

For over 40 years, MATTHEWS, YOUNG – MANAGEMENT CONSULTING has provided strategic, compensation and executive search services to owners and/or executives of all types of organizations. Our practice is devoted to helping clients develop programs that direct the organization toward the consistent accomplishment of multi-period goals.

**Consultants to Directors
and Management Since
1971**

S E R V I C E S O F F E R E D

STRATEGIC PLANNING

ORGANIZATION DESIGN

EXECUTIVE SEARCH AND OUTPLACEMENT

TOTAL COMPENSATION CONSULTING

HUMAN RESOURCES CONSULTING

DIGITAL MARKETING STRATEGY AND INTEGRATION

**MATTHEWS, YOUNG
MANAGEMENT
CONSULTING**

A DIVISION OF
**MATTHEWS, YOUNG
& ASSOCIATES, INC.**

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Hillsborough, NC 27278

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OUR PHILOSOPHY

Our philosophy is built upon the following ideals:

- Each client is unique and there is no standard answer to an organization's needs.
- Strategic Planning issues are directly related to an organization's condition, culture and objectives.
- Solutions must be designed, implemented and internalized.
- We pursue results and work hard to ensure the client gets the sought after benefits.
- We keep the client informed throughout the consulting process to insure the client is never surprised.



INDEPENDENCE AND INTEGRITY

We sell no products. So, when you hire us to address an issue, we can be completely objective about the solution.

We are consultant owned and operated. So, we do not have to answer to anyone but our clients.

We only work for one party to a negotiation. For example, we only work for Boards, or their designated Committees, when we advise on Executive Compensation. This was our policy long before Sarbanes-Oxley and recent scandals put conflicts of interest in the spotlight.

EXPERTISE

Our clients trust us with their most complicated business issues, including uncertainties about the effectiveness of strategies, executive compensation, changes in strategic direction, rapid growth, turnaround situations, CEO succession, mergers, acquisitions, and IPOs, as well as conflicts between management and the Board. We apply our expertise to create custom solutions.

CUSTOM SOLUTIONS

We believe that all clients are unique and no "black box" solution fits all. Boilerplate strategies never work. Organizations must fit the functions and constituencies unique to your products, services and served markets. There is no such thing as the "perfect" executive compensation plan. What works for one client usually won't work for another. Digital marketing is changing rapidly and not all tools work for every client. We use finely-tuned problem solving techniques to translate strategy into processes and tactical plans that address your unique situation.

B I O G R A P H I C A L S K E T C H E S

J. TIMOTHY O’ROURKE, CCP PRESIDENT AND CHIEF EXECUTIVE OFFICER

A North Carolina native, Tim O’Rourke received his BA degree from the University of North Carolina at Chapel Hill. In 1970, he joined the Durham-based Central Carolina Bank, where in 1981 he was named a First Vice President. His 14 year banking career includes management positions in Systems/Programming, Operations, Research, Personnel and Marketing. He has also chaired Marketing, Operations and Asset/Liability Management Committees with banks. In addition, Mr. O’Rourke has completed the North Carolina Bankers Association’s Advanced Management Program, and has received the American Compensation Association’s Certified Compensation Professional designation. He has published numerous articles on banking subjects, frequently speaks at financial institution forums and is on the faculty of a number of FDIC sponsored Bank Director Colleges.

In 1984, Mr. O’Rourke joined **MATTHEWS, YOUNG—MANAGEMENT CONSULTING** to help executives grow their earnings and expand in size. He has worked on a broad group of assignments with all types of organizations, including serving as interim managing officer for a \$425 million troubled savings and loan for an 18 month period. Over his many years of consulting, he has become a specialist in strategic planning, organizational design, management by objectives systems, executive compensation, salary administration, management incentives and executive search and outplacement.

Since 1998, Mr. O’Rourke has been a Senior Principal and has been responsible for delivery of all strategic, compensation and search services to clients of all types. He is often called upon to speak on compensation issues, and conducts numerous strategic planning programs. In his current role as President and CEO, Mr. O’Rourke continues to focus his attention on ensuring client experience with the Firm is top rate.

DAVID W. JONES, CCP PRINCIPAL, DIRECTOR OF EXECUTIVE COMPENSATION SERVICES

Mr. Jones recently returned to **MATTHEWS, YOUNG—MANAGEMENT CONSULTING** where he began his consulting career and, as a Principal consultant, led the firm’s compensation consulting practice. Most recently, he was a Senior Vice President and Principal in the Consulting Division of Silverton Bank, leading the Executive Compensation consulting practice. Mr. Jones was also a Principal in the executive compensation consulting practice of Mercer Human Resource Consulting for over 15 years.

