



Andrew C. Sagliocca

Vice Chairman, Chief Executive Officer, & President

Mentors are rare souls that we only experience several times in our lifetime, if we are lucky. It is even rarer to have a trusted friend who is a mentor too. I have been truly fortunate to have Tony Coelho as all three – a dear friend, a trusted advisor, and a mentor over the past 14 years. As Chairman of Esquire Financial Holdings, Inc. and its banking subsidiary, Esquire Bank, N.A. (collectively “Esquire”), Tony has led and guided Esquire, the Board of Directors, and myself with three core value and principals that I define as “faith, health, and family.” Since Esquire’s unique business model focuses on the plaintiff bar (and their injured clientele or claimants), these core values are tried and true across all stakeholders at Esquire.

Faith – Tony was raised (and is still) as a man of faith, but rather than focus on “religion,” lets focus on how he practically applies this core belief. Tony treats all those in his life as he expects to be treated, with respect and dignity. As the author of the Americans with Disabilities Act or ADA, one of the most important pieces of civil rights legislation in the past 40 years, it is clear that he believes those with disabilities should be treated with the same respect and dignity. Esquire is a vasal or extension of Tony’s mission in life, to aid injured parties (most of whom have permanent disabilities from their injury) through Esquire’s direct assistance to contingent fee plaintiff law firms (who, in turn, directly help those injured parties or individuals). Tony is also an advocate for employees through professional growth at Esquire – he always says, “Give them (management and staff) the opportunity to gain experience in their careers, fail, learn from their mistakes, and become wiser.” Wise words from a wise man.

Health – Tony has spent his life dealing with recurring seizures brought on by epilepsy. This is one of the many reasons he advocated and authored the ADA, prohibiting discrimination for those with disabilities. At Esquire, Tony constantly reminds me (and my staff) that our physical and mental health is key to performing our duties well. This focus drives things like our company’s hiring practices, as he ensures that we have the right senior staff positions in place, as well as the right people. As he says, “You (Andrew) can’t do this alone, if you don’t have a strong senior management group, then our company will not continue to grow and flourish.” As noted above, our “growth” means providing more solutions to more plaintiff law firms, thereby helping more injured parties or individuals across the U.S.

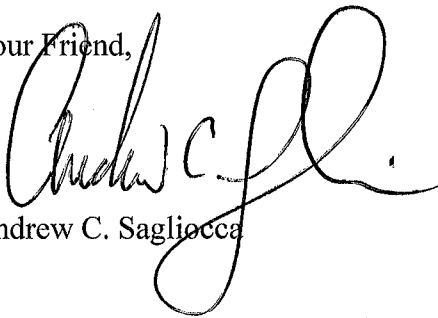
Family – Tony is a caring and loving family man, always stating that his family is his primary driver in his life pursuits as well as his legacy. But, family also extends beyond our kids and loved ones. His board, Esquire’s senior managers/employees, and our clients are his “work family.” Taking a moment to ask about my wife, my kids, and my mom is commonplace with Tony (as well as listening and providing advice, when needed). We spend a lot of time at work (as much or more

than we do at home), so treating those that you work with like family is key to building a great company that actually makes an impact on those we serve.

Not surprisingly, Tony's core values align with my core values too. With the grace of God, some luck, and lots of hard work, I was able to meet and work with someone (for 14 years) who I am proud and humbled to call my dear trusted friend and mentor – Tony Coelho. And it is fortuitous that we met at a company like Esquire, where our core values could provide solutions to a litigation vertical whose goal is to help those who, for the most part, have been injured in a manner that has caused pain, suffering, and potentially a lifelong disability.

Thank you, Tony, for your friendship, stewardship, and mentoring!

Your Friend,

A handwritten signature in black ink, appearing to read 'Andrew C. Sagliocca'. The signature is fluid and cursive, with a large, stylized 'A' and 'S'.

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