About K·Coe Isom

ABOUT US

K·Coe Isom formed with the merger of two reputable CPA firms, Kennedy & Coe and Matson & Isom, in 2015. With $69.5 million in revenue (FYE 3/31/2019) and about 400 people, the firm ranks approximately 60th in size in the U.S.

NATIONAL FOOD & AG LEADERS

The firm leads, nationally, as consultants and CPAs in the food and agriculture industry which comprises two-thirds of the firm's business. It originated in rural communities in Kansas and Northern California, where agriculture and food production were, and still are, predominant.

K·Coe Isom helps sustain and grow food and ag operations in wildly fluctuating conditions—weather, commodity price volatility, land values, and economic pressures—making sure these businesses are strong for the next generation.

The firm is solidly embedded throughout the food-supply chain, working "from policy to plate" with producers, input suppliers, processors, packagers, distributors, biofuels manufacturers, equipment dealerships, landowners, lenders, and agencies and policy organizations that support the industry.

REGIONAL STRENGTHS

K·Coe Isom's vision is to positively impact the future of farming and food production across America.

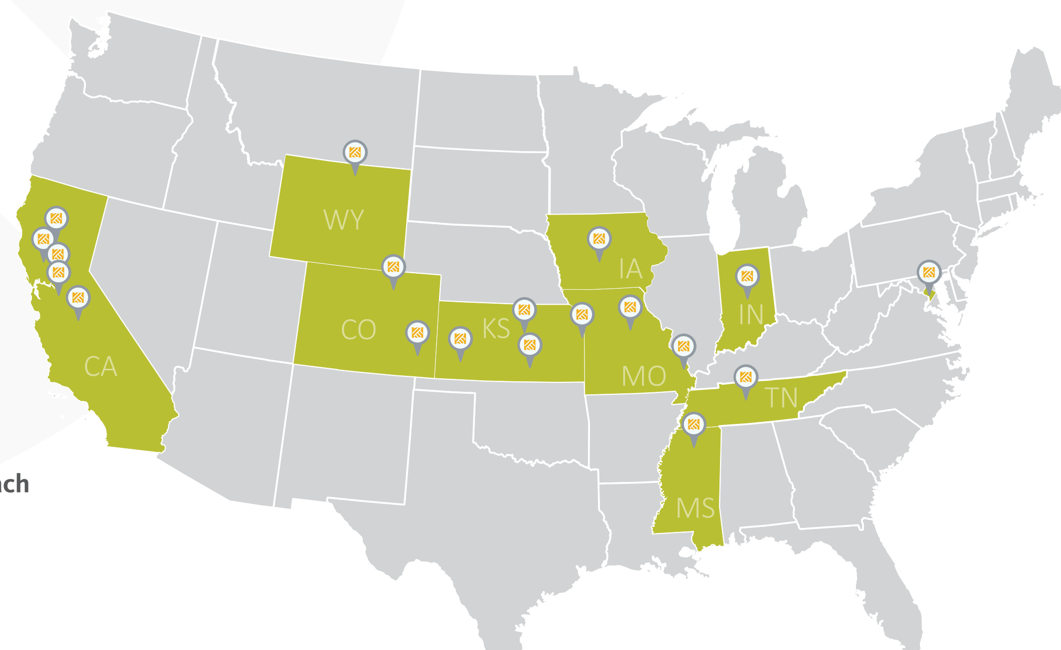
In the Midwest and Northern Colorado, the firm also has a very strong regional presence serving community banks, construction, commercial real estate, and manufacturing.

In California, the firm has strong regional presence in construction, commercial real estate, engineering, education, and manufacturing.

LOCATIONS

K·Coe Isom serves domestic and international clientele from 9 states and coast-to-coast offices.

