

## **BOK Financial Corporation**

Investor Day Presenter Bios

### **Executive Leadership Team:**



**Steve Bradshaw** is president and CEO of BOK Financial Corporation, a top 25 U.S. based financial services company. He oversees the Midwest-based, \$27 billion corporation which provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and the TransFund electronic funds transfer network. Bradshaw became the top executive at BOK Financial in January of 2014.

In his 23 years at BOK Financial, Bradshaw has served in a number of roles, ultimately having oversight of every function of the bank at some point. Most recently he served as senior executive vice president and was responsible for all aspects of consumer banking, corporate marketing, mortgage banking, investment securities, trust activities, treasury services, international banking, community development and Community Reinvestment Act responsibilities for all seven banks within the company. He also served as chairman of BOK Financial's broker-dealer subsidiary, BOSC, Inc. and had executive responsibility for two BOK Financial subsidiary banks, Colorado State Bank and Trust and Bank of Kansas City.

Bradshaw joined the company in 1991 and became president of BancOklahoma Investment Center and BOSC, Inc. He then served as senior vice president/private financial services manager responsible for a sales, marketing, and support unit comprised of private banking, personal trust and estates, retail brokerage, insurance services, fiduciary tax, real estate and minerals management.

Bradshaw earned his bachelor's degree in Business Finance from the University of Central Oklahoma and graduated with distinction from the Southwestern Graduate School of Banking at Southern Methodist University in Dallas.

Very active in the community, Bradshaw currently serves on the board of the Tulsa Regional Chamber and is former chairman of its convention and visitor's bureau, Visit Tulsa. Bradshaw is a past board member of Tulsa Community Foundation, Tulsa River Parks Authority, Metropolitan Tulsa Urban League, YWCA Tulsa, Tulsa Habitat for Humanity, Domestic Violence Intervention Services (DVIS), and Junior Achievement of Oklahoma. He has held numerous other civic and social board positions throughout his career, including active leadership in multiple Tulsa Area United Way campaigns.



**Dan Ellinor** is chief operating officer of BOK Financial Corporation, a top 25 U.S. based financial services company. His responsibilities include management of all aspects of the company's commercial banking activities, including those in its market division banks and in specialty areas, such as energy, commercial real estate, corporate banking, healthcare, and treasury services. He is also responsible for TransFund, the eighth largest ATM network in the U.S. Ellinor joined BOK Financial in 2003, after serving in several senior level positions in the Texas banking industry for more than 20 years. Most recently, he served as senior executive vice president and oversaw commercial banking in Oklahoma, Arkansas, Albuquerque and Arizona.

Very active in the community, Ellinor served as the chairman of the board of the Tulsa Area United Way in 2011 and served as the campaign chairman in 2010. He continues to serve on that board, as well as on the board for Tulsa Community Foundation, Philbrook Museum of Art, and Community Action Project of Tulsa. He is also a trustee of Louisville Presbyterian Theological Seminary. Throughout his career, Ellinor has served in leadership positions at a number of charitable organizations, including the Tulsa Regional Chamber, Dallas Center for the Performing Arts, Dallas Citizens Council, Dallas Housing Authority and was chairman of the North Dallas Chamber of Commerce.



**Norman P. Bagwell** is executive vice president for regional banks at BOK Financial. He received his B.A. and B.B.A. degrees from Southern Methodist University where he is a distinguished alumnus from the Cox School of Business.

From 1998 to 2007, Bagwell served as the Dallas president of JPMorgan Chase and its predecessor, Bank One Dallas. In this role, he served as the senior executive in the market and was responsible for commercial banking activities in the Dallas region.

Bagwell currently serves on the board of directors for Bank of Texas, Dallas Citizens Council, Dallas Regional Chamber, Dallas Arboretum, Dallas County Community College District Foundation, Baylor Health Care System Foundation, Cox School of Business, State Fair of Texas and Junior League of Dallas. He serves as a member of the honorary board for the Dallas Area Habitat for Humanity, the finance committee for Highland Park United Methodist Church and is a trustee of the Salesmanship Club Foundation. He is also a member of the Salesmanship Club, Dallas Chapter YPO, Dallas Assembly, and Dallas Citizens Council. He is a past chairman of Dallas Regional Chamber of Commerce and past member of the North Texas Super Bowl XLV host committee.

