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Kansas City, MO., (April 25, 2022)

North American Savings Bank, (NASB) promotes Crystal Williams to Chief Compliance Officer

NASB today announced the promotion of Crystal Williams to VP, Chief Compliance Officer. In her new role, Williams will oversee NASB's monitoring of compliance procedures and controls, compliance risk assessments, quality controls, bank policies, and regulatory updates while ensuring the bank meets all CRA and fair lending requirements.

"Crystal has significantly improved the effectiveness of the Compliance team's testing and reporting process while also strengthening communications across departments within the bank. Her compliance and industry knowledge along with her commitment to transparency has earned her the trust of both NASB leadership and associates alike," said CEO elect Tom Wagers.

The past five years have seen significant revisions to banking regulations that support consumer awareness and education while making banking easier. Every administration places priority on different initiatives, and this one is focused on consumer protections to promote fair and unbiased and lending practices. Williams will be instrumental in ensuring NASB stays apprised of the most current regulations and provide strong controls, procedures, and guidance to protect NASB and its customers.

Williams brings over 20 years of experience to the role. In 2013, she joined NASB's Internal Audit group and was promoted to Compliance Manager in 2016. Williams leadership team includes VP, CRA/Fair Lending Compliance Officer Sarah Baharin and AVP Quality Control Manager Bobbie Bettis. Additional compliance leaders that support the team include VP, Financial Intelligence BSA Compliance Officer Ed Ihde and VP Residential Lending Officer Michael Christians.

"My experience in all facets of banking has allowed me to understand and practice the important balance of maintaining compliance while also supporting the business. NASB has a strong and successful Compliance department, and I look forward to building on that success by keeping communications open among departments, strengthening our team with ongoing training, and supporting a bank culture that sees Compliance as a resource and partner," said Williams.

Williams will report to Paul Hubbard, who was recently promoted to NASB's Chief Risk Officer.

North American Savings Bank (NASB) is a local bank and national mortgage lender headquartered in Kansas City, Missouri. Since 1927, NASB has served the financial needs of customers by providing a wide range of personal banking products along with competitive residential and commercial mortgages. For more information, <u>visit nasb.com</u>. NASB is an Equal Housing Lender. Member FDIC. NMLS ID# 40003