- **California**
- **Colorado**
- **Indiana**
- **Iowa**
- **Kansas**
- **Mississippi**
- **Missouri**
- **Tennessee**
- **Wyoming**
- **Washington, DC**
- **International Reach**



INDUSTRIES WE IMPACT

FOOD & AG

High-Impact Producers, Commodity Crops, Permanent & Specialty Crops, Beef, Other Livestock, Dairy, Biofuels, Equipment Dealers, Food & Beverage

COMMUNITY BANKS

CONTRACTORS & DEVELOPERS

EDUCATION

MANUFACTURING

FEATURED SERVICES

AGKNOWLEDGE

CFLEXO

FARM PROGRAM SERVICES

FEDERAL AFFAIRS

NEXT GEN

RESOURCEMAX SUSTAINABILITY

MISSION

To have impact and make a difference in the lives of our people, clients, and the world we live in.

VISION

Simple. Our vision is this:

Full immersion in the industries we serve.

This means that we are influential, have impact, and create the best and most valuable results possible for our clients. Our three-pronged approach to achieving full immersion is:

VALUE CREATION

We understand what our clients want and need, and find creative ways to achieve results for them. We strive to give clients certainty in price by discovering what the results are worth, and agreeing in advance on the right price.

CRITICAL DEPTH

We are fully immersed in the markets we serve and have the depth of experience to support our internal succession. Our passion and thought leadership ensures we are highly influential in the markets our clients operate in. We are advocates on behalf of our clients, creating and securing opportunities that positively affect their lives and businesses.

DISTINCT ABILITIES

We each spend our days doing what we are great at and most passionate about. We support our people identifying and developing their natural talents. We are fulfilled and inspired – inspired people make the greatest difference in the lives of those around them.

What differentiates our banking team? Our diverse backgrounds from banking institutions allow for a deeper understanding of your pain points, operations, and shareholders. We know exactly how to work within each level of your institution to create strategic opportunities and solutions that suit both bank and community needs.

SANDY SPORLEDER, CPA

Principal
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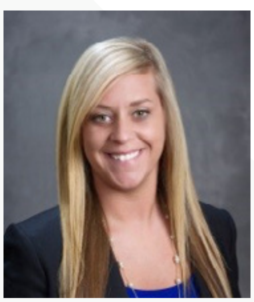
Committed to providing top-notch customer service, Sandy strives to build deep relationships that result in mutual trust. Her specialization in guiding community banks in Kansas, Colorado, Oklahoma, Nebraska, and Missouri through their unique compliance and regulatory mazes helps them become more profitable. She advises banks in growth and expansion, as well as in positioning for sale or potential acquisition.

Sandy's robust financial and operational banking background lends the required expertise to manage and counsel on regulatory applications and regulatory compliance challenges, lending risk-reduction efforts, technology concerns, internal controls, internal audit practices, and merger and acquisition transactions. She also consults with community banks and bank owners on tax planning and reporting, entity structuring, and other accounting solutions.

She holds CPA certificates in Kansas and Oklahoma and is a member of the American Institute of Certified Public Accountants, the Kansas Society of Certified Public Accountants, and the Oklahoma Society of Certified Public Accountants. Sandy also serves as an advisor to the Fort Hays State University Robbins Banking Institute and was an AICPA 'Women To Watch' award nominee.



KATI BARNHILL, CPA

Manager
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Providing solutions around the confusion and complexities of banking compliance, Kati is dedicated to the details and management of financial statement audits, directors' exams, regulatory compliance and bank taxation. She brainstorms many options for each unique situation, providing the reliability and resourcefulness that clients depend upon.

Kati leverages over nine years of experience in banking and financial analysis to provide consulting to her clients, providing further growth opportunities for the organizations she serves.

K·COE ISOM

MELISSA DEDONDER, CPA, CBCM

MANAGER

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With over 11 years of experience in the community banking industry, Melissa specializes in the areas of internal audit, information technology exams, financial statement audits, directors' exams, trust audits, bank taxation, and regulatory reporting. She routinely works with banks in Kansas, Colorado, Missouri, Oklahoma, and on select special projects in other states.

