



EVOLVE
bank & trust

Money in **motion**

INVESTOR RELATIONS 2021



First and foremost,

we thank you for your interest in Evolve. As an independent, community-based financial services company, we serve the needs of growing businesses and individuals like you.

Founded in 1925, Evolve offers a wide range of quality personal and commercial products and services, all supported by a dedication to customer service and personal-relationship banking that few banks offer today. Evolve is dedicated to providing a unique service model, based on our understanding that an entrepreneurial spirit is the basis of business success.

Since the beginning, Evolve's values have served as a compass for our actions. Being able to lead and collaborate with others and possess integrity that is filled with passion gives Evolve the leverage needed to succeed. Evolve has always had a winning culture that is defined by attitudes and behaviors to make our vision a reality.

Part of our winning culture correlates to how closely we work with our customers to meet their goals at every stage of life. Our employees are professional and knowledgeable, providing reliable guidance either in person, online or over the phone. Evolve offers a wide variety of services that focus on clients' individual circumstances and needs.

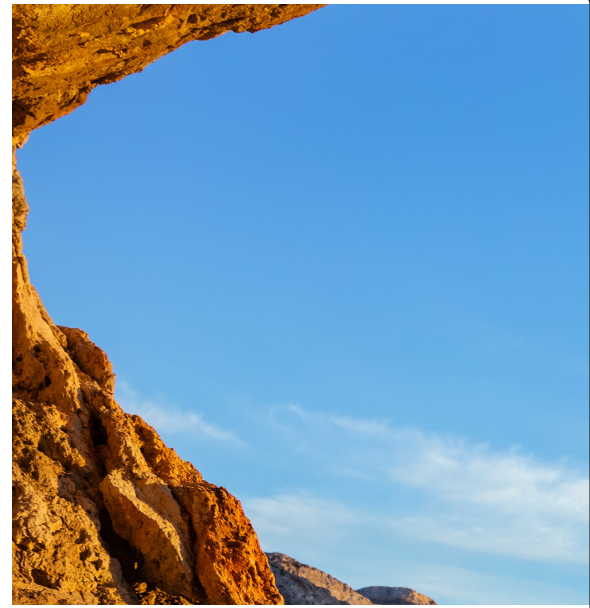
Recently, we have successfully created and marketed several new projects and products to help implement more efficient action plans. With the goal of providing practical solutions, Evolve analyzes each client's situation and discusses available options, develop a plan of action and most importantly, make it happen.

Thank you for allowing us to share with you important information about Evolve. If you have questions or would like additional information, please feel free to call me at 866.367.2611.

Sincerely,



B. SCOT LENOIR



A photograph of a person rock climbing a vertical rock face. The climber is wearing a red shirt and dark pants, and is positioned upside down relative to the rock. The background is a clear blue sky with some light clouds. The text "Endurance. Strength. Teamwork." is overlaid on the image in a white, sans-serif font.

Endurance. Strength. Teamwork.

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.

Mission & 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. From the moment our customers walk into one of our locations, our objective is to make their experiences positive, memorable and productive.



OUR 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.**



OUR TIMELINE

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.

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 to 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.

Presently, over 95 years 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
AL BRIGHT
DONALD B. CLANTON
LEWIS E. HOLLAND
LON MAGNESS
JOHN T. PITTS JR.
W. SCOTT STAFFORD
STEPHEN VALENTINE
MONICA WHARTON

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 of Evolve Bank & Trust, Mr. Lenoir has overseen an increase in net income of 279% over the last five years (2014-2019) while also being voted Top Workplace by *The Commercial Appeal*. Mr. Lenoir is a graduate of the University of Memphis.



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.



Board of Directors

continued

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.



W. SCOTT STAFFORD

President and Chief Executive Officer, Evolve Bank & Trust

Under Mr. Stafford's leadership, Evolve has been listed on Inc. Magazine's Inc. 5000 list of the fastest-growing private companies, been named a Top Workplace USA, and in 2015, Mr. Stafford was named CEO of the Year by Inside Memphis Business Magazine. His philanthropic endeavors include serving as Board Chairman of Neighborhood Christian Center, Board Member at Presbyterian Day School, officer at Second Presbyterian Church, and he is a Board Member and Treasurer of the Young Presidents' Organization. Mr. 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.



