Bank Overview and History

Chartered in 1984, the Main Street National Bank combines the high yield, asset generating capabilities of a finance company with the low funding costs of a federally insured bank. As a professionally managed bank, Main Street has a strong liquid balance sheet and a history of profitability and growth. The corporate operations center is located in Kingwood, Texas. This facility houses all senior management, operations, customer service, accounting and support functions.

Main Street National Bank focuses on providing financial services tailored to the capital needs of small businesses. From its corporate operations center, along with financing and sales offices in Arizona, California, Colorado, Florida, Georgia, and Illinois, and three community banking centers in northeast Houston, MSNB serves small business partners and individuals located nationwide.

1984 - Chartered as First National Bank of Cleveland, Texas  
1997 - Bank renamed Main Street National Bank, acquired by investor group led by David Bubier  
2004 - Recapitalized with $21mm of capital by investor group led by Tom Depping  
2005 - Opened Equipment Finance Division targeting small businesses  
   - Opened Operations/National Call Center in Kingwood, TX

Management Team

Tom Depping, Chairman and CEO

Prior to joining Main Street National Bank Tom founded and served as Chairman, President, and Chief Executive Officer of publicly traded First Sierra Financial, Inc., a small business finance company, from its inception in 1994 until the American Express Company acquired it in 2001. Tom has over 22 years experience in the commercial finance and equipment leasing industry, including 11 years with SunAmerica Financial Resources and its predecessor, First City Leasing Corporation, a subsidiary of First City National Bank acquired by SunAmerica, Inc. in 1991. From 1991 to 1994, Tom served as President of SunAmerica Financial Resources, the equipment finance division of SunAmerica, Inc.

Mike Hofmann, President

From 1999 to 2000, Mike served as Executive Vice President of First Sierra Financial, Inc., and was instrumental in developing the firm's commercial banking strategy. Mike has over 35 years operating experience in the financial services industry having served as the Chairman/CEO of First Heights Bank, a $3 billion savings bank, and 20 years with First America Bank. Mike graduated from Michigan State University, College of Business and Stonier Graduate School of Banking at Rutgers University. Aside from being the Founding President of Houston’s Credit Coalition, he also served as President, Chairman or Director of numerous other financial institutions and community organizations.
Ken Meyer, Executive Vice President and Chief Financial Officer

From 1999 until 2003, Ken served in various senior management, financial and audit positions at American Express Business Finance and its predecessor, First Sierra Financial, Inc. From 1993 to 1999, he was Executive Vice President and Chief Financial Officer of Allied Houston Bank. Prior to 1993, Ken served as Executive Vice President and Chief Financial Officer of Empire Funding Corporation and Audit Manager at Arthur Andersen & Co. A Certified Public Accountant since 1984, he graduated from the College of William & Mary.

Bob Quinn, Executive Vice President and Chief Credit Officer

Bob has spent more than 30 years in the financing and leasing industry through a variety of distribution channels. From 2001 till 2005 Bob served as the President and Chief Executive Officer of Treasure Coast Capital, Inc. Prior to this, he served as one of the founding officers and Executive Vice President/Chief Credit Officer of First Sierra Financial, Inc. Previously, Bob was a senior executive with AT&T Capital Corporation and Fleet Bank. Included in Bob's accomplishments are the design, development, and strategy of the Private Label product.

Robert J Fisher, CLP – Senior Vice President - Broker, Lessor, and Program Development

Bob has a diverse credit, sales and management background that encompasses over 23 years in the equipment financing industry. Beginning his career with The CIT Group/Sales Financing Inc, Bob has held various sales, credit and management positions throughout his career as well as forming his own Leasing Companies. Bob has been active in professional organizations, UAEL, EAEL, ELA and NAELB. Mr. Fisher has had the privilege of serving in various positions in UAEL including President in 2002. Bob received his CLP designation in 1998. He holds a Bachelor of Science degree and prior to entering the finance industry was a teacher.

Jerry Noon – Senior Vice President and Asset Manager


Bryan Wheeler – Senior Vice President – Credit

Bryan has served for 10 years in the leasing industry. From 1998 to 2005, he worked at American Express Business Finance, and its predecessor, First Sierra Financial, Inc. He held various positions in credit, including serving as Director of Originations and Vendor Processing. Bryan graduated from the University of New York with a degree in finance.

9/12/05