

Nat Brinn has a 25-year successful track record of private investments, acquisitions and business management. The most recent example is HSA Bank, the largest specialty bank in the United States focused on health savings accounts. Nat has successful management experience in growth companies, including his role as CEO of HSA Bank, where accounts and revenues grew four-fold and the firm developed a significant profit margin from an initial loss position. Nat's private equity investments have achieved positive returns, with many returning 4-5x initial investment within several years. In aggregate, he has completed more than 80 transactions with positive results, including the avoidance of any defaults during his tenure as a private placement bond investor.

While he was Executive Vice President of Corporate Development at Webster Bank, Nat was responsible for mergers and acquisitions as well as strategic initiatives. He also oversaw management of Budget Installment Company, a premium finance company that Webster acquired and grew three-fold in outstanding balances, revenues and profits over three years under his supervision. Upon acquiring HSA Bank for Webster, he was appointed to become CEO of HSA Bank. HSA Bank was purchased in early 2005 for a net premium of \$12 million and was valued at nearly \$100 million upon his departure at CEO in July 2007 to join Vital Venture Capital. Both the Budget Installment and HSA Bank situations involved upgrading IT, financial, compliance and operating systems as well as building national sales organizations.

Prior to his tenure at Webster Bank, Nat held positions in corporate development (M&A and strategic investing) and private placement investments at Hartford Steam Boiler Insurance and Inspection Company, Phoenix Home Life, Canadian Imperial Bank and Metropolitan Life. Nat has an MBA in finance and accounting from The Fuqua School of Business (Duke University), where he was a Fuqua Scholar and his class graduation speaker. He did his undergraduate work in economics, with additional focus in mathematics and statistics, at University of Delaware where he was in the honors program.