



John Ward III

Director U.S. Century Bank

John Ward III is a Member of the Board of Directors of U.S. Century Bank and currently serves on the board of a diverse group of public, private and not-for-profit organizations including Primus Financial Products, Ltd., Industrial Enterprises of America, Lambro Industries, Inc., Big Brothers Big Sisters of NYC and N.Y. Downtown Hospital.

A seasoned banking and finance professional, Mr. Ward served as the Chairman of the Board and Chief Executive Officer of the American Express Bank, was President of the American Express Travelers Cheque Group, and a Member of the Planning and Policy Committee of American Express Company. He was also Chairman of the Board and C.E.O. of Doral Financial Corporation and Innovative Card Technologies.

He has spent most of his career in finance and had a 27-year banking career at Chase Manhattan Bank where he served as Chief Executive Officer of Chase BankCard Services and an Executive Vice President of the Bank. In addition, he was President and C.E.O. of Chase Personal Financial Services. He previously served on the boards of Primus Guaranty, Ltd., American Express Reward Network, 'mktg, inc.', St. Peter's Preparatory School, Alexander Proudfoot US and the American Lyme Foundation.

During his career, Mr. Ward has successfully improved and grown a diverse group of financial services companies, both domestically and internationally. These businesses include credit cards, retail mortgages and home equity, travelers' checks, private banking, correspondent banking, corporate banking, and trade and export finance.

Mr. Ward majored in Economics and Finance at Boston College and in Finance and International Business at the Wharton Graduate School of Business of the University of Pennsylvania (Joseph Wharton Fellow).