Board of Directors

continued

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



GEORGE ANDREAUS

*President
Small Business Lending Division*

Mr. George Andreaus is the President for Evolve's SBA Lending Division. Since arriving at Evolve in 2017, Mr. Andreaus not only built a robust nationwide sales force, helping grow the division, he has also implemented new strategies to improve operations resulting in a more efficient loan process. Mr. Andreaus has more than 25 years of experience in the financial industry. His start in the SBA arena was as Vice President of Business Development at GE Capital. As Director of SBA Lending at Homebanc N.A., he grew the division to be the #1 Florida based 7(a) lender. He was also instrumental in building the origination team at Ready Capital which is now top 100 lender nationally.



ROBIN BEDSOLE

*Senior Vice President
Corporate Controller*

Ms. Robin Bedsole is the Corporate Controller overseeing Finance and Accounting functions for all 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.



HENRY "RUSTY" BARHAM III

*Senior Vice President
General Counsel*

A seasoned executive with more than 30 years of experience in legal, risk and compliance management, Mr. Rusty Barham has been appointed Evolve's General Counsel. Most recently, Mr. Barham served as Executive Vice President, Regulatory and Consumer Affairs for Simmons Bank, a \$21B asset-sized commercial and retail financial institution. Mr. Barham received his Bachelor of Science in Zoology and his Juris Doctor from Louisiana State University. He is a Certified Anti-Money Laundering Specialist. Mr. Barham is a member of the Louisiana Bar Association and has been admitted to U.S. District Courts for the Eastern, Middle and Western Districts of Louisiana.



EAN COLLEY

*Vice President
Bank Operations Manager*

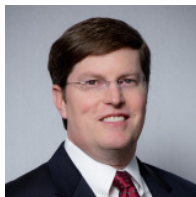
Ms. Ean Colley joined Evolve in 2019 and serves as Vice President, Bank Operations Manager. She has the overall responsibility of leading and supervising the daily operations of the Deposit Operations, Loan Servicing, Payment Operations, Wire Desk and Branch Support teams. Prior to joining Evolve, Ms. 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.



MARK DONOVAN

*Senior 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.



Senior Management continued



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.



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.



DEBRA GATES, CPA
Managing Director
Community Funding

Mrs. 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. She 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 (CTLP).



THOMAS E. HOLMES, JR.
Senior Vice President
Chief Marketing & Communications Officer

Mr. Holmes has more than 15 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 is a graduate of Syracuse University.



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.



MARK MOSTELLER

*Executive Vice President
Chief Financial Officer*

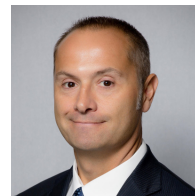
Mr. Mosteller has vast knowledge and experience in directing and managing finance, accounting, tax, treasury and risk management. Over the course of his career, Mr. Mosteller served as the CFO of GTX., Inc., the COO of Union Planters Mortgage, and Audit Senior Manager for Ernst & Young, LLP.



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.



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.

Senior Management continued



CECILIA RUSSELL

*Senior Vice President
Chief Compliance Officer*

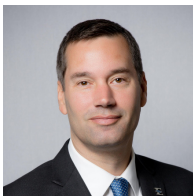
Chief Compliance Officer Cecilia Russell has over 25 years of experience leading compliance, quality control and risk management at a variety of financial institutions. Prior to joining Evolve, Ms. Russell served as Vice President Internal Audit Manager for The Bancorp, Inc, Wilmington, DE. While there, she managed the Operations and Compliance Internal Audit teams developing a continuing audit program using data analytics. 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.



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.



MIKE VANDENBERGH

*Vice President
Director of Information Technology*

Mr. Vandenberg has more than 20 years of experience in information technology. He has worked for several local and national financial institutions and software companies including Union Planters, Regions Financial and Morgan Keegan. Prior to Evolve, Mr. Vandenberg was the Director of Emerging Technologies for The Seam, a Memphis-based software company specializing in agriculture and financial software solutions. He received a Bachelor in Business Administration from the University of Memphis.



