



# Beyond Banking.

INVESTOR RELATIONS 2023





# Mission & Values

## MISSION

Our mission is to be a first-class financial services organization by investing in our communities and delivering innovative products and extraordinary customer service through exceptional and knowledgeable employees.

Evolve Bank & Trust is committed to being a responsible citizen and business leader — making available the highest quality financial services while implementing sound and stable policies aimed at benefiting our customers, the communities we serve, our coworkers, businesses and shareholders.

Realizing that the Bank's most important asset is the uniqueness of each of our customers and employees, we strive to earn their trust and loyalty by providing efficient and effective service based on honor, integrity, professionalism and confidentiality.

At Evolve, we're here to help you discover financial freedom. Our mission is to help you manage your money so you have the freedom to enjoy it.

Constantly moving forward. **Evolving.**

## VALUES

To continue thriving as a business, we must look ahead, understand the trends and forces that will shape our business, and move swiftly to prepare for what's to come. Evolve Bank & Trust (Evolve) strives to remain a strong and independent financial services organization, creating value for shareholders, customers, clients, employees and the communities in which we serve.

Evolve is a community-oriented, customer-focused organization with high business-ethics standards. Our objective is to make all of our customers' experiences positive, memorable and productive.





## OUR TIMELINE

est.

# 1925



The story of Evolve Bank & Trust began in June 1925 when the bank, known then as First State Bank, became the primary financial institution in eastern Cross County, Arkansas; helping develop farming communities.

Its strength carried it through the Great Depression when an estimated 9,000 banks and financial institutions failed. It has survived a World War and has weathered multiple periods of economic downturn and recession.

In January 1934, the bank became a member of the Federal Deposit Insurance Corporation (FDIC) following the signing of the Banking Act of 1933. In less than 30 years, the bank's assets increased more than 40 times what they were when the doors opened.

In 2005, the bank changed its name to Evolve Bank & Trust and added trust powers.

Nearly a century later, Evolve Bank & Trust continues to raise the standard of banking while recognizing the ever-evolving needs of our customers – both businesses and individuals.





# BOARD OF DIRECTORS



## **B. SCOT LENOIR**

*Chief Executive Officer, Evolve Bancorp, Inc.*

Before founding Evolve Bank & Trust in 2004, Mr. Lenoir climbed his way to becoming Chief Executive Officer and President for First Mercantile Trust Company (FMTC), a financial institution that exceeded \$3 billion in assets. He later orchestrated the sell of FMTC to a publicly traded company. After selling in 2000, Mr. Lenoir began to build the foundations and raise the initial capital for Evolve Bancorp, Inc., which became the Memphis-based holding company for Evolve Bank & Trust. Mr. Lenoir is the Founder and Chief Executive Officer of Evolve Bancorp, Inc. While also serving as chairman, Evolve Bank & Trust has been voted Top Workplace by The Commercial Appeal. Mr. Lenoir is a graduate of the University of Memphis.





**W. SCOTT STAFFORD**

*President and Chief Executive Officer,  
Evolve Bank & Trust*

With over three decades of banking and finance experience, Mr. Stafford is growing Evolve in exciting new directions. In 2019, he was named a Power Player by Inside Memphis Business Magazine. Under Mr. Stafford's leadership, Evolve has been listed on Inc. Magazine's list of the 5000 fastest growing companies, been named a Top Workplace USA and a Top Workplace by the Commercial Appeal. In 2015, Stafford was named CEO of the Year by Inside Memphis Business Magazine. Before Evolve, Stafford served as SVP of National Bank of Commerce, a \$20B regional bank which is now part of Truist Bank. Stafford also served as an investment banker with Duncan-Williams, Inc. Stafford is a former Board Member and Chairman of the Neighborhood Christian Centers and former Board Member and Treasurer of Young Presidents' Organization, Board Member of Presbyterian Day School, and Member and Officer of Second Presbyterian Church. Stafford received a Fintech Revolution: Transformative Financial Services and Strategies certification from the University of Pennsylvania, The Wharton School, and earned a Bachelor of Science in Commerce and Business Degree at the University of Alabama.



**AL BRIGHT**

Known as a dedicated and hard-working attorney at Bass, Berry & Sims, Mr. Bright provides practical solutions and efficient representation to companies across the spectrum. Balancing his focus on transactional corporate matters, Mr. Bright also has experience in managing commercial litigation for a variety of clients. Mr. Bright has been recognized in The Best Lawyers in America for his experience in Commercial Transactions/UCC Law. Previously he was recognized as a Rising Star for business and corporate law by Mid-South Super Lawyers. Mr. Bright earned his B.B.A from the University of Memphis and his law degree from the University of Tennessee.



