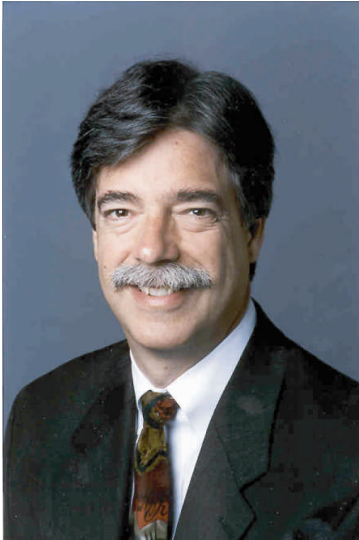


**Ray Graber**  
Founder and President



Ray Graber has a deep and thorough understanding of the banking process and the technologies and organizational requirements that bring competitive advantage. He is well versed in the matching of financial products, services, and applications to the needs and business goals of his clients.

Ray's business experience includes retail, small business, and commercial banking research and consulting at TowerGroup including e-banking, CRM, foreign exchange, and trade finance, marketing worldwide financial software applications for Digital Equipment Corporation, best practices Internet security, policies, and procedures at FleetBoston Financial, wire transfer operations at Citibank, product launches at Citibank and BankBoston, and treasury operations for a \$325 million public company.

In addition, Ray has served as an adjunct professor at the Carroll School of Management at Boston College. He taught two graduate-level courses: a newly developed course on E-Banking and the MBA Leadership Workshop. Previously, he taught the Financial Management of Commercial Banks in the Boston College Carroll School of Management Masters of Finance Program and Working Capital Management and Cash Management at the Bentley College Graduate Business Program.

Ray holds a Bachelor of Arts degree in Mathematics and an MBA in Finance and MIS, both from Boston College.