HANK WORD

*Senior Vice President,
Chief Technology Officer*

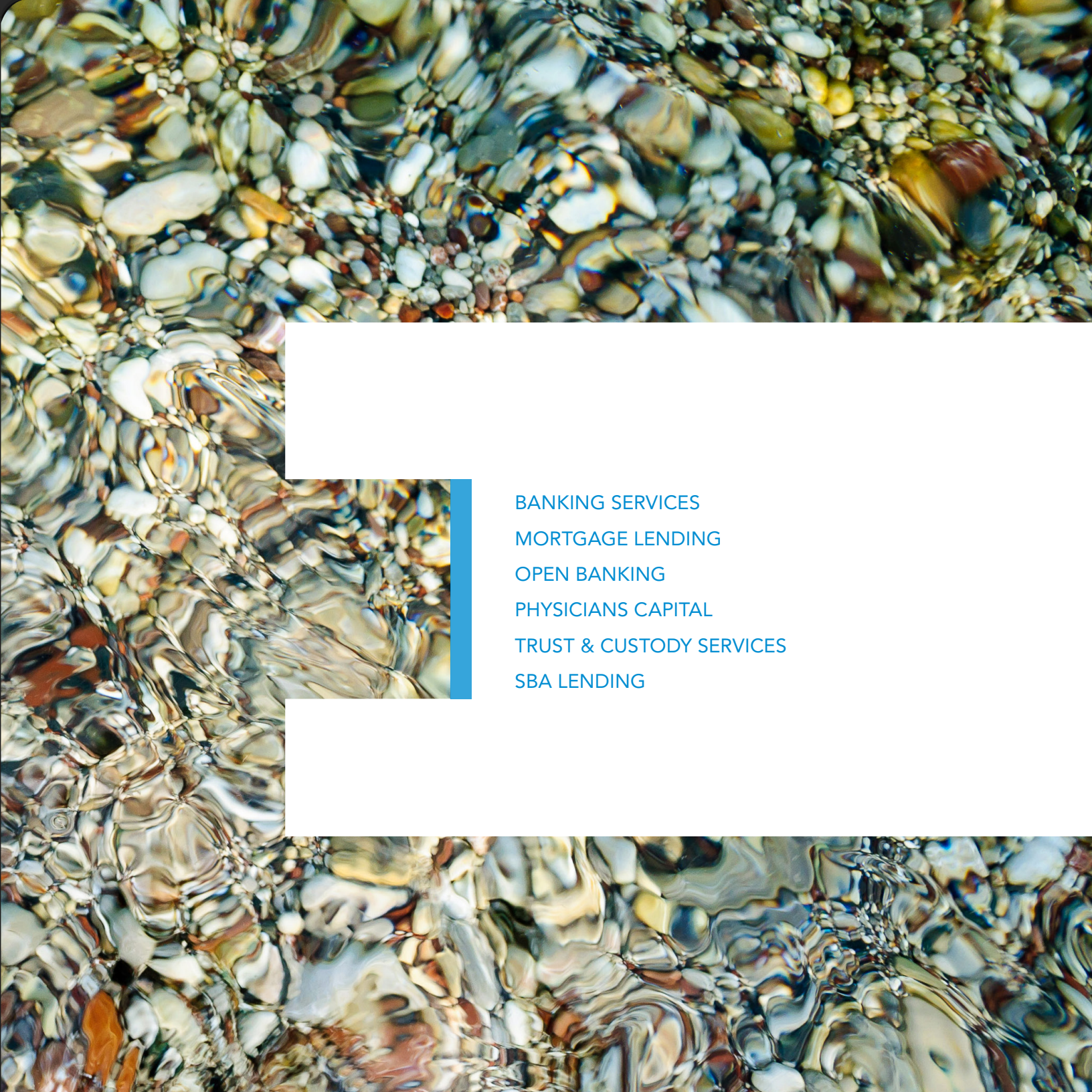
With more than 20 years in the field of financial institution information technology and operations, Mr. Word is responsible for leading the technology and back office operations at Evolve. Previously, he served as Senior Vice President of Information Technology at Paragon National Bank. Mr. Word attended the University of Memphis, is active in his children's school, and serves on the Vestry of Calvary Episcopal Church in downtown Memphis.





Yesterday. Today. Tomorrow.

When you combine 95 years of experience and innovation with exceptional customer service, anything is possible.



