David B. Winder
Director

Interagency Biographical and Financial Report

FOIA Redaction Page Sheet

At this point in this document 11 page(s) have/has been withheld totally because of the following:

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The page(s) being withheld may be referred to as:

personal information

DAVID B. WINDER WAL-MART BANK

OMB No. for FDIC 3064-0006
OMB No. for FRB 7100-0134
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INTERAGENCY BIOGRAPHICAL AND FINANCIAL REPORT

Public reporting burden for this collection of information is estimated to average two hours for biographical information and two hours for financial information. This estimate includes time to gather and maintain data in the required form, to review instructions, and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Paperwork Reduction Act, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, NW, Washington, DC 20429; Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Licensing Activities Division, Comptroller of the Currency, 250 E Street, S.W., Washington, DC 20219; or Office of Supervision Policy, Office of Thrift Supervision, 1700 G Street, N.W., Washington, DC 20552; and to the Office of Management and Budget, Paperwork Reduction Project, Washington, DC 20503.

An organization or a person is not required to respond to a collection of information unless it displays a currently valid OMB control number.

GENERAL INFORMATION AND INSTRUCTIONS

This ***Interagency Biographical and Financial Report*** (report) is used by **individuals**[1] in conjunction with other corporate filings to the appropriate regulatory agency. This report is *not* a stand-alone document.

Preparation

Use of this report format is not mandatory. If an alternative format is used, it must provide all requested information, including the certification. All questions must be answered with complete and accurate information that is subject to verification. If the answer is "none," "not applicable," or "unknown," so state. Answers of "unknown" or "yes" should be explained.

The questions are not intended to limit the presentation nor are the questions intended to duplicate information supplied on another form or in an exhibit. For example, a cross-reference to the information is acceptable. *Any cross-reference must be made to a specific cite or location in the documents, so the information can be located easily.* Use additional sheets as necessary. Each regulatory agency will provide additional instructions for use and preparation. If the report is not complete, the regulatory agency may either request additional information or return the filing. If you are a foreign national or a United States citizen who currently resides in a foreign country, additional information may be necessary.

Financial statements from individuals must have "as of" dates of not more than 90 days prior to the date the financial report is submitted. All amounts in this report must be based on current

[1] A company seeking to acquire direct or indirect control of a bank or thrift should consult with the appropriate regulatory agency for filing instructions.

market value in United States dollars[2] and agree with any totals in the supplementary schedules. In addition to the sample financial schedules, you may wish to provide supplementary schedules for other items on the financial statement. If the sample financial statement is used, an answer is required to each item. If you submit an alternative Financial Report format, the information must respond to each request for information contained in the sample Financial Report.

In addition, each regulatory agency specifically reserves the right to require up to five years of financial data from any acquiring person as well as the filing of additional information and/or statements, such as a federal income tax return or a current appraisal to support an asset's value.

If you have been convicted of any criminal offense involving dishonesty, breach of trust, or money laundering, or have agreed to enter into a pretrial diversion or similar program in connection with a prosecution of such offense (12 U.S.C. § 1829), you must obtain approval from the FDIC before you can own, control, participate in the affairs of, or become an institution-affiliated party of a depository institution.

Each individual must report promptly any material change in the biographical report or financial condition that occurs during the review period for the filing. For additional information regarding the processing procedures and guidelines and any supplemental information that may be required, refer to the appropriate regulatory agency's procedural guidelines (that is, the *Comptroller's Licensing Manual*, the FDIC's Rules and Regulations (12 C.F.R. Part 303), or the OTS' *Application Processing Handbook*), contact the agency directly for specific instruction, or visit its Web site at www.occ.treas.gov, www.fdic.gov, www.ots.treas.gov, or www.federalreserve.gov.

Definitions

For purposes of this document:

Affiliate means any company that owns or controls, is owned or controlled by, or is under common ownership or control with a depository institution or depository institution holding company.

Associated means associated as an officer, director, organizer, partner, trustee, or principal shareholder or owner.

Company means any corporation, association, partnership, limited liability company, business trust, sole proprietorship, joint venture, or other similar organization.

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[2] Provide the foreign currency exchange rate and conversion date, if applicable.

Depository institution means any bank (including a national, state, district, or foreign bank), savings association, savings bank, savings and loan association, building and loan association, homestead association, cooperative bank, trust company, industrial bank or loan company, or credit union. A United States office, including a branch or agency, of a foreign bank is a depository institution.

Management official includes a senior executive officer; director; advisory or honorary director of a depository institution with total assets of $100 million or more; branch manager; trustee of a depository organization under the control of trustees; and any person who has a representative or nominee serving in any of those capacities.

Principal shareholder or *owner* means a person who directly or indirectly owns, controls, or holds (either individually or as a member of a group) the power to vote 10 percent or more of any class of voting securities or other voting equity interest of the entity.

