

**Sandra K. Hartfield**  
**Sandra Hartfield Enterprises**

Sandra Hartfield is a Director of Palm Desert National Bank and Palm Desert Investments. Until October 1, 2008, at which time the division was sold to US Bank, Sandra served as the President and Chief Executive Officer of the Electronic Banking Division for Palm Desert National Bank (PDNB Electronic Banking Solutions). In 1994, as the Bank's Chief Financial and Chief Administrative Officer, Ms. Hartfield placed her first off-premise ATM. Quick to recognize the business potential, she began working with Independent Sales Organizations (ISOs) to place terminals, and soon PDNB became one of the first banks to offer vault cash to ISOs for placement in their ATMs. Under Ms. Hartfield's leadership, Palm Desert has evolved into an industry leader, now offering a full line of electronic banking products, including Vault Cash and Reverse Vault Cash, ATM/Kiosk Terminal Management, Payment Settlement, ATM ISO/MSP Sponsorship, Network Merchant Acquiring Sponsorship, Prepaid Stored Value Card Programs and ACH Services. PDNB currently supplies close to \$1 Billion in Vault Cash to over 22,000 ATMs and Self Service Terminals and has issued more than 1 million Prepaid Stored Value Cards throughout the nation. The Electronic Banking Division is the largest in the bank, with employees in both its Palm Desert and Louisiana operations centers.

Ms. Hartfield first came to Palm Desert National Bank in September 1989, bringing with her over eighteen years of banking knowledge and leadership experience. She had been the Administrative Officer/Chief Financial Officer for various banking organizations, including American Merchant Bank in Orange County, CA and served as a banking financial consultant for several other Southern California banks. Sandra took an active role in her new desert community serving on the boards of the Foundation for the Retarded, Joslyn Senior Center, El Paseo Merchant Association, Palm Desert Rotary and currently serves as a Director for Desert Springs Church. In 2008, Sandra was honored as Woman of the Year for Professional Excellence by the international Athena organization. As her business involvement became more global Sandra expanded her participation to national and international organizations and currently serves as the Chairman of the international ATM Industry Association (ATMIA) and Treasurer of the Electronic Funds Transfer Association's (EFTA) Executive Board located in Washington, D.C. She is a member of the Board of Directors for Americal National Bank (in organization) and Palm Desert National Bank and Palm Desert Investments and is an active member of PDNB's Loan Committee, Risk Committee, Personnel Committee and Asset Liability Committee.

As of October 1, 2008, Palm Desert National Bank sold a portion of the Electronic Banking Division to US Bank, as part of that sale Sandra started her consulting business went with US Bank as her first client.

Ms. Hartfield is devoted to her family, and looks forward to spending time with her children and grandchildren. She is very proud of all her children especially Eric, who served with the U.S. Army in Iraq. Ms. Hartfield and her husband, John, take full advantage of the stunning desert weather with frequent golf games and playing in the pool with her grandchildren.