BANKING SERVICES
MORTGAGE LENDING
OPEN BANKING
PHYSICIANS CAPITAL
TRUST & CUSTODY SERVICES
SBA LENDING

Banking Services

AT EVOLVE BANK & TRUST,

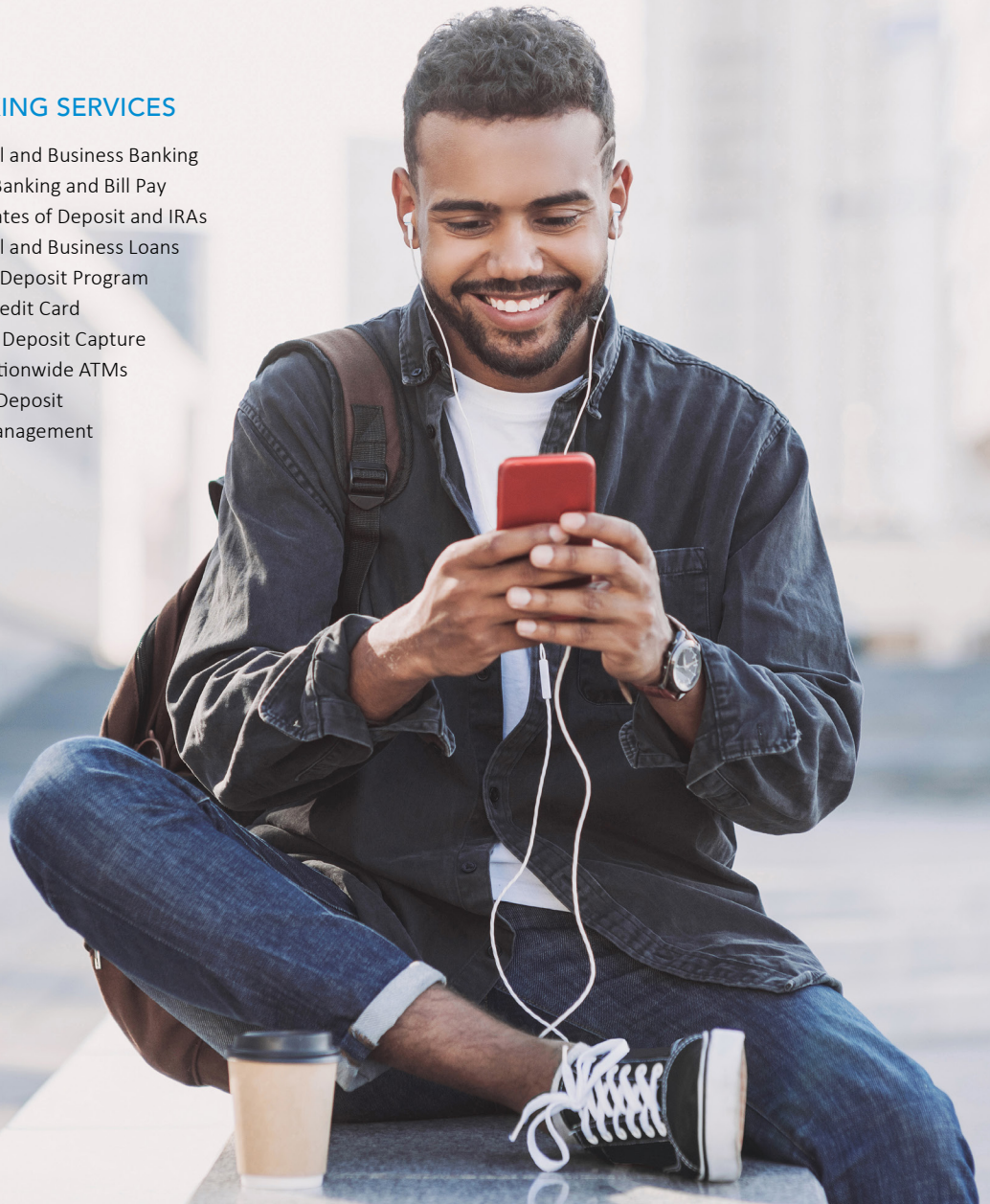
we see our clients as individuals each with unique needs, desires and goals — not just another account on our books. We work closely with you to design and implement plans that work to meet your personal objectives — plans that evolve to meet a need.

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



REVIEWS

Brian Fletcher involved himself personally to find us the perfect mortgage to fit our needs. He took time to carefully walk us through, educating us along the way and answering all of our questions throughout the process to the closing of the loan.

M. Belk
TAMPA

Great company to work with. Lynette was very responsive and made the whole process smooth. The rates are very competitive and the loan process was very streamlined.

R. Harjani
MEMPHIS

Donna Winborne is the epitome of customer service excellence. She impeccably guided me through every step of the refinancing process. She is also quite knowledgeable about the small nuisances of the mortgage business. I thank her for her incredible patience and often hand-holding during the times I needed additional clarification. I look forward to conducting more mortgage business with Donna as well as recommending clients to her. Her magnetic personality, extensive knowledge base and impressive skill set would serve any client well.

