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Contact: Jenn Cantrell
North American Savings Bank
(816) 508-2161
jcantrell@nasb.com

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North American Savings Bank (NASB) Promotes Paul Hubbard to Chief Risk Officer

NASB is pleased to announce the promotion of Paul Hubbard as Chief Risk Officer (CRO). Prior to his new role, Hubbard served as NASB's Chief Compliance Officer for seven years and brings 34 years of banking and finance experience to the role. Hubbard will succeed Tom Wagers, who held the CRO role prior to accepting his new position as NASB CEO, which he assumed on March 25, 2022.

As Chief Risk Officer, Hubbard will work with NASB's Board Risk Committee and senior management to assess, monitor, mitigate, and respond to internal and external risks to the bank. Hubbard will also work closely with the Chief Information Security Officer to maintain sound bank privacy, information, and business continuity plans.

"NASB has built a strong Enterprise Risk Management program, and Paul has the industry experience, knowledge, and business relationships to move the program forward while helping the bank effectively adapt to the everchanging risks banks must manage daily," said CEO elect Tom Wagers.

Additionally, Crystal Williams [has been promoted](#) to replace Paul Hubbard as Chief Compliance Officer. In her new role, Williams will oversee NASB's monitoring of compliance procedures and controls, compliance risk assessments, quality controls, bank policies, and regulatory updates while ensuring the bank meets all CRA and fair lending requirements.

"Crystal and I have worked together for 7 years. Under her leadership, Compliance has seen great improvements in training, processes, and culture that regards Compliance as a resource. I look forward to our continued efforts to ensure protections for our customers and the bank. Banking has seen significant changes in the last 10 years, and while they are exciting, they also present new compliance challenges. Our job is to ensure protections for our customers and the bank while continuing to be innovative to meet their needs," said Paul Hubbard.

As a member of the senior leadership team, Hubbard reports to NASB Board Risk Committee and the CEO.

North American Savings Bank (NASB) is a local bank and national mortgage lender headquartered in Kansas City, Missouri. Since 1927, NASB has served the financial needs of customers by providing a wide range of personal banking products along with competitive residential and commercial mortgages. For more information, [visit nasb.com](http://visit.nasb.com). NASB is an Equal Housing Lender. Member FDIC. NMLS ID# 40003