Bagwell was awarded the Chairman's Leadership Award from the Dallas Regional Chamber of Commerce in 2001. In 2005, he received the Distinguished Alumni award from Southern Methodist University and Cox School of Business, as well as the Torch of Conscience award from the American Jewish Congress.



**Scott Grauer** is executive vice president for Wealth Management at BOK Financial and CEO of the company's broker/dealer, BOSC, Inc. BOK Financial is a top 25 US-based financial services company with operations in ten states. In his current role, Grauer is responsible for all the company's wealth management business lines in all markets, including Institutional Wealth, The Private Bank, and International Banking. He also serves as CEO of BOSC, Inc, and chairman of both of the company's registered investment advisers, Cavanal Hill Investment Management and The Milestone Group. Grauer holds numerous FINRA securities licenses, registrations and designations. Grauer joined BOK Financial in 1991 as part of the company's acquisition of an independent retail brokerage operation and was named manager of BOSC retail in 1996. In late 1999, he was named president and CEO of the firm and assumed responsibilities for retail, institutional and investment banking activities when BOK Financial first combined these units under one organization. Under Grauer's leadership, BOSC's strong revenue growth has been one of BOK Financial's most prominent success stories.

A native of Cedar Rapids, Iowa, Grauer grew up in Leawood, Kan. and graduated from Shawnee Mission South High School in Overland Park, Kan. He earned a bachelor's degree in business administration from Baker University in Baldwin City, Kan.



**Becky Keesling** is chief auditor for BOK Financial Corporation, a top 25 US-based financial services company. She is responsible for assessing the effectiveness of internal controls and procedures, and managing the company's audit department.

Keesling joined BOK Financial in 2004 as vice president and corporate audit manager, and was instrumental in implementing Sarbanes-Oxley controls across the corporation. She also managed the corporate audit team and was the primary interface with the company's independent auditors. Later, she was promoted to senior vice president and manager of loan portfolio reporting, where she managed a team responsible for financial reporting, as it pertained to the loan portfolio and allowance for credit losses.

Prior to joining BOK Financial, Keesling spent 10 years in the public accounting industry primarily with Ernst & Young, LLP where she rose to the position of audit senior manager and served on the BOK Financial account.

Keesling has an accounting degree from Southwest Missouri State University and is a member of the American Institute of Certified Public Accountants, the Oklahoma Society of Certified Public Accountants and the Institute of Internal Auditors. She currently serves on the board of Undercroft Montessori School in Tulsa and was the treasurer for five years.



**Steve Grossi** is executive vice president and chief human resource officer for BOK Financial Corporation, a top 25 US-based regional financial services company. He is responsible for the design and delivery of the company's human capital strategy which focuses on strengthening the employee experience.

Grossi came to BOK Financial from PNC Financial Services where he was a senior vice president and led human resource efforts related to large acquisitions and realignments, workforce planning, organizational change, compensation and benefits, as well as talent acquisition and development. Grossi arrived at PNC by way of its acquisition of National City Bank in 2008, where he was the human resource business partner for mortgage, finance and corporate operations information services. As a member of the HR leadership team, Grossi designed and executed a three-year corporate human resource enhancement plan, which included the creation of a new HR operating model to ensure successful delivery of HR services by more than 250 HR professionals.

Prior to joining National City in December 2002, Grossi owned Capital Consultants, an HR consulting firm that specialized in the design of human capital strategies that link to and drive business results. He successfully implemented a Workforce Planning Process for American Express-Corporate Services in the United States, United Kingdom and Asia. Before his time as a business owner, Grossi was director of Consulting at Nationwide Insurance Company where he worked directly with the CEO and the chief human resources officer to develop corporate-wide employee retention and people strategies.

Grossi started his professional career with Allstate Insurance Company and holds a bachelor's degree in Marketing from Glenville State College. He currently serves on the board for the Foundation for Tulsa Schools.



**Stacy Kymes** is executive vice president and chief credit officer for BOK Financial, a top 25 U.S. based financial services company which provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network.