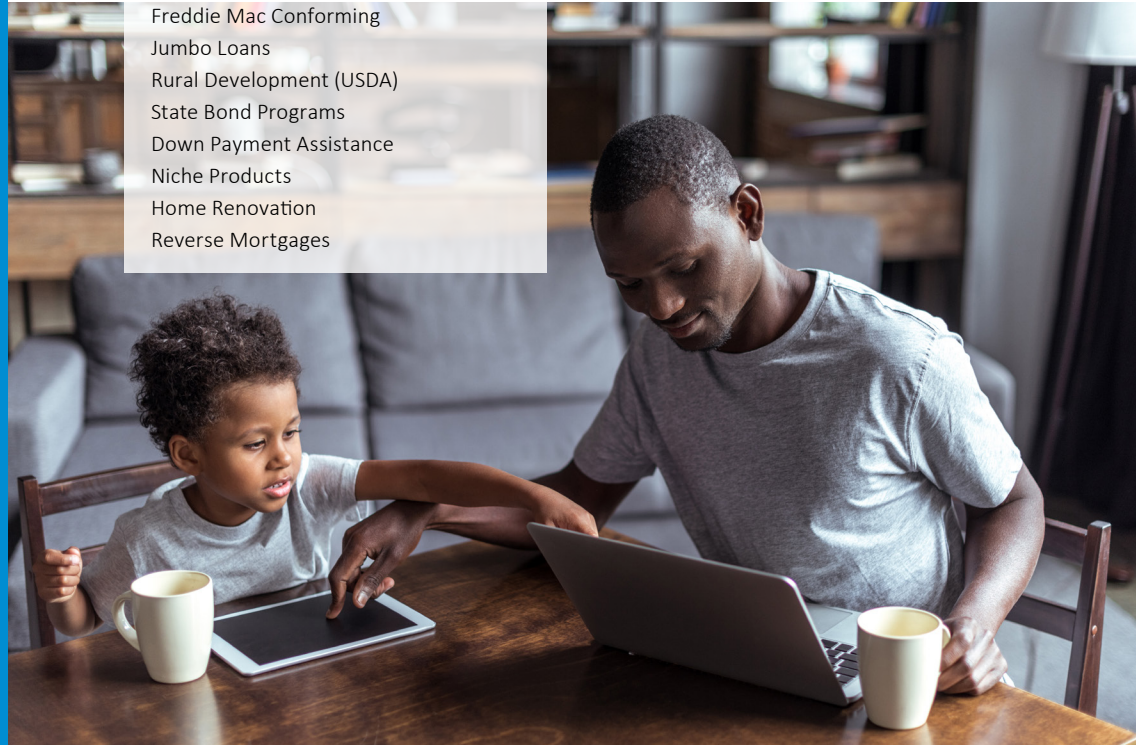
Dr. & Mrs. Adolph Brown
REHOBOTH BEACH

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.

MORTGAGE PROGRAMS

- Federal Housing Administration (FHA)
- Veterans Affairs (VA)
- Fannie Mae Conforming
- Freddie Mac Conforming
- Jumbo Loans
- Rural Development (USDA)
- State Bond Programs
- Down Payment Assistance
- Niche Products
- Home Renovation
- Reverse Mortgages





▲ Home Loan Center

■ Banking Center

✳ Corporate Headquarters

● Financial Center

▭ SBA Loan Center

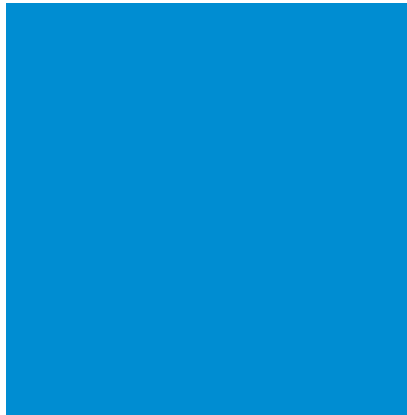


Principal Member of Visa and MasterCard

Member of all Primary, Regional Networks

\$2B Total Bank and Custodial Assets

\$14B+ in Annual Processed Volume



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.

Open Banking

Evolve Bank & Trust is recognized as a global leader in the Payments industry delivering solutions and unique technology strategies to clients around the world. At Evolve we understand that each client's circumstances are distinct, and we strive to design, implement and launch solutions that match the uniqueness of each use case. Our solutions are tediously tested and analyzed before going live to ensure success for our partner platforms. We are committed to our core values of integrity, financial strength and operational excellence in all areas of our business.