**DONALD B. CLANTON**

Mr. Clanton has more than 40 years of experience in the securities industry and formerly served as President of Evolve Bank & Trust's SBA Lending Division. In 2017, he retired as the Chief Operating Officer for Duncan-Williams, prior to which he was the firm's Executive Vice President of Debt Capital Markets. Before joining Duncan-Williams, Mr. Clanton was President of Commerce Investment Corporation, a subsidiary of National Bank of Commerce. Previous management positions include head of Union Planters Investment Bankers Group, which under Mr. Clanton's leadership, grew into one of the Southeast's leading brokerage and investment banks. Mr. Clanton has served as President of the Memphis Investment Bankers Association, was a member of FINRA's Business Conduct Board, and is currently active in the Bond Dealers of America. He is a proud graduate of Mississippi State University.



**LEWIS E. HOLLAND**

Mr. Holland currently serves as a director of Raymond James Financial Products Group, a leading provider of interest rate swaps and related derivatives, and of USI Alliance, which assists the senior community through commercial banks. Mr. Holland's professional experience includes serving as President and Chief Operating Officer of Henry Turley Company, President of the financial enterprise businesses for National Commerce Financial Corporation, and serving as a board member of Buckeye Technologies. Mr. Holland has been active in numerous professional and civic organizations around Memphis. He graduated with a Bachelor of Science degree in accounting, banking and finance from Mississippi State University, and is a graduate of the Wharton School of Finance at the University of Pennsylvania.





**LON MAGNESS**

As current principal of Reliant Investment Management, LLC, Mr. Magness' responsibilities include portfolio management, investment strategy, regulatory compliance and client service. Prior to joining Reliant, Mr. Magness served as President of a bank-affiliated registered investment advisory firm and regulated the portfolio and funds management division of a \$20 billion regional banking and financial services company. He is a graduate of Tulane University and has a graduate degree in bank management from the Graduate School of Banking at Louisiana State University.



**JOHN T. PITTS JR.**

Mr. Pitts began his career in commercial real estate as a sales executive for Ladd's Commercial Real Estate Investors and First Union Properties. He served as Executive Vice President of National Bank of Commerce Capital Markets group, where he specialized in institutional fixed income sales. In 2005, Mr. Pitts along with the Pitts family co-founded and continue to fund Youth Dimensions, Inc., an accredited school and 48-bed residential facility for adolescent boys in the custody of the Tennessee Department of Children's Services. He holds a bachelor's degree from the University of Memphis.



**STEPHEN VALENTINE**

Mr. Valentine serves as director of Evolve Bancorp, Inc, formed in 2004 as the Memphis-based holding company for Evolve Bank & Trust. He also provides board-level and executive consulting services to public and private companies primarily in the distribution, consumer and technology industries. Previously, Mr. Valentine was an executive with IBM and a business consultant to Fortune 100 companies. He served as Senior Vice President, business development, at AutoZone, spearheading the firm's international expansion efforts, and as its Chief Information Officer. He has been a consultant to the Department of the Navy.



**MONICA WHARTON**

Ms. Wharton has an extensive track record of achievement and leadership excellence serving as a senior health care executive since 2008. She is currently the Executive Vice President and Chief Administrative Officer for Methodist LeBonheur Healthcare, Memphis, TN. Ms. Wharton earned her Juris Doctor from the William and Mary School of Law and obtained a Bachelor of Arts in English from Hampton University. She is active in community and professional organizations, serving as board chair for the American Heart Association. Ms. Wharton also serves on the boards of Youth Villages, the Women's Foundation of Greater Memphis, and the University of Memphis Foundation.





# SENIOR MANAGEMENT



# Senior Management continued



**ROBIN BEDSOLE**

*Senior Vice President  
Corporate Controller*

Ms. Bedsole oversees the Finance and Accounting functions for all of Evolve's Divisions and Shared Services. She joined Evolve in 2016 as Vice President, Bank Controller. Ms. Bedsole has 30 years of accounting and banking experience. She came to Evolve from Commander Navy Installations Command, Millington, TN where she served as Controller, Head of Accounting. Ms. Bedsole has held similar positions at Bank of Bartlett, First Tennessee Bank and Hilton Hotel Corporation. Ms. Bedsole is a CPA and earned a Bachelor of Science degree in Accounting from Christian Brothers University.



