

THOMAS A. TARTER
CURRICULUM VITAE
The Andela Consulting Group, Inc.
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EDUCATION:

University of California at Los Angeles, Bachelor of Science degree in Business, 1965.

Santa Clara University, Master of Business Administration degree with a specialization in Finance, 1969

LECTURER:

Mr. Tarter has been an instructor, panelist and guest lecturer for several professional organizations and institutions of higher education, including the following:

American Institute of Banking
American Management Association
Los Angeles City College
United States Small Business Administration
University of Southern California
International Council of Shopping Centers
International Institute of Business and Banking
Orange County Bankruptcy Forum

PROFESSIONAL EXPERIENCE:

September 1993 – Present

The Andela Consulting Group, Inc., Managing Director

Specializes in providing management, financial and advisory services involving corporate governance, management, compensation, financial and banking matters.

Mr. Tarter has served on boards, assisted in corporate restructures and has provided advisory services to a diverse group of clients including corporations, law firms, financial institutions and governmental agencies including the United States Small Business Administration.

Thomas A. Tarter CV

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October 1985 – August 1993

First Los Angeles Bank, Executive Vice President, Member of Officers Loan Committee

During his association with First Los Angeles Bank, Mr. Tarter was responsible for supervising the bank's largest banking region and was involved in developing compensation and incentive programs, asset/liability management, development of policies and procedures and strategic planning. Additional responsibilities included marketing, public relations, mergers, acquisitions, the development of non-traditional banking businesses such as mortgage banking division and an SBA loan department.

November 1984 – September 1985

Center National Bank, Director, President and Chief Executive Officer

Recruited to administer a troubled financial institution. Developed programs to implement regulatory requirements and to constrict the bank's assets to adhere to capital constraints. Developed and implemented policies and procedures involving credit administration and personnel including compensation, termination, staff curtailment and recruitment.

January 1980 – October 1984

Bank of Los Angeles, Organizer, Founding Director, President and Chief Executive Officer

Responsible for organization and completion of two stock offerings, initial (1982) and secondary (1984), both of which were over subscribed. Responsible for the initial and ongoing organization of the bank as well as supervising its operations and growth. Negotiated the acquisition of the American City Bank - Beverly Hills from the Federal Deposit Insurance Corporation. Developed and implemented policies and procedures including compensation, personnel, credit and audit.

1977 – 1980

First Los Angeles Bank, Regional Vice President and member of the bank's Officers Loan Committee

1976 – 1977

Sanwa Bank of California, Vice President and Senior Credit Officer for Southern California and Member of Loan Committee

Responsible for administering the bank's loan portfolio in Southern California including the implementation of policies, procedures and controls to monitor the bank's corporate, real estate and consumer loan activities.

1969 – 1975

Lloyds Bank California, Vice President, Corporate and California Divisions

Responsible for the administration and development of major corporate relationships. Developed new lending programs including acceptance and SBA financing.

Additionally, Mr. Tarter was a founding organizer of Hancock Savings Bank. He shared responsibility for its formation and organization. He also co-organized and coordinated its initial stock offering.

TESTIMONY:

Mr. Tarter has provided expert testimony at deposition and trial in municipal, state and federal courts as well as at arbitration. Clients included: Mobil Oil Corporation, Ford Motor Credit Corporation, Republic Bank, Sanwa Bank, Citicorp, Wells Fargo Bank, City of Oxnard, United States Small Business Administration, as well as individuals, partnerships and businesses.

BOARD MEMBERSHIPS AND BUSINESS AFFILIATIONS HAVE INCLUDED:

Western States Bankcard Association
Sunshine Makers, Inc. d/b/a Simple Green
Holiday World RV
American Standard Development Company, Inc.
BKLA Bancorp
Los Angeles Bankruptcy Forum
Los Angeles Business Council, member of Executive Committee
Center Financial
Loyola Marymount University Fine Arts/Film School Council
Los Angeles Free Net, Inc. (Internet)

MEDIATOR:

Mr. Tarter has also been appointed by the United States Bankruptcy Court – Central District of California to its panel of mediators.