

# Gregory A. Kummer, CTFA, MCIT



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## Professional and Board Bio

Greg is the owner of Trinity Fiduciary Services, a sole proprietorship. He has been in the trust and estate industry in the Minneapolis-St. Paul area for the last 25 years. Greg has been in leadership and management for the last 20 years. He has extensive trust and estate administration experience. His specialty is the \$5,000,000-50,000,000 space of contested trust and estates. These trusts and estates typically hold a majority interest in closely held businesses that need to be maintained and or ultimately liquidated, typically through court supervision. Finally, Greg has developed an effective sale process for farm and real estate sales.

Greg's leadership roles have required technical knowledge and the ability to communicate not only externally with clients and referral sources, but internally with staff. He has been responsible for setting the goals and future direction of a Wealth Management team. He has grown the fiduciary business and decreased risk by continually hiring and training to the goals and various corporate mission statements. He has worked as a due diligence advisor on the acquisition and merger of several banks. He has a detailed understanding of what is required by a business entity both when acquiring and being acquired. Also, he knows what issues need to be examined and resolved to make a bank strong, thriving, and what risks are reasonable and manageable. In addition to First PREMIER, Greg's Wealth Management experience includes time at Security Bank & Trust Co., Wells Fargo in Private Client Services and at First Trust Company of North Dakota. He has consistently increased new business and revenue by marketing to and developing relationships with centers of influence.

Greg previously held an advisory position at the Bank Holding Company of Security Bank & Trust Co. He also served as the fiduciary and majority shareholder for multiple family held companies. This required him to serve and advise from a managerial and ownership perspective. His detailed understanding of the management and operations of a business along with his extensive knowledge of finance and investments allows him to view a situation from a multi-faceted perspective. His broad and in-depth understanding of closely held businesses makes him uniquely qualified to draw on his decades of experience and knowledge to find creative and useful solutions.

Greg is an active participant in the community. He was a member of the Board of Directors and Treasurer for Hazeltine National Golf Club, having collaborated with the Club during the 2016 Ryder Cup and 2019 KPMG Women's PGA Championship. He is also a member of the Board of Trustees and acting board President for Crown College. He is committed to giving back and has volunteered on the Ridgeview Hospital Foundation and CentraCare Health Foundation boards. In addition, he has worked with the Central Minnesota Community Foundation, Central Minnesota Estate Planning Council, Glacial Ridge Estate & Financial Planning Council, and the St. Cloud Technical College Foundation.

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## Corporate Boards

- Crown College, Saint Bonifacius, MN – Board of Trustees Chairman and former Finance Committee Chairman
- Hazeltine National Golf Club, Chaska, MN – Member, Board of Directors, Treasurer
- International Rotary Club, Sioux Falls, SD, Chaska, MN & Saint Cloud, MN Chapters - Board of Directors, Paul Harris Fellow
- ACACIA Fraternity Foundation - Board of Director, Investment committee, Chairman
- Ridgeview Hospital Foundation - Board of Directors, Planned Giving Committee, Chairman
- Exchange Club of St. Cloud, MN – Board of Directors, Vice President, President, Program Chairman
- CentraCare Health Foundation – Board of Directors, Planned Giving Committee, Chairman
- Saint Cloud Country Club - Finance Committee
- Good News Assembly of God - Board of Deacons, Treasurer

## Community Boards and Leadership Position

- Central Minnesota Estate Planning Council
- Glacial Ridge Estate & Financial Planning Council
- Saint Cloud Technical College Foundation - Planned Giving Committee
- Central Minnesota Community Foundation - Professional Advisors Board
- Norwood Planning Commission
- Carver County CDA

## Education

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|--|------------------|
| BA in Economics/Minor History - University of Minnesota, Minneapolis, MN   | <b>1990</b>      |
| Certified Trust and Financial Advisor (CTFA) - Institute of Certified Bankers, Washington, DC  | <b>2001-2023</b> |
| Master Certified Independent Trustee (MCIT) – Independent Trustee Alliance, Sachse, TX   | <b>2022</b>      |
| <ul style="list-style-type: none"><li>• Series Seven Registered Representative</li><li>• Series Sixty-Six Registered Representative</li><li>• Life, Health, and Variable Annuity Insurance License</li></ul> |                  |

# Gregory A. Kummer, CTFA, MCIT

## Professional Career Experience

**Trinity Fiduciary Services.** – Wayzata, MN

**July 2022 – Present**

Owner, Financial Services as trustee of Trust and Personal Representative of Estates.

**First PREMIER Bank.** – Sioux Falls, SD

**March 2022 – June 2022**

Privately owned bank since 1986 with sixteen locations in various communities of Eastern South Dakota.

### **Head of Wealth Management**

Overall responsibility, leadership, and growth of First PREMIER Bank's Wealth Management team, including private banking, trust, investment management and employee benefits. In his role he also represents PREMIER in volunteer, civic and professional associations. Also, he collaborates with executive management and all business lines to execute strategic and tactical initiatives including technology, audit, marketing, and investment management.

**SECURITY BANK & TRUST CO.** – Glencoe, MN

Family-owned bank since 1935. Currently fourteen locations in various communities.

### ***President – Trust***

**2006 – 2022**

Responsible for leading strategic planning and budgeting. Lead new business growth throughout territory. Develop and grow team and revenue in bank based financial services environment. Create and market brand and vision with team, bank, and centers of influence. Manage staff of twelve including training and development.

### ***Vice President – Personal Trust Officer***

**1996 – 2002**

Hired as co-manager for the department. Groomed as successor to the Department Manager/Senior President Trust Officer. Supervise a staff of 6. Responsible for complete oversight and administration of trusts, taxable and non-taxable estates, conservatorships, IRAs, and investment management portfolios. Serve as the Director of the Trust Department's strategic planning group. Developed new business throughout territory. Designed and managed staff training and development.

**WELLS FARGO BANK N.A.** – St. Cloud, MN

The second-largest bank by market capitalization and the fourth largest bank in the US by total assets.

### ***Senior Vice President/Regional Trust Manager***

**2002 - 2006**

Head of trust department for local and surrounding markets. Responsible for direct supervision of three and oversee team of twenty-two. Increased new business throughout mid-state region. Developed and implemented strategic plan.

**FIRST TRUST COMPANY NORTH DAKOTA N.A.** – Fargo, N. D

**1992 - 1996**

### ***Trust Officer – Special Assets Manager (1992 - 1996)***

Hired in this new area to develop an asset management system to improve the previous audit concerns. In one year, improved the audit score from a four (unacceptable) to a two (above average). Completely oversaw, developed, and managed trust and estate real estate, mineral interest, and loan portfolios. Standardized special asset management, achieved, and maintained regulatory compliance. This was done by developing a complete management system for special assets.