**DAVINA BERGIN**

*President  
Small Business Lending Division*

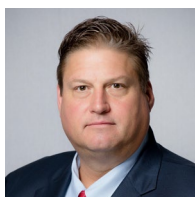
Ms. Bergin has more than 30 years of experience in SBA Lending. Prior to joining Evolve, she was Senior Vice President, Chief Development Officer for immito, LLC. Ms. Bergin has also served in numerous senior management roles including Senior Vice President, SBA Production Director for Umpqua Bank; Vice President, SBA Market Manager, Rabobank; Executive Vice President, Coast National Bank; and Vice President, SBA Lending Mission Community Bank. Ms. Bergin has served on the board of the National Association of Government Guaranteed Lenders ("NAGGL") for more than 20 years and is the recipient of their Legislative Advocate of the Year award. She attended the Pacific Coast Banking School at the University of Washington.



**EAN COLLEY**

*Vice President  
Bank Operations Manager*

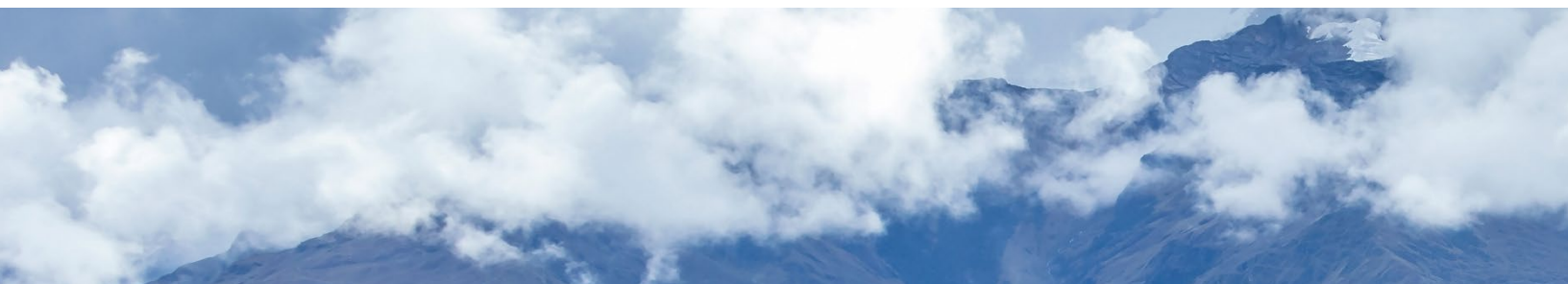
Ms. Ean Colley joined Evolve in 2019 and serves as Vice President, Bank Operations Manager. She has the overall responsibility of leading and supervising the daily operations of the Deposit Operations, Loan Servicing, Payment Operations, Wire Desk and Branch Support teams. Prior to joining Evolve, Ms. Colley served at both a community bank and a regional financial services provider in various roles including deposit product development, training, operational support, compliance, strategy and customer support across multiple retail banking channels for both business and personal customers.



**ANDY COOK**

*President  
Trust Division*

Mr. Cook is the President of Evolve's Trust Division. He originally joined Evolve in 2005 as the Senior Vice of Litigation Trust Services and since has served as the Senior Vice President of Sales with Evolve Securities. Prior to joining Evolve, Mr. Cook was the Divisional Executive Vice President with AXA Advisors, Assistant Vice President with the Woodmansee Wealth Management Group of Wachovia Securities, and District Manager and Registered Principal with Equitable. Mr. Cook attended the University of Memphis before he left to pursue a career with the New York Yankees organization from 1988-1996.





# Senior Management continued



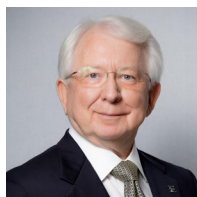
**MARK DONOVAN**  
*Executive Vice President  
Chief Credit Officer*

Mr. Donovan has nearly 25 years of experience in the retail banking sector as well as business and private banking. After completing his MBA at Wake Forest University, he accepted a position as Vice President of Credit Administration for Main Street Bank, Covington, GA. During the last 17 years, Mr. Donovan has held several senior credit positions, the last 10 as the Chief Credit Officer with First Landmark Bank, a Division of National Bank of Commerce. While there, he supervised credit administration for the Atlanta region, which encompassed the loan approval and credit quality of a \$980MM loan portfolio.



**ROBERT DUCKLO**  
*General Counsel,  
Corporate Secretary*

Prior to joining Evolve in 2022, Mr. Ducklo spent 15 years as Senior Vice President and Counsel for FHN Financial, the capital markets division of First Horizon Bank. He represented community banks nationwide as partner at Gerrish & McCreary Law Firm. Mr. Ducklo is a licensed attorney in Tennessee. He received a Juris Doctor from the University of Tennessee College of Law and a Bachelor of Arts in European History from Washington and Lee University.