Confidentiality

Any individual desiring confidential treatment of specific portions of the report must submit a request in writing with the report. The request must discuss the justification for the requested treatment. The individual's reasons for requesting confidentiality should specifically demonstrate the harm (for example, loss of competitive position, invasion of privacy) that would result from public release of information (5 U.S.C. section 552). Information for which confidential treatment is requested should be: (1) specifically identified in the public portion of the report (by reference to the confidential section); (2) separately bound; and (3) labeled "Confidential." The individual should follow the same procedure for a request for confidential treatment for the subsequent filing of supplemental information to the report.

The individual should contact the appropriate regulatory agency for specific instructions regarding requests for confidential treatment. The agency will determine whether the information will be treated as confidential and will advise the individual of any decision to make available to the public information labeled "Confidential."

INTERAGENCY BIOGRAPHICAL AND FINANCIAL REPORT

This is filed with respect to:

WAL-MART BANK Salt Lake City, Utah

Name of Subject Institution or Holding Company, Location

Type of Filing	Position
☑ Bank or Thrift Charter	☐ Organizer
☐ Bank or Thrift Holding Company	☑ Director
☐ Change in Bank Control	☐ Senior Executive Officer
☐ Change in Senior Executive Officer or Director	☐ Title: _____
☐ Citizenship Waiver	☐ Principal Shareholder
☐ Charter Conversion	☐ Trustee
☐ Deposit Insurance	☐ Manager
☐ Federal Branch or Agency	☐ Manager
☐ Other _____	☐ Other _____

BIOGRAPHICAL REPORT

1. Personal Information

(a) Name WINDER (Last) DAVID (First) BERNARD (Middle-no initials)

(b) Residence [redacted] (Street Address)

[redacted] (City) [redacted] (State) [redacted] (ZIP Code) [redacted] (Country)

(c) If at residence less than five years, list addresses and dates occupied for past five years.

Date From	Date To	Number and Street	State	ZIP Code	Country

(d) Date of Birth: Month: [redacted] Day: [redacted] Year: [redacted]

(e) Place of Birth: [redacted] (City) [redacted] (State) [redacted] (Country)

(f) United States Social Security Number: [redacted]

(g) Citizenship [redacted] Country _____ (Date, if Naturalized)

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(h) If not a United States citizen, provide:
Passport Number: _____
Home Country Identification Number: _____
Immigration File Number: _____
Father's full name _____
Mother's full name, including maiden name _____

(i) Telephone and fax numbers where you may be reached during business hours and an e-mail address:

[redacted]
(Area Code, Telephone Number, including Country Code if outside U.S.)

[redacted]
(Fax Number) E-mail Address

(j) List other names you used and the period of time you used them (for example, your maiden name, name by a former marriage, former name, alias, or nickname). If the other name is your maiden name, put "nee" in front of it.

2. Employment Record

(a) List employment in reverse chronological order for the last five years. The list should include the beginning and ending dates of employment, the employer's name and location (city, state), nature of business, title or position, nature of duties, and reason for leaving.

State of Utah: Executive Director, Department of Community and Economic Development - through March 2002
Special Assistant to the Governor - 4/02 to 6/30/03

[redacted]

(b) Have you ever been dismissed or asked to resign from any past employment, including a less than honorable discharge from military service [redacted]

If "yes," provide the employer's name, address, and telephone number; title or position; date of discharge; and explanation.

3. **Education and Professional Credentials**

(a) List each diploma or degree from high schools, colleges, universities, or other schools.

School's Name/Location	From	To	Degree
Stanford University Stanford, CA	1955	1959	AB
[redacted]			

(b) List each professional license or similar certificate you now hold or have held (for example, Attorney, Physician, CPA, NASD or SEC registration).

License	Issuing Authority	Date Issued	Status	Expiration
CPA	States of: Oregon	1963		1971
	Washington	1971		1991
	Utah	1991		1997

4. **Business and Banking Affiliations**

(a) List any company with which you are associated, providing the company name, location, nature or type of business, position held or relationship to the company, ownership percentage, and beginning date of the relationship.

Alsco, Inc., Salt Lake City, Industrial Laundry & Uniforms
member, Board of Directors, since Nov. 2002 [redacted]

Utah Retirement Systems and Public Employees Health Plan, Salt Lake City
member, Board of Directors, since December 2003 [redacted]

(b) List the name of any depository institution or depository institution holding company with which you are or were associated. Also list the location, nature of banking activity, position held or relationship, ownership percentage, and beginning and ending dates of the relationship.

[redacted]

Oath of the Bank Director

Bank Name Wal-Mart Bank Date _____
State of Utah
County of Salt Lake

I, the undersigned, a (proposed) director of the above-named bank do solemnly swear (affirm) that:

As a director, I have a legal responsibility and a fiduciary duty to shareholders to administer the depository institution's affairs faithfully and to oversee its management. In carrying out my duties and responsibilities, I shall exercise reasonable care and place the interests of the depository institution before my own interests. I shall fulfill my duties of loyalty and care to the above-named depository institution.

