



Consumer FIRST Executive Team

Consumer FIRST is driven by a diverse group of accomplished business professionals who draw from past expertise in all phases of business and who share a track record of success.



Our executive team brings proven expertise in management, technology, product development, banking and finance, electronic funds transfers, payment processing, sales & marketing and information technology. This team has the tools to deliver on the promise to create a billion dollar enterprise capable of changing the financial fortunes of those who share and promote the Consumer FIRST business model.

Vincent R Eysoldt, CHAIRMAN, CEO & CO-FOUNDER

For over 30 years, Mr. Eysoldt has been one of Cincinnati's leading businessmen. His experience in establishing new ventures and guiding them to become multi-million dollar enterprises is impressive. Vince has an extensive background in financial services management, direct sales, leadership and training. He is the company's driving force and its primary investor.

Stuart Graham, PRESIDENT

The founder and CEO of 'a la carte International' and a high profile speaker in both North America and Europe, Mr. Graham brings vast expertise to Consumer FIRST'S sales, marketing and merchant acquisition initiatives. His background in the loyalty marketing and card services industries are extremely valuable to Consumer FIRST.

Roger T. Staubach, BOARD OF ADVISORS

Mr. Staubach is currently Chairman and CEO of the Staubach Company, a leading full-service real estate strategy and services firm, with 52 offices across the US, Canada and Mexico. Roger's role is an investor with Consumer FIRST. A former Super Bowl champion and MVP with the Dallas Cowboys, Roger's business accomplishments are even more impressive. Roger has chosen to be part of Consumer FIRST, because of his long-time friendship with Mr. Eysoldt.

Kenneth A. Stoll, CHIEF DEVELOPMENT OFFICER AND CO-FOUNDER

Mr. Stoll, founder and President of The Rental Store, Inc and Financial Care, Inc. has a well-documented past record of outstanding achievement in both the corporate and network marketing worlds. Ken's ability to succeed makes him one of the most valuable members of our team.



Consumer FIRST Executive Team (cont.)

Larry Napier, *BRANDING & CO-FOUNDER*

Mr. Napier is recognized as the youngest person to qualify for the elite insurance Million Dollar Round table. Larry is the creative and conceptual force behind Consumer FIRST. He is an accomplished speaker, exceptional teacher and trainer having spoken to audiences across America.

Walter P. Dubowec, *CHIEF MARKETING OFFICER*

As a Consumer FIRST executive and investor, Mr. Dubowec brings 25 years of card marketing and design experience to the company, having worked with many of North America's largest corporations.

Vere Spandow, *CHIEF INFORMATION ADVISOR*

A former Vice President, On-Line Services at Cendant Corporation, Mr. Spandow is an extraordinarily talented executive, having managed and developed technology-driven card programs in conjunction with American Express, VISA, MasterCard, First USA and Bank of America.

Richmond M. Flowers, *BOARD OF ADVISORS*

An attorney and Presidential Director with NuSkin International, Mr. Flowers is now a valuable member of the Consumer FIRST team. Richmond formerly played for the New York Giants and won a Super Bowl with the Dallas Cowboys.

Mike Smith, *BOARD OF ADVISORS*

Mr. Smith's firm has formed a strategic alliance with Consumer FIRST, providing Consumers with thousands of cash load locations across the country. Mike's in-depth knowledge of the stored value card business is highly respected throughout the industry and he has been instrumental in the development of the Consumer FIRST Card.

Michael L. Sheffield, *BOARD OF ADVISORS*

For three decades, Mr. Sheffield has been recognized as the nation's leading expert in the MLM industry having assisted in the launch of over 400 direct selling companies.

Archbishop John Milton Brown III, PhD, *BOARD OF ADVISORS*

Archbishop Brown is Chairman of the Foreign Board and Operations Director of the International Board of Bishops of United African Church Congress Association. Archbishop Brown has vast experience in the field of economic development and serves as Advisor to dignitaries in the United States and abroad.



Consumer FIRST Executive Team (cont.)

Robert Massey, BOARD OF ADVISORS

Mr. Massey is presently the Chairman of CallTech Communications. Bob was formerly President & CEO of CompuServe. His role as an advisor and investor is key to our success.

Gary N. Reich, PAXMENT STSTEMS

Reich has 25 years of experience in the banking and electronic commerce industries. A former Vice President with Fifth Third Bank, Gary pioneered the development of the first interstate, multi-bank ATM network in the nation.

Nat Comisar, BOARD OF ADVISORS

Mr. Comisar is Chairman of the Board of The Maisonette Group Restaurants which operates several of America's finest restaurants including the longest standing five-star restaurant in America. Nat has valuable expertise in the direct selling industry.

Myron W. Wolff, BOARD OF ADVISORS

Mr. Wolff has a broad record of achievement in the financial world including 31 years with the Office of the Comptroller of the Currency. Myron is currently President of Ripley National Bank.

Andrew Duggan, TECHNICAL ADVISOR

Formerly with Andersen Consulting, Mr. Duggan is an acknowledged expert in the field of technology trends and implementation strategies designed to maximize efficiencies and profits in technology-driven enterprises, like Consumer FIRST. Andrew has written a book on enterprise integration and works with America's finest and largest corporations.

Sidney L. Barton, PhD, BOARD OF ADVISORS

Since 1995, Dr. Barton has been Head of the Department of Management at the University of Cincinnati. The author of numerous book chapters and business publication articles, Sid has consulted for and trained executives in a number of America's leading corporations.