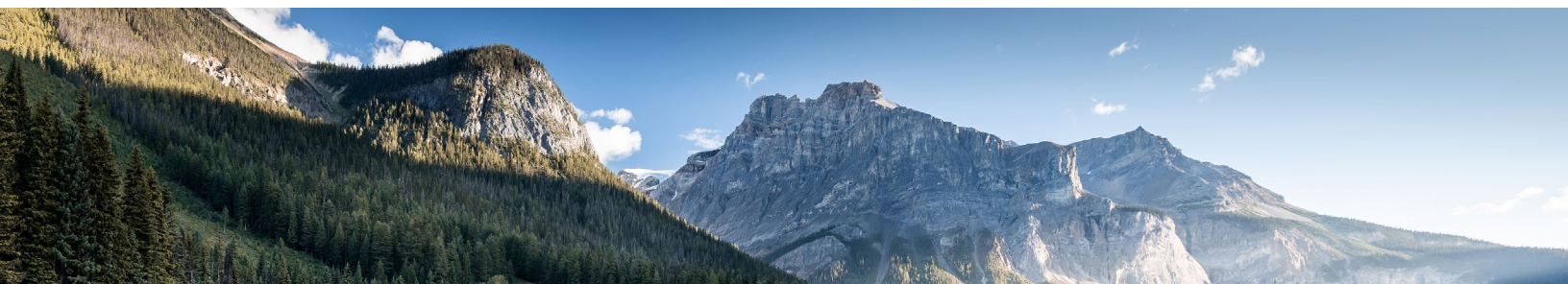
**JOHN C. FREEMAN**  
*President  
Banking Division*

Mr. Freeman has vast experience in the banking industry and is the former President of Liberty Bank in Jonesboro, Arkansas. He currently serves as Chairman on the Arkansas Bankers Association Board of Directors. Mr. Freeman is a graduate of Southwest Graduate School of Banking from Southern Methodist University and completed his undergraduate degree in Business Administration at Harding University.



**DEBRA GATES, CPA**  
*Managing Director  
Community Funding*

Ms. Gates brings extensive knowledge in the areas of: finance, banking, cash management, strategic business planning, key negotiations, client consulting, resource coordination and critical problem solving to the Evolve team. Her 25+ year track record includes leadership and management accomplishments within the financial services industry in the county government, corporate, and non-profit sectors. Ms. Gates obtained a Bachelor of Arts degree from University of Tennessee and Master of Business Administration from the University of Memphis. Debra is a CPA and has completed the National Tax Lien University training in preparation for obtaining the tax lien industry's Certified Tax Lien Professional (CTLTP).





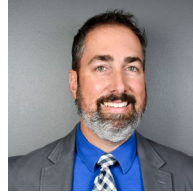
# Senior Management continued



**THOMAS E. HOLMES, JR.**

*Senior Vice President  
Chief Marketing & Communications Officer*

Mr. Holmes has more than 20 years of marketing experience. Before making the transition into the financial industry in 2017, he led marketing efforts for top tier television stations in Memphis, Boston, and New York. Mr. Holmes has been nominated for several creative awards including two Emmys®. He received a Bachelor of Science degree from Syracuse University. Mr. Holmes currently serves on the Memphis Orpheum Theatre Group's Board of Directors and on the Youth Villages West Tennessee Advisory Board.



**MATT KNUEVEN**

*Senior Vice President  
Director of Mortgage Operations*

Mr. Knueven is a mortgage industry professional with more than 25 years of experience in improving the speed and reliability of service while enhancing customer engagement levels in retail, direct to consumer, and wholesale channels. Most recently, Matt served as Vice President, Mortgage Fulfillment Manager for Regions Bank, Nashville. He has held similar roles at Fifth Third Bank and RBS Citizens. Matt received a Bachelor of Arts in Business Administration from Wilmington College.