Kymes joined BOK Financial in 1996. Before assuming the position of chief credit officer, Kymes served as the company's assistant chief credit officer, director of Mergers and Acquisitions, treasurer, corporate controller and chief auditor. Prior to joining BOK Financial, Kymes was with KPMG LLP.

Having played a major role in generating economic development opportunities for Tulsa's downtown core, Kymes assisted with the private fundraising of \$30 million and the formation of a public entity to build a new minor league ballpark in the downtown corridor. He serves as chairman of the Tulsa Stadium Trust, and also serves as chairman of Tulsa Zoo Management, Inc.



**Steven Nell** is executive vice president and chief financial officer for BOK Financial Corporation, a top 25 U.S.-based financial services company with banking operations in Oklahoma, Texas, Colorado, New Mexico, Kansas, Missouri, Arkansas and Arizona. The company also conducts business through BOSC, Inc., TransFund, and Cavanal Hill Investment Management.

With 20 years of experience in the banking industry, Nell is responsible for all accounting and financial reporting, tax, capital markets, risk management, audit and compliance, mergers and acquisitions, human resources, and investor and community relations.

A certified public accountant, Nell graduated from the University of Oklahoma with honors, where he obtained a BBA in accounting. After college, he worked for eight years at Ernst & Young auditing public and private companies.

Nell joined BOK Financial in 1992 as manager of management accounting. He was named controller of management accounting in 1996 and corporate controller in 1999. He became Chief Financial Officer in 2001.

An active community supporter, Nell is a board member of the Community Service Council, YMCA of Greater Tulsa, and a trustee for The Nature Conservancy in Oklahoma. His previous community commitments include serving on the boards of the Jenks Public School Foundation and Street School in Tulsa.



**Pat Piper** is executive vice president, consumer banking services, for BOK Financial, a top 25 US-based financial services company. His responsibilities include all retail delivery and mortgage channels operating under seven brands across eight states, and encompasses the full spectrum of the business unit's sales, strategy and operations. He is also responsible for BOK Financial's corporate marketing division.

Piper began his career at Bank of Oklahoma more than 32 years ago in the operations area. Since that time, he has served as manager of consumer banking operations and led a number of significant technology upgrades, introduced new delivery channels and oversaw the consumer banking integration of more than 20 bank acquisitions across six states. Prior to his current position, he served as the head of consumer banking since 2008.

Piper currently serves on the executive committee of the Junior Achievement Oklahoma board of directors and has past experience serving on the Tulsa board of the American Heart Association and chairing the economic development council for Tulsa Public Schools Career and Technology Education.



**Don Parker** is executive vice president and serves as both chief information officer and chief risk officer at BOK Financial Corporation, a top 25 U.S. based financial services company that provides commercial and consumer banking, investment management and trust services, mortgage origination and servicing, and an electronic funds transfer network.

Parker joined BOK Financial in 2005 and is responsible for all risk and compliance functions, as well as technology, operations, real estate management, procurement, and process engineering functions of BOK Financial, which includes seven bank brands and other holdings.

Prior to joining BOK Financial, Parker was senior vice president and director of information services at Comerica Bank where he was responsible for leading technology-related functions and also served as the corporate information security officer.

Before that, Parker was senior vice president and general manager of Consolidation Services at National City Incorporated in Cleveland, Ohio. He was responsible for leading initiatives involving a high degree of change within the company, frequently related to the integration of acquired institutions or consolidation of different banks within the holding company.

Earlier in his career, Parker held a variety of positions within IBM over his 17 years with the company. His roles included sales management positions serving the financial services industry, and supporting IBM's product and technology development activities for the manufacturing and engineering divisions.

Parker currently serves on the board of KIPP Tulsa Collegiate Preparatory. He is a member of the State of Oklahoma P-20 Data Coordinating Council. He is a past chair for the Professional Business Team of the Tulsa Area United Way Campaign and past chair of the March of Dimes Tulsa March for Babies.



**Senior Leadership Team:**



**Brian Bourgeois** is senior vice president and director of TransFund for BOK Financial Corporation, a top 25 U.S. based financial services company which provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network (EFT Network).

Bourgeois joined BOK Financial in 1982 and is responsible for TransFund, BOK Financial's EFT network. TransFund is among the nation's top 10 debit card networks, processing more than 455 million debit card transactions annually. In addition, TransFund provides merchant payment processing services for more than 7,000 merchant and cash advance locations.