I shall, commensurate with my duties, diligently and honestly administer the affairs of the depository institution, and I shall not knowingly violate, or willingly permit to be violated, any applicable statute or regulation. I shall ensure that I learn of changes in statutes, regulations, and policies of the Office of Comptroller of the Currency, the Federal Deposit Insurance Corporation, or any state to whose jurisdiction my association is subject, which affect my duties, responsibilities, or obligations as a director and affiliated person of the association.

I am the owner, in good faith and in my own right, of the number of shares of stock that the law requires. I have either subscribed for this stock or it is issued and outstanding, and it is not hypothecated, or in any way pledged, as security for any loan or debt.

I shall attend meetings of the board of directors and participate fully on all committees of the board to which I am appointed.

Signature _____
Typed Name David B. Winder
Mailing Address [redacted]
City [redacted] State [redacted] ZIP Code [redacted]

Notary's Affirmation

Sworn to before me and subscribed in my presence, this ___ day of _____, _____.

Notary Public
My Commission Expires _____

David B. Winder
Director

Fingerprint Card

David B. Winder
Fingerprint Card

WAL-MART BANK

FOIA Redaction Page Sheet

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[ ] (b) (8)
[ ] _____

The page(s) being withheld may be referred to as:

Print card / FBI process sheet

Attachment to Name Check Form

David B. Winder
Domestic Business Affiliations

Alsco, Inc., Director
Former President, National Association of Corporate Directors, Utah Chapter
Utah Athletic Foundation, Director
Utah Retirement Systems, Director
Utah Sports Commission, Founder and Former Officer
Former Chair, Utah Symphony and Opera
Former Board, Salt Lake Convention and Visitors Bureau
Former Board, Sundance Institute
Former Chair, Utah Housing Corporation
Former Board, Utah Information Technology Association
Former Board, Utah Partners in Education
Former Board, University of Utah, College of Science, Advisory Board

David B. Winder
Director

Résumé

DAVID B. WINDER

Adviser to Business and Community Organizations

[redacted]

BOARDS OF DIRECTORS AND RELATED EXPERIENCE

Current: (*denotes member or chair of audit committee)

Alsco, Inc.* – textile rental and industrial laundry; [redacted]

National Association of Corporate Directors - president of Utah chapter
Utah Athletic Foundation* – owner and operator of 2002 Olympic venues
Utah Retirement Systems* - includes Public Employees Health Plan - total assets $16b
Utah Sports Commission - founder and officer
Utah Symphony and Opera - past chair

Recent Past: (# denotes executive committee member)

Cabinet of Utah Governor, Michael O. Leavitt, 1997-2002
Economic Development Corporation of Utah #
Salt Lake Convention and Visitors Bureau #
Sundance Institute – film festival and theatre
Utah Housing Corporation, chair 1997-2002 – total assets $1.4b
Utah Information Technology Association
Utah Partners in Education #
University of Utah College of Science, advisory board

Also served on more than 20 other non profit and for profit boards during career

BIOGRAPHICAL

2002-2004 Special Assistant to Utah Governors Leavitt and Walker for Post Olympic Projects

1997-2002 Executive Director, State of Utah Department of Community & Economic Development.

Responsibilities included:

[redacted]

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1963-1997 Certified public accountant and managing partner with KPMG in the Seattle, Washington DC and Salt Lake City offices. Business and tax adviser to many businesses of varied sizes and industries. Chaired several firm wide committees and CPA association committees.

U.S. Navy officer on destroyers

Stanford University, AB degree with highest honors

David B. Winder
Director

Oath of Director

Oath of the Bank Director

Wal-Mart Bank
State of Utah
County of Salt Lake

Date: July 15, 2005

I, the undersigned, a (proposed) director of the above-named bank do solemnly swear (affirm) that:

As a director, I have a legal responsibility and fiduciary duty to shareholders to administer the depository institution's affairs faithfully and to oversee its management. In carrying out my duties and responsibilities, I shall exercise reasonable care and place the interests of the depository institution before my own interests. I shall fulfill my duties of loyalty and care to the above-named depository institution.

I shall, commensurate with my duties, diligently and honestly administer the affairs of the depository institution, and I shall not knowingly violate, or willingly permit to be violated, any applicable statute or regulation. I shall ensure that I learn of changes in statutes, regulations, and policies of the Office of Comptroller of the Currency, the Federal Deposit Insurance Corporation, or any state to whose jurisdiction my association is subject, which affect my duties, responsibilities, or obligations as a director and affiliated person of the association.

I am the owner, in good faith and in my own right, of the number of shares of stock that the law requires. I have either subscribed for this stock or it is issued and outstanding, and it is not hypothecated, or in any way pledged, as security for any loan or debt.

I shall attend meetings of the board of directors and participate fully on all committees of the board to which I am appointed.

By: David B. Winder
David B. Winder
[redacted]

Notary's Affirmation

Sworn to before me and subscribed in my presence, this 15th day of July, 2005.

Sandy Ricks
Residing at: Salt Lake County, Utah

My Commission Expires:

NOTARY PUBLIC
SANDY RICKS
South Main Ste. 600
City, Utah 84111
mission Expires
9, 2008
OF UTAH

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