**LANCE LEMOINE**

*President  
Mortgage Division*

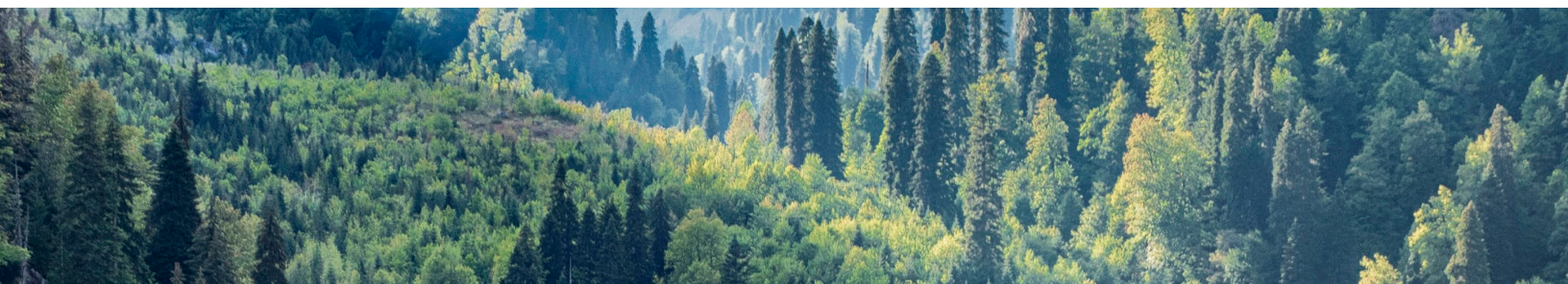
Mr. Lemoine has more than 30 years of experience and expertise in mortgage banking, capital markets, marketing, and consumer lending. Most recently, Mr. Lemoine served as Senior Vice President at Axia Home Loans in Bellevue, WA. He graduated from the CBA Graduate School of Retail Bank Management and Bentley University, Waltham, MA with a degree in Finance.



**RAMONA MARTIN**

*Senior Vice President  
Director of Human Resources*

Ms. Martin joined Evolve in 2017 after spending 20 years with Allied Universal formally known as Guardsmark, LLC. In her role there, she was the Vice President of Human Resources responsible for a company with over 19,000 employees nationwide. As a graduate of Christian Brothers University with a MBA from the University of Memphis, Ms. Martin brings with her a wealth of knowledge and experience — including certifications as a Certified Public Accountant and a Certified Senior Professional in Human Resources.



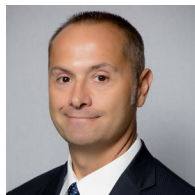


# Senior Management continued



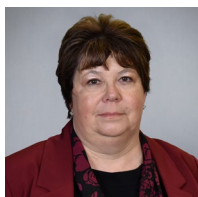
**MARK MOSTELLER**  
*Executive Vice President*  
*Chief Financial Officer*

Mr. Mosteller has vast knowledge and experience in directing and managing finance, accounting, tax, treasury and risk management. Over the course of his career, Mr. Mosteller served as the CFO of GTx., Inc., the COO of Union Planters Mortgage, and Audit Senior Manager for Ernst & Young, LLP.



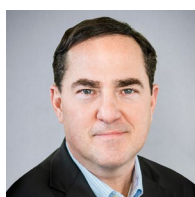
**RANDY REYNOLDS**  
*President*  
*Arkansas Banking Division*

Prior to joining Evolve, Mr. Reynolds was the Vice President and manager of the Asset-Based Lending department of Union Planters Bank and the Vice President of Commercial Lending for 15 years at Liberty Bank. Mr. Reynolds graduated from Arkansas State with a degree in Journalism with emphasis in Public Relations and minors in Finance and Marketing. He is also a graduate of the Commercial Lending School at the University of Oklahoma and the Lending School for the Arkansas Bankers Association. For the past seven years, Mr. Reynolds has been the President of the Board for City Youth Ministries in Jonesboro, AR.



**CECILIA RUSSELL**  
*Senior Vice President*  
*Chief Compliance Officer*

Ms. Russell has over 25 years of experience leading compliance, quality control and risk management at a variety of financial institutions. Prior to joining Evolve, Ms. Russell served as Vice President Internal Audit Manager for The Bancorp, Inc, Wilmington, DE. During her career, Ms. Russell also oversaw compliance at WSFS Bank, Stonebridge Bank and Peoples Bank. Ms. Russell has a Master of Science in Information Systems and a Bachelor of Science in Business Administration Accounting from Widener University.



**W. CHRISTOPHER STAAB**  
*Chief Technology Officer*

Mr. Staab has more than 20 years of experience in financial services. Prior to joining Evolve, he served as the Chief Information Officer for Santander Bank. Mr. Staab has held several other senior leadership roles including Executive Vice President, Enterprise Payments and Treasury Management at Capital One Financial Corporation, Executive Director, Global Banking Operations at Morgan Stanley and Vice President, Lending and Account Services at E\*Trade Financial. He received a Bachelor of Science in Business Administration from Boston University.



