

Patrick J. Kennedy, Jr. – Founder and Principal shareholder of TransPecos Financial Corp, a registered bank holding company which owns TransPecos Banks, SSB, an \$837MM total asset Texas State Savings Bank focused several unique strategies involving rural and underserved communities utilizing innovative business strategies and a developing sponsor banking business. His experience in the industry began forty plus years ago when he established a corporate law firm based in San Antonio focused on helping community banks throughout the United States on corporate, securities, regulatory and expansion opportunities now known as Kennedy Sutherland LLP. Mr. Kennedy also founded and serves as CEO of TransPecos Development Corporation, a community development entity which has been awarded nearly \$200MM in New Markets Tax Credits by the US Treasury primarily focused on rural healthcare initiatives in Texas. He founded and serves as President of the Subchapter S Bank Association, an educational organization serving the 1900 plus community banks throughout the US which have made an election to be taxed under Subchapter S of the IRC. Mr. Kennedy has been involved in a number of civic, charitable initiatives and is actively involved in advocating for community banks throughout the US on a range of regulatory, tax and corporate expansion matters. He and his wife of 43 years are proud parents of 3 sons, a daughter and 12 grandchildren.