

**John E. Creamer, CFP®, Senior Managing Director & Chief Investment Officer  
Peapack Private Wealth Management\***

John Creamer has over 30 years of experience in managing and growing investment portfolios for high net worth individuals and institutions. He is head of portfolio management and leads a team of portfolio managers responsible for \$2.6 billion in assets under administration. He also chairs the Wealth Management Investment Strategy Committee.

Prior to joining Peapack-Gladstone Bank, John spent 20 years in the investment community as a portfolio manager and equity analyst with an emphasis on working with high-net-worth individuals and institutional clients. He began his career in 1988, performing equity research and analysis for Jamison Eaton and Wood, a registered investment advisor based in Chatham, NJ. In 1993, he moved into portfolio management at the firm. In 1998, John joined U.S. Trust in New Jersey, as a Vice President and portfolio manager, and began working more closely with trust, advisory and investment management accounts. He later served in a similar capacity at Wilmington Trust.

John received his B.S. degree in Business Administration from Villanova University and his M.B.A. with a dual concentration in Finance and Quantitative Business Analysis from Penn State University. John earned the Certified Financial Planner® designation. He is actively involved with a number of community and church-based organizations.

**Richard B. Barfuss, Vice President & Senior Investment Strategist  
Peapack Private Wealth Management\***

Richard Barfuss is the Senior Investment Fixed Income Strategist for Peapack Private, the wealth management division of Peapack-Gladstone Bank. He is a member of the Wealth Management Investment Strategy and Guidance Committees and assists the portfolio managers with fixed income relative value analysis, allocation and trading. Additionally, he manages Peapack-Gladstone Bank's securities portfolio, and creates and runs strategic analytical models for the Bank.

In his prior role at Peapack-Gladstone Bank, Richard was the Director of Asset/Liability Management where he managed the interest rate risk and liquidity position of the Bank's balance sheet and also managed the Bank's fixed income investment securities portfolio. Richard has purchased and sold approximately \$1.2 billion of fixed income securities on behalf of the Bank over the previous four years. He also has extensive modeling and analytical experience and sat on both the Bank's Loan and Deposit Pricing Committees.

Before joining the Bank in April 2010, Richard was the Vice President of Financial Services for Weichert Commercial Brokerage where he analyzed and modeled both lease and acquisition/disposition scenarios for Weichert's team of commercial brokers and their respective clients. Richard graduated with distinction in economics from Middlebury College in May of 2003. He is an active volunteer with Raritan Valley Habitat for Humanity.

**Joseph E. Serzan, Senior Managing Director,  
Peapack Private Wealth Management\***

Joseph E. Serzan is a Senior Managing Director at Peapack Private who focuses on new business development and managing institutional, not-for-profit, endowment and foundation clients.

Mr. Serzan has 38 years of financial services experience with a concentration in institutional and wealth management throughout the U.S. He has served as director of sales and marketing at BNY Mellon Transition and Beta Management. He has also held key roles at The Bank of New York serving on the Investment Policy Committees (IPC) for BNY Asset Management and Estabrook Capital Management with a concentration on asset allocation and diversified client portfolios for endowments and foundations and defined benefit pension plans. He has also held managerial positions at Chemical Bank NJ/Princeton Bank & Trust, overseeing sales personnel and service on the IPC.

Mr. Serzan is Financial Industry Regulatory Authority (FINRA) Series 7 and 63 licensed. His professional development includes BNY Mellon continuing education in Wealth Management. He holds a Bachelor of Arts Degree in Economics from Fairfield University and MBA from Pace University, NYC. Joseph is a member of the Bloomfield College Corporate Council where he serves as a student mentor and also the Wharton Institute for the Performing Arts Corporate Advisory Council.

\*Nondeposit investment products are not insured by the FDIC; are not deposits or other obligations of, or guaranteed by, Peapack-Gladstone Bank; and are subject to investment risks, including possible loss of the principal amount invested.