**JASON STONE**  
*President*  
*Physicians Capital*

Since becoming President of the Evolve Physicians Capital division in 2015, Mr. Stone has positioned Evolve to be one of the top nationwide leaders in financing for the ambulatory surgery center (ASC) market. As the number of surgeries performed on an outpatient basis continues to grow, coupled with the savings the ASCs provide insurance companies and Medicare, Mr. Stone has emerged as a trusted resource for physicians and ASC management companies alike. Mr. Stone holds an undergraduate degree in economics, as well as an MBA from Auburn University.



**HANK WORD**  
*President*  
*Open Banking*

Mr. Word joined Evolve in 2014 as Senior Vice President of Technology and System Strategies. Four years ago he was named Evolve's first SVP, Chief Technology Officer, and soon after, led the Bank Operations team. Mr. Word is one of the original stakeholders in the development of the Open Banking division and its evolving team. Before joining Evolve, he served as SVP of Information Technology at Paragon National Bank. Mr. Word attended the University of Memphis.





# DIVISIONS



# Open Banking

Our mission is to enable the power of banking for innovators, entrepreneurs, and consumers.

Evolve Open Banking is recognized as a global leader in the payments and BaaS industry delivering unique solutions and innovative technology strategies to our partners. We are a power player in payments without being a big box bank.

We understand the twists and turns in the financial industry and, most importantly, we know consumer needs change constantly. Today's End Users expect speed, efficiency and security in every transaction and the flexibility to choose transaction methods that work for them. Our goal is to provide the foundation for the world's best financial innovators.

## ACCOUNTS

### Virtual Accounts

Powered by our solution, mobile apps can issue vAccounts to users. The Fintech maintains the relationship with the End User, while Evolve holds the funds in our secured stored value ecosystem. Once established, the vAccounts can be configured to send and receive funds using our transaction and card solutions.

### Primary Accounts

Your financial programs will require a strong account infrastructure with a tech savvy bank. Evolve provides a sturdy account foundation with our Primary Banking accounts. These accounts hold the funds necessary to secure programs and manage the daily flow of funds.

### Omnibus

A pooled business banking account where the business manages its users' funds in aggregate. Open an account to support your financial programs or vAccounts.

## TECHNOLOGY AT EVOLVE

Today's consumer expects speed, efficiency and security in every transaction. At Evolve, we design tech-forward solutions to move, maintain and multiply money. Harnessing the power of technology is the way of the world — and the future of your finances.

Principal Member of Visa and MasterCard

Member of all Primary, Regional Networks

\$8B Total Bank and Custodial Assets

\$104B in Annual Processed Volume





# Open Banking continued

## EVOLVE STORED VALUE ECOSYSTEM (ESVE)

### Know Your Customer (KYC)/ Know Your Business (KYB)

Before consumers or businesses can be added as End Users, they must provide identification information for validation. Once verified, End Users can engage with the program's financial services. Evolve's KYC/KYB solution is directly integrated into ESVE for a quicker program launch.

## TRANSACTIONS

### ACH (Automated Clearing House)

Send and receive funds with routing and account numbers.

### RDC (Remote Deposit Capture)

Receive funds into your account from scanned\* checks.

\*For in-app use cases, the Fintech must provide a web-capture platform.

### Wire

Quickly send funds with the receivers contact information, routing and account numbers.

### Check Printing

Send checks directly from your app.

### Vault Cash

Send and receive large amounts of cash via armored car service. This solution is generally reserved for MSBs (Money Service Businesses).



## CARD SERVICES

### Card Acquiring

A method of retrieving funds from a card transaction via card networks (i.e. MasterCard or Visa) by processing card data collected by an app, POS system, or eCommerce site.

- Purchase/Pull
- Push to Card
- RPPS (Remote Payment & Presentment Service)
- Mastercard Cash Pick Up

### Card Issuing

Through Mastercard or Visa, Evolve issues debit card, prepaid cards and credits cards — virtual or physical. Cards can be funded from ACH, RDC, and wires; they can also be white-labeled.

## WHO WE POWER

 **Airwallex**

 **BlockFi**

**dave**<sup>®</sup>

 **earnin**<sup>®</sup>

**meliø**

**Sila**

**VISA**

 **Yotta**

 **Apto**

 **branch**

 **deserve**



**prizepool**

**stripe**

 **uphold**

 **Wise**



# Personal & Business Banking



An independent, community-based bank, Evolve Bank & Trust provides a full range of deposit and lending products to individuals and small businesses. Our customers can transact business 24 hours a day, seven days a week through our online banking. They can also access their accounts at any ATM free of charge. Recently, we have successfully created and marketed several new projects and products. These developments include a new and redesigned website, improvements to online banking and streamlining back-office procedures. With an ongoing commitment to being better, Evolve strives to provide exceptional products, services and conveniences to our customers.