Melissa is a CPA in Kansas and is a member of the American Institute of Certified Public Accountants and the Kansas Society of Certified Public Accountants. She is certified as a Community Banking Cybersecurity Manager (CBCM). Melissa is a graduate of Wichita State University with a Bachelor Degree in Business Administration, with an emphasis in accounting and a minor in finance.

KERRY HATZENBUELER

MANAGER

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Drawing from more than 20 years of accounting, taxation, and regulatory compliance experience in the banking industry, Kerry has significant know-how to identify trouble spots and create constructive solutions to tackle them. She consults with community banks and bank owners on tax planning and reporting, entity structuring, and other accounting solutions.

Kerry's broad background in accounting and taxation provides keen insight surrounding the challenges, opportunities, and best practices of her clients. She proactively addresses key issues with new approaches and solutions that result in better outcomes.

HEATHER CAMPBELL, CIA

SENIOR ASSOCIATE

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With more than 15 years working within banking and accounting roles, Heather is specialized in providing operations and compliance advisory. She is a proactive partner with her clients in the areas of internal audit, regulatory compliance, financial statement audits, directors' exams, bank taxation, and regulatory reporting.

Heather routinely works with banks in Kansas, Colorado, Missouri, Oklahoma, Nebraska, and on select special projects in other states. She is a graduate of Wichita State University with a Master of Business Administration degree, and is a member of the United Way Young Leaders and the Wichita chapter of the Institute of Internal Auditors.

RHONDA BROEKEMEIER

Senior Associate
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Bringing 13 years of comprehensive and seasoned experience within financial institution operations to her role, Rhonda is focused on providing value through her work on financial statement audits, directors' exams, bank taxation, internal audit, and regulatory compliance for firm clients located in Missouri, Kansas, Oklahoma and Colorado.

Rhonda holds a Bachelor of Business Administration degree in Accounting from Washburn University.

KAYLIE BERKLEY

Senior Associate
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Building on her passion stemming from serving within the banking industry for over four years, Kaylie is focused on enhancing the client experience through her responsiveness and proactive mindset. She works primarily in the areas of bank taxation, directors' exams, regulatory compliance, BSA, and financial statement audits.

Kaylie earned a Bachelor of Business Administration degree with an emphasis in accounting from Witchita State University.

FINANCIAL INSTITUTIONS PRACTICE CHECKLIST

Businesses have seen increasing challenges in recent years, including significantly increased competition, greater reliance on information systems, and a more complex regulatory environment. This checklist is designed to help you review these priorities and determine which may be areas for improvement within your organization. K·coe Isom and its affiliates offer specialized services in a number of areas including:

TAX MANAGEMENT SERVICES

- ❒ S Corporation Analysis and Elections
- ❒ Federal and State Tax Returns
- ❒ Tax Planning Strategies
- ❒ Tax Free Reorganizations
- ❒ Services for Owners and Directors
- ❒ Federal/State Tax Examinations
- ❒ Fiduciary Tax Planning/Compliance
- ❒ Cost Segregation

ACCOUNTING

- ❒ Federal Reserve Reporting
- ❒ Financial Statement Preparation
- ❒ General Accounting Consulting
- ❒ Accounting Entries and Policies
- ❒ Purchase Accounting
- ❒ CFO Outsourcing

AUDIT/RISK MANAGEMENT SERVICES

- ❒ Internal Audit Outsourcing and Consulting
- ❒ Risk Assessment Consulting
- ❒ Financial Statement Audits
- ❒ Directors' Examinations
- ❒ Agreed Upon Procedures Engagements
- ❒ Internal Control Reviews
- ❒ Trust Examinations
- ❒ Litigation Consulting

COMPLIANCE

- ❒ Regulatory Compliance Testing
- ❒ Policy Compliance
- ❒ Training Programs
- ❒ Assessment of Overall Compliance Program
- ❒ Compliance Outsourcing and Review
- ❒ Help Desk Support
- ❒ Regulatory/Administrative Order Consulting
- ❒ BSA / AML Compliance Testing

