



BRIDGEWATER BANK



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Jerry Baack

President & Chief Executive Officer

As the principal founder of the Company and the Bank, Jerry was responsible for all aspects of the Bank's formation, including the initial capital raise, business plan, board and management team structure and recruitment, charter, and regulatory approval. He currently serves as Chairman of the Board, Chief Executive Officer and President of the Company, positions he has held since the Bank was founded in 2005. Jerry was recognized in The Minnesota 500 as one of the most powerful and influential leaders in Minnesota in 2019 and 2020 and in the Twin Cities Business magazine as one of the top 100 people to know in 2019. Additionally, he was awarded Banker of the Year by NorthWestern Financial Review (nka BankBeat) in 2017 and was a nominee for the 2017 Entrepreneur of the Year award by Ernst & Young.



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tony.ferraro@bwbn.com

Tony Ferraro

Managing Director Commercial Lending

Having joined Bridgewater Bank in November 2018, Tony is a seasoned lender with over 20 years commercial lending experience. Spending majority of his career focused in commercial and industrial (C&I) financing, Tony oversees Bridgewater's C&I lending division and uses his expertise to advance the bank's loan portfolio. Prior to joining Bridgewater Bank, Tony most recently served as Senior Vice President, Commercial Lending at Signature Bank (nka Minnesota Bank & Trust).



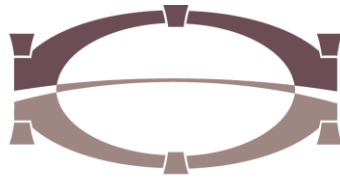
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shaundra.lex@bwbn.com

Shaundra Lex

Vice President Business Services

Shaundra joined Bridgewater Bank in 2021 as a seasoned veteran in Twin Cities banking with over 38 years experience. Prior to joining Bridgewater, Shaundra served as Vice President of Commercial Treasury Management at Detroit-based TCF, where she provided treasury support to a large and varied portfolio of successful Minnesota businesses. In her current role, she uses her expertise to deliver the responsive support and simple business solutions Bridgewater is known for. She is actively involved in several industry associations, including Minnesota Commercial Real Estate Women (MNCREW) and the Minnesota Association for Financial Professionals, where she currently serves as president.



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Eric Gundersen

Senior Vice President Commercial Lending

A seasoned commercial banking officer with more than 20 years of professional experience spanning several established banks, including Associated Bank, and Frandsen Bank & Trust, Eric joined Bridgewater in 2021. In his current role, Eric uses his C&I lending expertise to deliver flexible solutions to commercial clients throughout the Twin Cities. Eric has a bachelor's degree from the University of Minnesota, Duluth, and a Master's in banking and financial services management from Boston University.



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katie.klug@bwbn.com

Katie Klug

Senior Vice President Business Services

As Senior Vice President, Business Services, Katie Klug meets the needs of Bridgewater's business clients by providing them with simple banking solutions. Her relationship-focused approach to banking means she develops lasting relationships and knows what tools her clients need to operate efficiently in today's marketplace. With over 20 years experience and the last four years of her career at Bridgewater, Katie is the Twin Cities' go-to entrepreneurial business banking expert. Katie holds a Bachelor of Science degree in Marketing-Sales from the University of Wisconsin-Eau Claire.



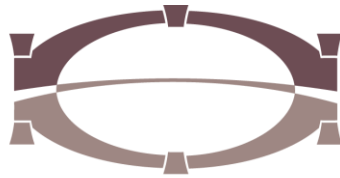
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Lisa Salazar

Chief Deposit Officer

Lisa serves as Chief Deposit Officer and has been with Bridgewater Bank since 2018. She is responsible for driving accountability and results through initiatives that deliver revenue growth, market share, new business opportunities and market penetration, including oversight of all deposit operational systems and processes. In addition to leading a talented team of deposit services professionals, she is responsible for driving the strategic direction of the Bank's product offering by maintaining awareness of industry trends. Lisa has nearly 30 years of banking experience and was selected as one of the Top Women in Finance for 2021 by Finance & Commerce.



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John Uremovich

Senior Vice President Professional Services

As Senior Vice President, Professional Services, John works closely with successful individuals, families, businesses, and foundations to provide personal banking, business banking and lending services. With over 30+ years of experience in private banking, professional services and commercial lending, John's professional services niche includes serving local law, accounting and engineering firms and medical practices. Prior to joining Bridgewater, John was a founding partner of the Twin Cities-based Stonebridge Bank, which was acquired by Western Bank.