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RESUME

Mr. Carver retired after a 33 year career with the National Credit Union Administration. Sixteen years of his career were spent as Regional Director in Atlanta and Chicago. For over 16 years Mr. Carver was NCUA's Task Force Director for all chartering (including community charters), field of membership and merger policy revisions. Allen testified before Congressional committees and spoke at numerous national credit union meetings.

A graduate of Virginia Commonwealth University in Richmond, Virginia, Mr. Carver has a B.S. degree in Accounting. He attended the John F. Kennedy School of Government at Harvard University. Allen was NCUA's most highly decorated staff person having received numerous awards including the Presidential Meritorious Executive Award from President George Bush and is the only recipient of NCUA's Excellence Award

Allen formed his Consulting Firm in 1998 and employs former regulatory experts and credit union industry senior staff. His Firm has completed over 500 community proposals and regulatory filings. All proposals including charter conversions (Federal to State, State to Federal), single cities and counties or multiple counties involving millions of people and underserved communities were approved by regulators. Our Firm converted the Suncoast Credit Union to a State charter. At \$5 billion that was the largest charter conversion in history.

Our Firm has assisted credit unions in purchasing bank branches, savings and loan accounts and participated in the divestiture of \$200 million in assets and deposits from the troubled \$20 billion Anchor Savings to the Royal Credit Union, both of which were headquartered in Wisconsin.

Allen also has extensive experience involving credit union mergers. While at NCUA it is estimated that Allen processed and approved over 1,600 mergers. Since forming his own firm, Allen has completed over 375 mergers involving credit unions of various asset sizes. Mr. Carver facilitated the three largest mergers in credit union history. His Firm facilitated the First Technology CU (OR) and Addison Avenue FCU (CA) merger each with over \$2 billion in assets, by far the largest merger in credit union history.

Mr.	Carver	remains	active	assisting	credit	unions	on	various	regulatory
matters and filings plus serving as expert witness in court cases.									

For more information please visit our website allencarver.com.