## BANKING SERVICES

- Personal and Business Banking
- Online Banking and Bill Pay
- Certificates of Deposit and IRAs
- Personal and Business Loans
- Insured Deposit Program
- Visa® Credit Card
- Remote Deposit Capture
- Free Nationwide ATMs
- Mobile Deposit
- Cash Management

## AT EVOLVE,

we see our clients as individuals each with unique needs, desires and goals — not just another account on our books. We work closely with you to design and implement plans that work to meet your personal objectives — plans that evolve to meet a need.



# Mortgage Lending

Always with customer service the priority, Evolve's Home Loan Centers across the country offer a variety of loan products, including FHA, VA, USDA, jumbo and conventional loans. Our integrated technology and beginning-to-end operational excellence drive our industry success. We have a team of expert consultants and advisors who find our customers the mortgage lending solutions aligned with their financial needs in today's market. Unlike a broker, we originate, process, underwrite, and close every loan in-house. Whether our customers are seeking their first home or refinancing their current one, we offer competitive mortgage solutions to help them achieve their goals.

## PRODUCTS

- First Time Home Buyers
- Refinance
- Purchase
- Jumbo
- Renovation Loans
- Conventional Loans (Fannie Mae and Freddie Mac)
- DPA (Down Payment Assistance) Programs
- Medical Professionals
- Veterans – VA
- FHA (Federal Housing Administration)
- USDA (United States Department of Agriculture)

## AT EVOLVE,

Our team is staffed with the best experts in every area of mortgage lending. Each executive leader has experience as former Home Loan Advisors and Consultants.



# SBA Lending

Evolve Bank & Trust's Small Business Administration (SBA) Lending Division offers guidance to help business owners select the best loan product and tailor the loan specific to the needs of their business. Evolve specializes in providing long-term, permanent financing to small businesses — offering a variety of SBA loan programs. Staffed with a team of dedicated and experienced professionals, Evolve's SBA Division offers a variety of loan programs to help fuel small-business expansion across the United States, because we believe small businesses are the foundation of our community.

## PURCHASE

- Real Estate
- Equipment
- Leasehold

## BUSINESS ACQUISITION

- Purchase business
- Buyout partner

## REFINANCE

- Real Estate
- Equipment
- Debt consolidation

## START-UP BUSINESS

- Franchise
- Professional
- Additional location

## EVOLVE SBA HIGHLIGHTS

Keen knowledge of and experience with the SBA's process.

Expertise coordinating the paperwork.

Respect for the borrower's sense of urgency.

Proven results based on the smartest credit analysis.

## AT EVOLVE,

we are designated by the U.S. Small Business Administration as a Preferred Lender in all of the regions in which we lend. This designation allows us to expedite the processing of your SBA loan application with in-house approvals and rapid loan closings.





# Physicians Capital

Physicians Capital is a specialized division of Evolve that lends exclusively to physicians, physician-owned Ambulatory Surgical Centers and other physician-owned outpatient centers.

## PHYSICIAN OWNERSHIP & PARTNERSHIP BUY-IN OPPORTUNITIES

We offer a specific loan program to help physicians purchase ownership in an ASC. For loan underwriting, our primary focus is the financial performance of the center, followed by a review of the physician's financial stability.