As a bank, Evolve is positioned as an integral partner for platforms to move money. Evolve sponsors platforms, both Fintech and ISOs, into major networks, including MasterCard and Visa, as well as processes payments. Our solutions allow Fintechs and ISOs to extend unique App and Point of Sale (POS) experiences to their end users. Through Evolve solutions, end users are able to send and receive funds using mobile and/or web-based apps.



EVOLVE SOLUTIONS

The Payments industry is evolving daily — and so are we. Our list of capabilities is constantly growing as we stay ahead of our clients' needs.

Accounts

Primary Banking

An account, such as a checking or savings account, where deposited funds can be withdrawn at any time.

Omnibus

An account that enables Customers to manage the assets of multiple sub-accounts for multiple end users; the Third Party or Platform does not own the funds of the end users.

Virtual Accounts

An account created with Evolve where the end user relationship is managed through a Platform. These are sub-accounts of an Omnibus account.

Evolve Stored Value Ecosystem (ESVE)

Know Your Customer (KYC)

If a Platform provides a regulated financial service in the U.S., it is required to verify certain information about their customers.

Our solution gives them the information they need to help build a secure Customer Identification Program (CIP) for their individual and business clients.

Transactions

ACH

An exchange of funds between accounts of different banks through the ACH network, where one bank originates the transfer and the other receives the transfer.

Check Printing

Enables Platforms to print and deliver checks to end users, both consumers and businesses. Transactions are validated via Positive Pay.

Remote Deposit Capture

Enables clients to make deposits by taking a picture of a check using an Evolve web capture platform or submitting an x937 file captured via desktop scanner.

Vault Cash

Allows businesses to debit or credit cash funds to their Evolve accounts. These funds are transferred between the business location and the nearest Evolve vault by armored car service. The armored car service must be licensed to pick up funds from Federal Reserve Bank locations.

Wires

An electronic transfer of funds from a network of banks and transfer agencies. Provides faster processing speeds than ACH transactions, and domestic wires settle on the same day if created before bank cutoff times. Ideal for sending large dollar amounts.

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.

- Push To Card
- Purchase/Pull Transactions
- MasterCard Cash Pick-Up
- RPPS®

Card Issuance

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.

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.



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



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.

Evolve is 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.





Purchase

- Real Estate
- Equipment
- Leasehold

Refinance

- Real Estate
- Equipment
- Debt consolidation

Business Acquisition

- Purchase business
- Buyout partner

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.



Community Involvement

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. We take pride in being a local community bank, and we demonstrate this by providing volunteers as well as financial support and financial education to organizations throughout the country.

Below are just a few of the organizations we support.

ADS of Memphis, Inc.	Highland Mighty Mite Football
ALTRUSA International of Jonesboro	Hometown Crawfordsville, Inc.
American Cancer Society	Levitt Shell
Arkansas Children's Hospital	Marion Chamber of Commerce
Arthritis Foundation	Memphis Oral School for the Deaf
ASU Mid-South College Foundation	Miracle League of Jonesboro
Chairman's Circle, Greater Memphis Chamber	Navy League Memphis
City Youth Ministries	Neighborhood Christian Centers
Coaching for Literacy	Opera Memphis
Community Health Education Foundation	Ozarka College Foundation
Cooper Young Festival	Page Robbins Adult Day Center
Craighead County Community Foundation	Regional One Health Foundation
Dixon Gallery and Gardens	St. Bernard's Development Foundation
Downtown Jonesboro Association	St. Jude Children's Research Hospital
Esperanza Bonanza	United Way
Habitat for Humanity	Valley View Public Schools
Halloran Centre	Wynne Downtown Revitalization
Hardy County Ladies Extension Club	Wynne Fumble Club Campaign
Highland High School Basketball	

Money is **evolving.**



EVOLVE
bank & trust

We understand the value of **change.**

We started in 1925 as a small bank helping develop a rural town in Arkansas. Since then, Evolve Bank & Trust has emerged as a full-service bank and a member of the FDIC, providing financial security in all we do. We're not a big box bank, but we are a power player in our industry. How do we achieve this?

The desire to do better is in our DNA. We challenge any solution that represents a legacy mentality. And we constantly ask ourselves, "Can we do what they're doing, but better?" Quite often the answer is "yes." We didn't invent this industry, but we're here to improve it. One day at a time.

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