In his 32 years, Bourgeois has served in a number of roles including, TransFund network accountant, deposit processing supervisor, TransFund operations manager, ATM servicing manager, merchant services manager, CIO/MIS manager, EFT network services manager and culminating as director of TransFund. During his tenure, the transactions processed and settled by TransFund have grown from less than 10 million annually to more than 455 million per year.



**Mickey Coats** is executive vice president, energy lending, for BOK Financial Corporation. A longstanding employee of the corporation, he joined the bank's management training program in 1982 after graduating from Oklahoma State University with a Bachelor of Science degree in mathematics. In 1983, upon completion of the training program, he was placed in the energy department as a commercial lender. In 1999, he was tapped to lead the bank's energy lending efforts, and since then has overseen its expansion and growth beyond its original Oklahoma market to become a national leader in the energy industry.



**Ben Cowen** is president of Bank of Oklahoma Mortgage Group. Ben joined Bank of Oklahoma in December 2008. He brought with him 25 years of mortgage experience in multiple production channels to BOK Financial, including retail mortgage, consumer bank channel, wholesale and correspondent lending. Ben has a solid background in mortgage lending, combining sales, operations, risk management and strategic development.

Before joining Bank of Oklahoma, Cowen most recently served as national sales leader for Lending Tree. He previously was a Senior Vice President with Wachovia, managing national wholesale sales and branch operations where he was responsible for leading and growing 26 production branches. Prior to that, Cowen was a Senior Vice President with Bank of America, serving in several roles including Retail Growth Executive for Bank of America Mortgage, Regional Mortgage Sales Executive for Texas, Oklahoma and the Midwest, and finally, Divisional Sales Executive and National Operations Manager for Bank of America's Correspondent Lending Division.



**Dan Easley** is executive vice president and manager of commercial real estate for BOK Financial Corporation and its subsidiaries. Dan provides overall leadership and direction for all functions within the Commercial Real Estate department while developing new business throughout each market the corporation serves.

A 25-year plus financial industry veteran, Dan served as Regional Director at Washington Mutual Bank, N.A. where he was responsible for Commercial Real Estate Lending of the South and East Regions in the U.S. He also served similar roles at Wells Fargo and Bank One in Texas.

A native Texan, Dan is community-minded and actively involved with numerous civic and not-for-profit organizations, including Big Brothers Big Sisters of North Texas, Hope Cottage, Boy Scouts of America, the Real Estate Council Foundation Board and the Urban Land Institute.

Dan earned his Bachelor of Business Administration in Finance from Texas A&M University and his Master of Business Administration from the University of Dallas.





**Marty Grunst** is executive vice president and treasurer for BOK Financial Corporation, a \$28 billion commercial banking organization headquartered in Tulsa, Oklahoma. He began his career at Busey Bank, a community bank headquartered in Urbana Illinois, in 1986 working in a number of roles including loan operations, mortgage secondary marketing and asset liability management. From 1992 through 2003 he was at Bank One (now JP Morgan Chase) in Columbus, Ohio in a number of treasury, corporate finance, and line of business finance roles including asset-liability manager for Banc One Ohio Corporation, manager of acquisition planning for the credit card line of business, finance manager for commercial real estate lending, asset-liability manager for the retail line of business and finance manager for consumer lending. From 2003 to late 2009 he was Treasurer for Citizens Bank and Citizens Republic Bancorp headquartered in Flint Michigan, where he had the additional responsibility of managing corporate finance. He was named Treasurer for BOK Financial in November of 2009.



**Jill Hall** is senior vice president and consumer branch delivery manager at BOK Financial. In her role she oversees branch sales and service teams across the company's branch network under seven brands across eight states.

Hall joined BOK Financial in 2003 from Cohen Brown Management Group, an international sales and service consulting firm to financial service institutions. As a results consultant, Hall oversaw client relationships to ensure the successful implementation of initiatives that translated into bottom-line results at financial services companies nationwide.

Prior to joining Cohen Brown, she worked as an independent consultant in the financial services industry. She spent 10 years at First Interstate Bank of California in many roles including Area Sales Manager and Branch Manager. Prior to her tenure at First Interstate Bank she held several positions at Wells Fargo and Crocker National banks.