A cum laude graduate of Davidson College, David holds an MBA from Duke University. He is a member of WorldatWork and has held accreditation as a Certified Compensation Professional

since 1983. With over 30 years in consulting, Mr. Jones has worked in a variety of industries as well as addressing the particular needs of SEC reporting, privately-held, S-corp. and De Novo banks. He specializes in the evaluation, design and implementation of all aspects of executive and outside director compensation programs. Mr. Jones is frequently retained to evaluate the appropriateness of executive compensation and equity arrangements in light of business performance and returns to shareholders.

P. RANDALL MCGRAW
SENIOR CONSULTANT

Randy McGraw joined **MATTHEWS, YOUNG—MANAGEMENT CONSULTING** in October of 2002. In his seventeen year professional career, Randy held positions in accounting and finance as a Controller and CFO for a Retail Service Consulting firm. After assisting with the merger and public stock offering of the firm, he then held positions in senior management as a Regional Vice President and Divisional Vice President responsible for the development and implementation of sales and marketing programs. Randy's varied and diverse background required skills in operations, human Business planning, sales and marketing, all with budget and profit responsibilities.

Most recently, Randy has been employed as an Estate Executor responsible for the administration an final settlement of a \$20+ million estate. In this role he has obtained experience in negotiations, loss management, risk management and asset management. In addition to these skills, he has gained valuable insight into business organization, debt financing and strategic planning.

Randy has a BS degree in Business Administration with a core concentration in Accounting and Finance from Appalachian State University. He completed Leadership Training courses and brought a diverse background to **MATTHEWS, YOUNG—MANAGEMENT CONSULTING**.

SUPPORT STAFF SPECIALISTS

Among a total staff of 10, the firm has Support Staff Specialists with a variety of business and related degrees and certifications.

W H O T O C O N T A C T

Call (919)644-6962 and ask for:

Tim O'Rourke (tim.orourke@matthewsyong.com),
David Jones (david.jones@matthewsyong.com),
Randy McGraw (rmcgraw@matthewsyong.com)

You can also feel free to visit or write us at:

<http://MatthewsYoung.com>

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REFERENCES ARE AVAILABLE UPON REQUEST

Recent Financial Industry Clients

American National Bank
Ameris Bancorp
Bank of Clarke County
BankFirst Financial Services
Benchmark Community Bank
Grayson Bankshares, Inc.
Capital Bank
Capstone Bank
Carolinas Credit Union League
Charlotte Metro Credit Union
Citizens Bancshares, Inc.
Coastal Carolina Bancshares, Inc.
Coastal Federal Credit Union
College Foundation Inc
Commerce Union Bank
Community Bankers Trust Corporation
Countybank
Covenant Bank
Carolina Financial Corporation
Eagle Bancorp, Inc.
EduCap, Inc.
Essex Bank
Fauquier Bank (The)
Fidelity Bank (The)
First Carolina Corporate CU
First Community Bancshares, Inc.
First National Bank - Savannah, GA
First Sentinel Bank
Fishback Financial Corp
Florida Bankers Association
Four Oaks Bank & Trust
Georgia Bankers Association
Georgia-Carolinas Bancshares, Inc
Goldleaf Financial Solutions
Grayson Bankshares, Inc.
Greystone & Co., Inc.
Hamilton State Bank
Happy Bancshares, Inc.
Harbor National Bank
High Point Bank & Trust Co.
HomeTrust Bank (The)
Independent Bankers Bank (The)
INS Bank
Jeff Davis Bank
John Marshall Bank
Local Government Credit Union
Lumbee Guaranty Bank
Middleburg Bank
Midland States Bancorp Inc
Montgomery Bank, NA
Monument Bank
National Bank of Cambridge (The)
New Peoples Bankshares, Inc.
NewDominion Bank
North Atlanta National Bank
North Dallas Bank & Trust Co.
North State Bank
Palmetto Citizens Fed Credit Union
Paragon Bank
Park Sterling Corporation
Peoples Bancorp of NC
Piedmont Community Bank Holdings
PriorityOne Bank
Savannah Bancorp, Inc.
Sharonview Federal Credit Union
Sound Bank
SouthCrest Financial Group
Southern Bank and Trust Company
Springs Valley Bank & Trust Company
SRP Federal Credit Union
State Bank & Trust Company
State Bank of Cross Plains, WI
State Employees Credit Union
Tennessee Bankers Association
Tri-Summit Bank
Truliant Federal Credit Union
TrustAtlantic Bank
United Security Bancshares
VantageSouth Bank
Virginia Bankers Association
Whidbey Island Bank
Yadkin Valley Bank