

Exhibit A



March 31, 2022

Honorable Charlene Edwards Honeywell
United States District Judge
Middle District of Florida

RE: Victim Impact Statement of Centennial Bank – Bridgette Keim PPP fraud

Dear Judge Honeywell:

Please accept this statement regarding the impact on Centennial Bank of the Bridgette Keim PPP fraud situation.

In 2021, Centennial Bank uncovered a Payment Protection Program fraud situation in Tampa, FL, centering around Bridgette Keim. Over the course of a couple of months, there were many Centennial Bank employees in multiple departments and geographies that were a part of the investigation of this situation. These employees, including several in mid-to-high level management positions, spent hundreds of hours investigating this event. It was a significant disruption to our operation, in addition to the financial loss that was experienced.

Additionally, there was a material psychological impact on these employees. Those on the front line that interacted with Bridgette and others feel as though they were taken advantage of. With this PPP program, they were simply trying to help all eligible persons take advantage of this relief, and they are embarrassed that they were a part of a situation that caused the bank to lose money, and this will impact them for the rest of their career. Trust in humanity is always impacted when these types of situations occur.

Thank you for the opportunity to submit this statement, and we humbly respect you and the process that led to the resolution of this matter.

Sincerely,

Kevin Hester
Chief Lending Officer
Centennial Bank