



Management Team

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1. Edwin B. Branch
President and Chief Executive Officer

Eddie is a graduate of Auburn University and the Graduate School of Banking at Louisiana State University. He began his career in Banking and for six (6) of those years headed the Commercial Loan and Credit Division as Senior Vice President of Columbus Bank and Trust, a multi-billion dollar financial institution. In 1986, Eddie founded Southern Investment Properties, a real estate construction, development, and management company. SIP was in charge of developing over \$100 million in high quality office and apartment properties. In 1996 he sold his interest in his management company and founded National Check Recovery, LLC and its subsidiary National Payment Solutions. The focus for National Check Recovery has been on the traditional collection of paper checks, child support collections and providing credit card processing for merchants. In more recent years, National Payment Solutions, LLC was formed and has created and developed a number of products and services to process paper checks as electronic items for settlement of payment transactions for businesses. These Electronic Deposit and Recovery services are on the cutting edge of payment technology.

2. John C. Martin
Co-Owner and President of ePayment Processing, Inc.

John has over thirty (30) years of business, management, and computer programming experience. The past fifteen (15) years he has been the President of Logical Solutions, Inc., a computer based firm. He has designed and developed all of the software and operating manuals for the business and accounting applications marketed by LSI, including the point-of-sale, accounting, and processing software for the movie theater industry. He has been in charge of all sales and administrative responsibilities since the inception of LSI. In alliance with National Payment Solutions, LLC, LSI formed ePayment Processing, Inc. to serve as a direct line with the Federal Reserve Banking System to make ACH settlements on all electronic check transactions. John is a graduate of Davidson College, with a B.A. in History.

3. George L. Lenoir
Chief Operating Officer

George has over thirty (30) years experience in finance and banking. He has held various management positions with several large corporations, such as General Electric Credit Corporation and Synovus Financial Corporation. For fourteen (14) of those years he was Vice President of Columbus Bank and Trust, a multi-billion dollar financial institution, where he headed the Collections, Customer Service, Credit Approval, and Security departments. He helped to develop a state of the art Collection and Customer Service System within this institution. George was also responsible for the Conversion of Imaging of document retention and the P.C. Networking System currently being used by the bank. He is a graduate of Troy State University with a B.S. in Management and The University of Oklahoma with a Graduate Banking Degree in Credit Card Management.

4. Robert R. (Bob) Rader
Director of Banking Strategies

Bob is a honor graduate of The University of Georgia School of Banking and the Graduate School of Banking at Louisiana State University. He began his career in banking at Columbus Bank and Trust (Synovus) and



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served in various management positions. He has served as a Community Bank President and Chief Executive Officer numerous times in his 44 year banking career. He formed Banxsource in 1991 and has assisted in the starting of over 100 Community Banks and assisted in raising over \$50 million in capital for these institutions. Bob has brought his long term relationship in Community Banking to National Payment Solutions in 2011 to head up the Banking Strategies products market. Bob's style is direct, and he excels at getting to the point and getting the job done in a quick and thorough manner.

5. Jason P. Watson
Vice President and Chief Technology Officer

Jason joined the company in 1997 after leading the development of the collections management system for Fitness Systems of America. He has over fourteen (14) years experience in software development and design with extensive knowledge and experience in the payment processing and check recovery industry, including writing check collection systems, payment and returns processing systems, and check payment software integration. He earned a Bachelors degree in Computer Science from Columbus State University.

6. David K. Heisler
Vice President of Sales and Marketing

David joined NCR/NPS in July 2001 as a sales and marketing representative. His first duties included establishing new accounts and maintaining existing accounts for National Check Recovery as well as developing a marketing plan for National Payment Solutions for all up and coming Electronic Products. All NACHA related products were just being introduced with final rules and regulations being formed, so David has learned the business from its inception. His main focus now is growing the Electronic Deposit and Recovery services side of the business for NPS as well as establishing long term working relationships with alliance partners and businesses in various different industries. David graduated from Auburn University with a B.S in Marketing.

7. Sheri L. Watson
Chief Financial Officer

Sheri has over fifteen (15) years of experience in accounting with the past thirteen (13) years in the Check Recovery and Electronic Payment processing industry. As CFO, she is responsible for strategic decision making processes, providing revenue and cost projections to the company and its affiliates, accurately depict the strengths as well as weaknesses of our service industry, processing and reporting of millions of dollars of ACH transactions for the company and it's affiliates, and processing data on a daily basis to determine the potential needs of the business relative to the payment processing services. Sheri has created and developed a very efficient and cost effective Accounting system within the company. This system has enabled NPS to better serve the needs of their clients with enhanced email capabilities, timely reporting, and multiple payment options for services rendered. This new system has also enhanced the intra office communications by it's ability to quickly process varying reports regarding recovery performance level, client activity and history reports, and various other financial data. Sheri graduated Summa Cum Laude from Columbus State University with a B.S. in Accounting.