



CAPITAL SERVICES

Management Team

Charles Hendrickson, President and Chief Executive Officer



Charles Hendrickson has been with Capital Services for over 15 years, joining the company in 2000 as Chief Financial Officer. Through his career, he has gained extensive experience in asset liability management, bank financial planning, and acquisitions. It was his initiative to understand and better report credit card profitability that resulted in Capital's industry-leading ViPRSM system. He also championed the in-house development of Capital's unique scorecard and statistical analysis competencies.

Hendrickson began his career in public accounting with McGladrey and Pullen and later held a bankcard finance role at Citibank before moving into commercial banking. He has a degree in business economics from St. John's University in Minnesota and is a CPA.

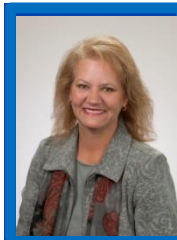
Roni Wegner, Senior Vice President and Chief Information Officer



Roni Wegner oversees the company's Managed Services and Systems groups including the Contact Center, Software Development, Network/Data Center Services, Telecommunications and management of all platform processing systems. She joined Capital in 1999 and has more than 35 years of experience in the credit card industry, in areas such as operations, payment processing, collections, marketing, new accounts, systems, project management, and product development. She has a

degree in business administration from National American University.

Sherry Tunender, Senior Vice President, Compliance



Leading the oversight of the legal, compliance, audit, and regulatory affairs for Capital Services and its clients, Sherry Tunender has more than 30 years of experience in the credit card industry. She is a Certified Regulatory Compliance Manager and also serves as a compliance officer for Capital's affiliate banks. Sherry was named Vice President of Compliance of Capital Services in January 2003.

Michelle Mueller, Chief Financial Officer



Michelle Mueller joined Capital Services in April 2001. She is responsible for overseeing all accounting and financial functions including financial reporting and controls, budgeting and forecasting, and financial and contractual analysis. She has close to 20 years of experience as a controller and close to 30 years of accounting experience. Michelle is a Certified Public Accountant and graduated from the University of South Dakota with a B.S. in Business Administration with an emphasis in Accounting.