MERGERS AND ACQUISITIONS

- ❒ Accounting for Mergers and Acquisitions
- ❒ Assist Board and Management in Analyzing Pertinent Issues
- ❒ Seller Representation
    - Identification of Potential Buyers
    - Assistance with Bid Package
    - Analysis of Offers • Tax Structuring
- ❒ Contract Review and Development
- ❒ Project Management
- ❒ Strategies and Planning
- ❒ Buyer Representation
    - Identification of Potential Candidates
    - Pricing Analysis • Tax Structuring
    - Regulatory and Financing Feasibility
    - Due Diligence • Applications
- ❒ Core Deposit Intangible Studies

STRATEGIC PLANNING

- ❒ Analysis of the Financial, Strategic and Operational Goals of Your Institution
- ❒ Facilitation and Management of Planning Process
- ❒ Market Feasibility Studies
- ❒ Comparative Ratio Analysis of Your Major Competitors
- ❒ Succession Planning
- ❒ Family Business Consulting
- ❒ Director Development
- ❒ Directors' Retreat
- ❒ Participation in Shareholder Meetings
- ❒ Executive Coaching

HUMAN RESOURCES

- ❒ Personnel Policies and Implementation
- ❒ Management Assessments
- ❒ Team Building and Communications
- ❒ Executive Benefit Packages
- ❒ 401(k) Plan Consulting and Administration
- ❒ ESOP Consulting and Plan Administration
- ❒ Deferred Compensation Plans
- ❒ Executive Search
- ❒ Interview and Recruitment Process/Training
- ❒ Interviewers
- ❒ Affirmative Action Plans
- ❒ Performance Management System
- ❒ Human Resources Audit
- ❒ Coaching of HR Personnel
- ❒ Cafeteria Plans

LOAN MANAGEMENT SERVICES

- ❒ Loan Review and Rating
- ❒ Loan Policy Development and Procedure
- ❒ Loan Related Due Diligence
- ❒ Problem Loan Workout Plans
- ❒ Analysis of Allowance for Loan Losses
- ❒ Customer Peer Benchmarking
- ❒ Training Programs for Lending Officers
- ❒ Lending Processes and Workflow Analysis
- ❒ Loan Portfolio Administration

INFORMATION SYSTEMS

- ❒ Information Security Controls, Program and Policy Reviews
- ❒ Information Systems Auditing and Security Reviews
- ❒ Information Technology Risk Assessment
- ❒ Penetration Testing
- ❒ Internal and External Vulnerability Assessments
- ❒ IT Personnel Support
- ❒ Contingency Planning
- ❒ Vendor and Product Evaluation
- ❒ Footprinting
- ❒ IT Personnel Support

OPERATIONS MANAGEMENT SERVICES

- ❒ Operating Efficiency Analysis
- ❒ Business Process Re-Engineering
- ❒ Profit Enhancement
- ❒ Budgeting and Capital Planning
- ❒ Deposit Reclassification
- ❒ Comparative Analysis/Benchmarking

TRAINING MANAGEMENT AND STAFF

- ❒ Customer Service Training
- ❒ Sales Training
- ❒ Supervisory Training and Coaching
- ❒ Team Building
- ❒ Personality and Behavior Profiles
- ❒ Problem Solving Process
- ❒ Managing Diversity
- ❒ Leadership and Motivation
- ❒ Conflict Resolution Skills
- ❒ Communication and Facilitation Skills

WEALTH MANAGEMENT*

- ❒ Investment Services
  - Portfolio Management
  - Cash Management Alternatives
  - Alternative Investments
  - Risk Management Planning
  - Lifetime Income Solutions
  - Brokerage Services
- ❒ Employer Sponsored Retirement Plans
- ❒ Insurance Program Design
  - Insurance Review
  - Life Insurance
  - Long Term Care Insurance
  - Disability Insurance
  - Buy/Sell Agreement Funding
  - Annuity Review
- ❒ Retirement Planning