## CENTER FINANCING

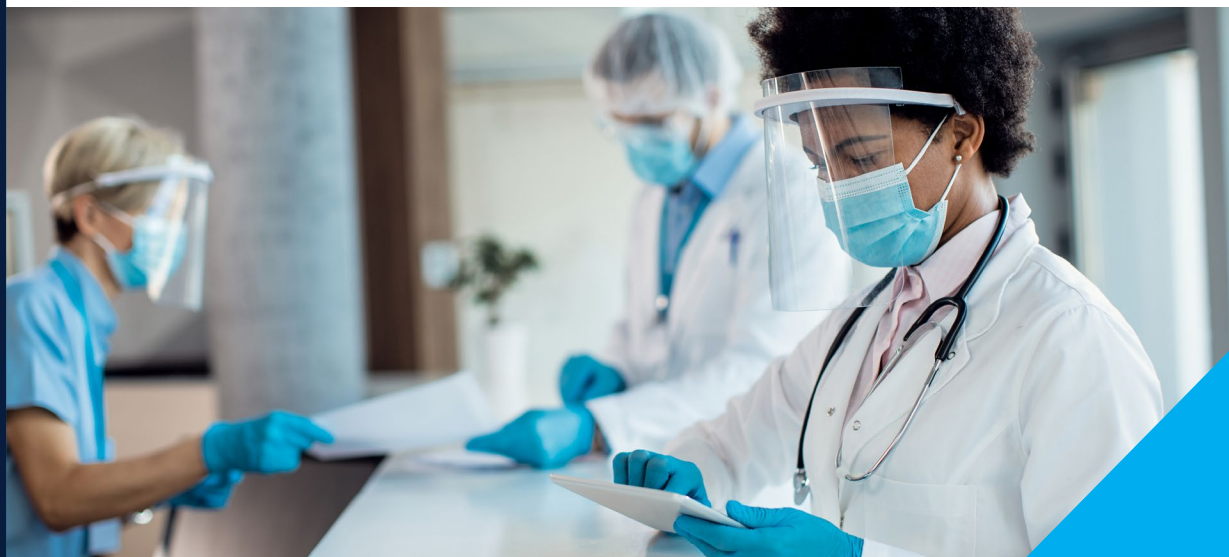
Evolve Physicians Capital has financed the relocation, expansion and other specific needs for centers across the United States. We are a single source for multiple financing options for ASCs.

## EQUIPMENT LOANS

Physicians Capital can finance a single piece of equipment or work with our customers to design a tailored equipment financing program.

## AT EVOLVE,

we understand this industry — with its professional opportunities, operational challenges, and investment possibilities to name a few — better than most.



# Trust & Custody Services



Evolve Bank & Trust provides comprehensive, customized trust and custody solutions to support the needs of individuals, attorneys, trustees, administrators and settlement planners. We have found that we best serve our clients by understanding their needs and by developing solutions both from our existing offerings and by creating new products and services. Our dedicated team of seasoned and knowledgeable professionals offers a highly personalized experience with a focus on exceptional service, honesty, integrity, flexibility and responsiveness. We provide a broad range of customizable solutions, a commitment to building relationships and access to decision makers.

## TRUST & FIDUCIARY SERVICES

- Personal Trusts (Revocable & Irrevocable)
- Special Needs Trusts
- Settlement Preservation Trusts
- Asset Protection Trusts

## CUSTODY & ESCROW SERVICES

- Qualified Settlement Funds
- Mass Tort Settlements
- Class Action Settlements
- Bankruptcy & Restructuring

## AT EVOLVE,

we focus on your goals to provide solutions that achieve continued success. Evolve develops personalized service solutions, such as investment plans, tailored to your unique needs.



# Community Involvement

Evolve proudly commits resources to community organizations that drive the success of our neighborhoods. To achieve this, we support initiatives and organizations connected to economic development, financial literacy, youth development, health and human services, the arts, and culture. Every year, our Evolve associates volunteer with local non-profit agencies that are serving areas with the most need.

Some of the organizations and events Evolve sponsored across our footprint include:

- Advance Memphis
- Alcy Ball Development Corp.
- American Heart Association
- Arthritis Foundation
- Boys and Girls Clubs
- Chairman's Circle, Greater Memphis Chamber
- City Youth Ministries
- Coaching for Literacy
- Cooper Young Festival
- Desoto Memphis Grizzlies (DMG)
- Dixon Gallery and Gardens
- Downtown Jonesboro Association
- Facing History and Ourselves Memphis
- Goodwill Homes Community Services
- Habitat for Humanity
- Highland High School Basketball
- Highland Mighty Mite Football
- Hutchison School
- Madonna Learning Center
- Memphis Oral School for the Deaf
- Memphis Interfaith Coalition for Action and Hope (MICAHA)
- Memphis Urban League
- Metropolitan Inter-Faith Association (MIFA)
- National Civil Rights Museum
- Navy League Memphis
- Neighborhood Christian Centers
- On Stage at the Halloran Centre
- Opera Memphis
- Overton Park Shell
- Presbyterian Day School

## AT EVOLVE,

one of our primary goals is to give back to the many communities we serve. We know the strongest impact we can make is by supporting neighborhood endeavors that fit our customers' specific needs.



# Beyond Banking



AT EVOLVE,  
we have an option that fits your needs,  
wherever you live.





Get Evolved.



Triad Centre I  
6000 Poplar Avenue, Suite 300  
Memphis, Tennessee 38119

866.395.2754  
[getevolved.com](http://getevolved.com)



Member  
**FDIC**