

FINANCIALLY SPEAKING

A GUIDE TO FINANCIAL SERVICES IN THE ST. LOUIS REGION

As we start the New Year, the RCGA reached out to all of its 78 member organizations in the Financial Services category (including Financial Services Leadership Circle Members) inviting their thoughts, and data on their firms, and the following offered their insights and unique service offerings.

AMD FINANCIAL SERVICES LLC

705 Olive Street, Suite 900, St. Louis, MO 63101
(314) 655-5504 | www.amdfs.com
CED: Stan Royer
Total Employees: 3 | Total Employees Local: 3

AMD financial services llc
a registered investment advisor

DESCRIPTION: AMD Financial Services LLC is a registered investment advisory firm offering a disciplined, academic investment approach for individuals, businesses, trusts and retirement plans. Our investment focus is tailored to address each client's distinct willingness, ability and need to accept market risk.

UNIQUE PRODUCTS AND SERVICES: Committed to highest integrity in the advice given, services offered and quality of financial instruments recommended, we offer investment solutions rather than investment products.

ARGENT CAPITAL MANAGEMENT

100 S. Brentwood Boulevard, Suite 110,
St. Louis, MO 63105
(314) 725-6000 | www.argentcapital.com

Chairman: Steve Finerty;
President & Chief Investment Officer: John Meara
Total Employees: 22 | Total Employees Local: 22

Argent Capital Management LLC

DESCRIPTION: Argent manages large cap growth and small cap equity portfolios for institutional clients, including endowments, foundations and pension funds, as well as successful individuals. Founded in 1998, Argent is a growing, client-focused manager with more than \$1 billion under management.

UNIQUE PRODUCTS AND SERVICES: Argent is dedicated to a high level of personal service to clients. Argent's investment philosophy is based on a belief that companies with favorable valuation, management teams who understand capital allocation and catalysts that drive growth offer unique investment opportunities.



WHAT ARE SOME OF YOUR RULES FOR FINANCIAL SUCCESS?

- "1. Always strive to meet and exceed the expectations of your stakeholders.*
- 2. Be honest and ethical with colleagues and partners.*
- 3. Seek opportunities to foster the success of others.*
- 4. For survival, focus on the three most important rules of business: liquidity, liquidity and liquidity."*

SCOTT ZAJAC,
SENIOR MANAGING DIRECTOR,
ADVANTAGE CAPITAL PARTNERS



WHAT TRENDS DO YOU FORESEE FOR THE REGIONAL FINANCIAL INDUSTRY IN 2011?

"CPAs will be guiding clients through the complexities of changing tax legislation and our uncertain but recovering economic climate."

WHAT ARE SOME OF YOUR RULES FOR FINANCIAL SUCCESS?

"For individuals, prepare a personal balance sheet annually and establish plans to increase personal net worth... for businesses, focus on free cash flow."

JIM CASTELLANO, CHAIRMAN,
RUBINBROWN

BROWN SMITH WALLACE LLC

1050 N. Lindbergh Boulevard, St. Louis, MO 63132
(314) 983-1200 || www.bswllc.com
CEO: Harvey N. Wallace, CPA/ABV, CVA
Total Employees: 190 || Total Employees Local: 190



DESCRIPTION: Brown Smith Wallace LLC is the sixth-largest accounting firm in St. Louis and the second-largest locally based firm in Missouri. Our clients value our national level of talent and expertise, coupled with the personalized service offered by a local firm.

UNIQUE PRODUCTS AND SERVICES: In addition to traditional accounting, auditing and tax services, the firm provides specialized business consulting services, including captive insurance, construction audit, energy assessment, internal and IT audits, IT security, litigation support, property tax, sales/use tax and valuation services.

CASS COMMERCIAL BANK

13001 Hollenberg Drive, Bridgeton MO 63044
(314) 506-5500 || www.Cassbank.com
President: Robert J. Mathais
Total Employees: 62 || Total Employees Local: 62

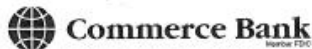


DESCRIPTION: At Cass Commercial Bank, our main focus is on providing commercial banking services that meet the needs of privately held companies and their owners. We also focus on serving the specialized banking needs of churches and church ministries.

UNIQUE PRODUCTS AND SERVICES: Commercial and industrial working capital lines of credit for accounts receivable and inventory, equipment loans, commercial real estate and construction financing, franchise lending, contractor financing, church lending, cash management products and services.

COMMERCE BANK

8000 Forsyth
(314) 746-8700 || commercebank.com
CEO: David W. Kemper
Total Employees: 5,125



DESCRIPTION: Commerce Bank, N.A. is a subsidiary of Commerce Bancshares Inc. (NASDAQ: CBSH), a \$18.8 billion regional bank holding company. For more than 145 years, Commerce Bank has been meeting the financial services needs of individuals and businesses.

UNIQUE PRODUCTS AND SERVICES: Commerce Bank provides a diversified line of financial services, including business and personal banking, wealth management and estate planning and investments through its subsidiary and affiliated companies.

EDWARD JONES

12555 Manchester Road
(314) 515-2000 || www.edwardjones.com
CEO: Jim Weddle
Total Employees: 40,240 || Total Employees Local: 5,377



DESCRIPTION: Edward Jones provides financial services for individual investors. Every aspect of the firm's business, from the types of investment options offered to the location of branch offices, is designed to cater to individual investors in the communities in which they live and work.

UNIQUE PRODUCTS AND SERVICES: annuities, business retirement plans, education savings, stocks, fixed-income investments, IRAs, insurance, mutual funds, advisory solutions, research, estate planning, investment banking, trust services and online account access



WHAT TRENDS DO YOU FORESEE FOR THE REGIONAL FINANCIAL INDUSTRY IN 2011?

"Businesses in our region will continue to face tough financial markets. The recession forced belt tightening, which for some has yielded improved business plans and positive financial results. While there is a 'proceed with caution' mindset, companies are beginning to be more willing to invest in their business, and those with cash reserves are looking for solid opportunities."

WENDY HENRY, MANAGING PARTNER,
ST. LOUIS & DECATUR | BKD, LLP