerge, and Boys Hope of Baltimore. He has also completed the Project Aware program through the Archdiocese of Baltimore, and the Leadership Baltimore County program.

J. William Middelton

Director, CFG Community Bank

J. William Middelton joined the board of CFG Community Bank in June 2010. He brings more than 50 years of banking experience in the Mid-Atlantic area and a passion for helping to create a significant, locally based community bank to serve the banking needs of the Baltimore business community.

Middelton retired from his position as managing director at Evergreen Capital, LLC, an investment banking firm providing services to entrepreneurs of privately held middle-market companies through the Mid-Atlantic region. Prior to Evergreen Capital, LLC, Middelton was a director at Mason Dixon Bancshares, Inc., Bank of Maryland. He served at Equitable Bank for more than 25 years, included in that time he was president of the Bank, and director of Equitable Bancorporation.

Middelton also serves on the boards of Glen Meadows Foundation, Presbyterian Eye, Ear and Throat Charity Hospital, and Professionals Advocate, a provider of liability insurance to the healthcare community. He has served as chairman of the board of the McDonogh School, Better Business Bureau of Baltimore, and March of Dimes, and served on the boards among many other community organizations.

George D. Riedel

Director, CFG Community Bank

George D. Riedel joined the board of CFG Community Bank in June 2010. He is currently the vice president, head of intermediary distribution at T. Rowe Price Group. He has been with the global management investment organization since 1998.

Riedel also serves as vice president on the board of Family and Children's Services of Central Maryland, a nonprofit serving individuals and families at every stage of life.

O. James Talbott, II

Director, CFG Community Bank

James Talbott joined the board of CFG Community Bank in January 2011. After serving in the banking industry for more than 45 years, Talbott retired in 2009 from PNC Financial Services Group where he was the regional president of the Western Maryland Market.

Prior to his position at PNC Financial Services Group, Talbott served as chairman, president and CEO of Farmers and Mechanics Bank, a Mercantile Bankshares Corporation affiliate in Frederick, Maryland until its acquisition by PNC in March 2007. During Talbott's 38-year career at Mercantile Safe Deposit & Trust Co. and Mercantile Bankshares Corporation, he held various positions leading up to senior vice president of both the Bank and Holding Company. He successfully managed several merger processes, which led to his role as administrative liaison with all of Mercantile's banking affiliates, a position he held for 26 years through dozens of mergers and acquisitions.

A native of Baltimore, Talbott is an active participant in community affairs and currently serves on a number of business and nonprofit boards including the Investment Committee for the Episcopal Diocese of Maryland. In 2007, Talbott was honored by the National Capital Area Boy Scout Council with the George B. Delaplaine Distinguished Citizen Award for his service to the community.

Bruce A. Yarwood

Director, CFG Community Bank

Bruce Yarwood joined the Board of CFG Community Bank in July 2011 and brings more than 35 years of professional experience in the health policy and long-term care industry. He retired in January 2011 as president and CEO from the American Health Care Association (AHCA).

Prior to his work with the AHCA, Yarwood was a partner at Helmsin Yarwood & Associates, a management consulting and issues advocacy firm specializing in managed healthcare and long-term care issues. Yarwood also served as an executive in a large nursing home corporation and a trade association of health facilities, and held leadership roles in the California Department of Health.

Throughout his career, Yarwood has served on numerous for-profit and not-for-profit boards including the Robert Pierre Johnson Foundation and the University of Southern California—Sacramento Extension.

A. Gary Rever

Chief Executive Officer, CFG Community Bank

Gary Rever assumed the role of CEO of CFG Community Bank on December 14, 2010. He brings more than 35 years of financial leadership experience to CFG Community Bank, having previously served as the Bank's CFO since August 2009.

Rever served as acting CEO of AmericasBank Corp., a public bank holding company, and CEO of AmericasBank from 2003 until AmericasBank merged with CFG Community Bank in 2009.

Rever is former CFO of Avatech Solutions, Inc., a public company that provides design automation and data management solutions for the manufacturing, building design, engineering and infrastructure and facilities management markets.

From 1991 to 1995, Rever was the CFO of the Bank Maryland Corp., a public bank holding company, and Bank of Maryland. He retained his responsibilities at Bank of Maryland following its sale to Mason-Dixon Bancshares, Inc. in May 1995, and in 1998, consolidated the operating functions of Mason-Dixon's subsidiary banks into Mason-Dixon Business Services, LLC, a service corporation formed to eliminate redundancies and reduce costs. Rever became president of the service corporation and served in that position through Mason-Dixon's acquisition by BB&T Corporation until June 2000.

From 1975 to 1990, Rever served in various management positions at MNC Financial and Maryland National Bank. He is a Certified Public Accountant.

Active in giving back to his community, Rever has also served as a director of Target Community & Educational Services, Inc., Westminster, Maryland, an organization dedicated to enhancing the lives of children and adults with disabilities through quality, community-based residential, educational, vocational, recreational and family support services. He was also a former director of Prologue, Inc., an organization providing community-based support for individuals recovering from mental illness through psychiatric rehabilitation programs, homeless outreach programs, supportive housing programs and a wellness and recovery center.