A California native, Hall attended California State University at Long Beach and is a graduate of the SW Graduate School of Banking at Southern Methodist University.

Hall has served in various capacities at Big Brothers Big Sisters of Oklahoma - green country board member, city wide chair of the Bowl for Kids' Sake, and has most recently served as a member of the statewide governing board as the board development co-chair.



**Derek Martin** is a senior vice president at BOK Financial, where he manages the Strategic Services group for the Consumer Bank.

He is responsible for overseeing the strategy, development and management of the division's product line, as well as other Consumer support groups, including Branch Business Banking, Credit Delivery, direct marketing, analytics & CRM systems and the branch incentive programs.

Derek has served on the Tulsa Children's Coalition board for a number of years and currently has the role of President. He also works actively with the Community Action Project (CAP) to help low-income families develop asset-building programs. He is active with other non-profit organizations, including the United Way, Habitat for Humanity and his church.

Derek joined BOK Financial in 1994. He earned his Bachelor's Degree in Finance from the University of Central Oklahoma and his Masters in Business Administration from Oklahoma City University. He is a graduate of the SW Graduate School of Banking at Southern Methodist University.



**JoAnn Schaub** is senior vice president and manager of Institutional Wealth for BOK Financial. She is the executive responsible for the Bank's Corporate Trust, Retirement and Asset Services lines of business. In 2013, JoAnn completed the BOK Financial Executive Institute Leadership Development Program. JoAnn has 34 years of banking experience with 32 years dedicated to the institutional sector. Prior to joining the Bank in 1994, she was employed with First Interstate Bank of Oklahoma from 1984 to 1989 and First Interstate Bank of Texas from 1989 to 1994, where she managed Institutional Trust for the State of Texas.

JoAnn holds a B.A. from Tulane University and a Certified Pension Consultant (CPC) designation from ASPA. JoAnn is a current board member of Big Brothers, Big Sisters of Oklahoma and the Oklahoma Women's Coalition and a past board chair of Big Brothers Big Sisters, The Center for Individuals with Physical Challenges and the Tulsa Air & Space Museum. JoAnn's community service was recognized by Leadership Tulsa which awarded her the Paragon Award and by Big Brothers Big Sisters with the Matt Bertelow Award. JoAnn is a graduate of Leadership Tulsa Class XVII and Leadership Oklahoma Class XXV.



**Brad Vincent** is executive vice president, director of healthcare banking at BOK Financial, a top 25 US-based bank. His responsibilities transitioned from overseeing all aspects of middle market commercial banking in Tulsa, where the company is headquartered. The Healthcare line of business under Vincent's leadership was formed in mid 2013.

With more than three decades of banking experience, Vincent has spent the past 17 years at BOK Financial, serving as a manager for a variety of commercial lending departments. One of his first assignments at BOK Financial was to develop a healthcare lending group, which today is in excess of \$1.5 billion in commitments. In his time with the corporation, he has also managed private equity and BOK Financial's electronic funds transfer network, TransFund. Prior to BOK Financial, Vincent was with Liberty Bank for 15 years and served as the manager of middle market banking. He has a bachelor's degree in Finance from Oklahoma State University.

Vincent is involved in a number of community organizations and activities, including extensive United Way involvement in various capacities, serving on the board of directors for St. Simeon's Episcopal Home and volunteering at his church. Vincent is a graduate of Leadership Oklahoma and Leadership Tulsa.



**Greg Wheeler** is the chief executive officer of The Private Bank. He provides overall leadership and direction for the private wealth and specialty asset management functions within the company. He is also president and chief executive officer of The Milestone Group, as subsidiary Registered Investment Advisor of BOK Financial. Greg carries numerous FINRA licenses and registrations.

Greg joined BOK Financial in February 2003 from Bank of America, N.A., where he was the Oklahoma State Executive and Market Executive for The Private Bank. Greg has a B.A. from the University of Oklahoma and an M.B.A, Finance from Oklahoma City University.

Very active in leadership training, Greg currently serves on the board of Leadership Oklahoma and Leadership Oklahoma City, where he served two terms as president. He also currently serves on both the Investment Committee and the Bond Oversight Committee for the City of Nichols Hills.