

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 1:14-cv-23755-KMW

NELSON FERNANDEZ, *et al.*,

Plaintiffs,

v.

RIVER VALLEY BANCORP,
INC., *et al.*,

Defendants.

_____ /

AFFIDAVIT OF ROBERT C. FICK

1. My name is Robert C. Fick. I am an adult under no legal disability and I provide this Affidavit freely and of my own accord based on my personal knowledge.

2. I am a resident of Scott County, Iowa.

3. I have not owned property in the State of Florida for over twenty (20) years.

4. I was a Director and Shareholder of River Valley Bancorp. Inc. ("RVBC") and Valley Bank, Moline, Illinois ("Valley Illinois") during the transaction referenced in the Plaintiff's Petition (the "Alleged Transaction").

5. I have never been a Director, Shareholder, Officer, or employee of Valley Bank, Ft. Lauderdale, Florida ("Valley Florida") and my only connection to Valley Florida is through my role as a Director and Shareholder of RVBC, which is an Iowa corporation and the holding company for Valley Florida and Valley Illinois.

6. I have traveled to Florida for personal reasons on a limited basis over the past forty (40) years.

7. In my capacity as a Director of RVBC and Valley Illinois, my interactions with the State of Florida are limited to two (2) trips to Florida and signing certain documents in Iowa concerning an extension of the maturity date of a then existing loan to RVBC from a Florida bank. The first trip coincided with RVBC's purchase of Valley Florida and the second trip involved the inspection of property mortgaged to Valley Illinois. The loan maturity date extension was obtained by RVBC from Floridian Community Bank. These events are unrelated to the Alleged Transaction.

8. I have not met or had verbal or written communications, in either a professional or a personal capacity, with: Nelson Fernandez; JJJ Trust, LLC; Alberto Fernandez; Jacal Management, LLC; Alberto Gil; GAM Management, LLC; or Sheridan Real Estate Group LLC (collectively the "Fernandez Group").

9. I have not had verbal or written communications regarding the Alleged Transaction or the Fernandez Group with Larry C. Henson, James Woods or M. Scott Kleiman.

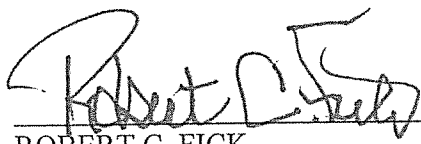
10. I did not review or participate in the development of the Private Placement Memorandum that Larry C. Henson allegedly provided to the Fernandez Group and I have no knowledge of Henson's communications with the Fernandez Group.

11. I have not directed any phone calls, emails, or other communications at anyone located in Florida regarding or relating to the Alleged Transaction.

12. During my time as a Director of RVBC and Valley Illinois, I was not responsible for drafting documents or participating in negotiations with potential investors. Such activities were undertaken by Larry C. Henson in his role as the Chairman and Chief Executive Officer of both companies.

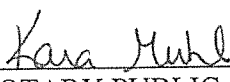
13. Under penalties of perjury, I declare that I have read the foregoing Affidavit, and that the facts stated in it are true.

Dated this 4th day of February, 2015.


ROBERT C. FICK

STATE OF IOWA
COUNTY OF SCOTT

On this 4 day of February, 2015, before me, a notary public in and for said County and State, personally appeared ROBERT C. FICK, to me known to be the person named herein, and who executed the foregoing Affidavit and acknowledged that he executed the same as his voluntary act and deed.


NOTARY PUBLIC

(notary seal)

