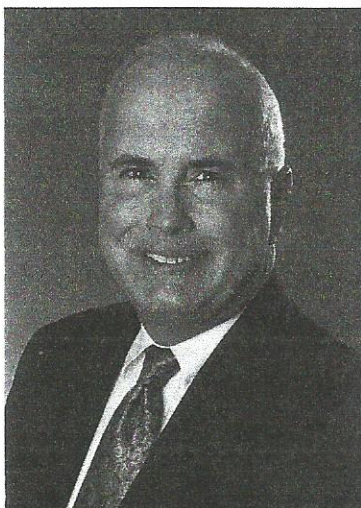


# Lifetime Community Service Honoree



## Kevin Cummings

### President and CEO of Investors Bank

Kevin Cummings was appointed President and CEO of Investors Bank in January 2008. He was also appointed to the Board of Directors at the same time. Prior to 2008, he served as the Bank's COO.

Mr. Cummings and the Executive Management team are guiding the Bank's evolution into a full-service community and commercial bank. The Bank's performance was recognized on Forbes' "Best Banks in America" list since 2012 and in 2012 appeared on Fortune's "Top 100 Fastest Growing Companies" list. In addition, Mr. Cummings received the Ernst & Young Entrepreneur of the Year® 2011 New Jersey Award for transforming the Bank into a growth company.

Prior to joining Investors Bank, Mr. Cummings had a 26-year career with KPMG LLP, where he became a CPA and Partner.

Mr. Cummings serves on the boards of The Scholarship Fund for Inner-City Children, Liberty Science Center, Visiting Nurse Assn., Independent College Fund of NJ, All Stars Project of NJ, The Federal Home Loan Bank of NY (FHLB NY) and The Community Foundation of New Jersey (CFNJ). Mr. Cummings also served as the former Chairman of the Board of the NJ Bankers Association and is a current member of the Executive Committee, and serves as a member of the Development Leadership Council of Morris Habitat for Humanity.

Mr. Cummings holds a Bachelors degree in Economics from Middlebury College. He earned an MBA from Rutgers University School of Business and recently gave the commencement address to the 2013 MBA graduating class.