

I recently retired with over 43 years of investment banking, commercial banking and retail banking experience which included; bank acquisitions, bank divestitures, venture capital investments, senior management positions (President and CEO, EVP), Head of Risk Management, Compliance, Human Resources and Member of the Board of Directors of several financial institutions.

Specific roles included:

- The Managing Director for PNC Financial Capital Markets. My positions within PNC Financial Capital Markets included the role of Managing Director of the Asset-Backed Securities Group. This group structured asset backed securities with annual investments exceeding \$6 billion dollars per year. Prior to managing the Asset-Backed Securities Group, I was the Managing Director of the Private Placements Group of PNC Capital Markets advising, structuring and distributing debt and equity capital on behalf of the bank's corporate clients and prospects.
- Managing Director at ABN AMRO Bank Capital markets. My responsibilities included senior and subordinated corporate debt placements within North America. His responsibilities focused on senior debt placements for North American Oil and Gas corporations. I was also responsible for structuring tax advantage debt placements within North America.
- A Senior Corporate Finance Consultant and Managing Director within the Corporate Finance Group at Bank of Montreal (formerly Harris Trust and Savings Bank/Bank of Montreal). My responsibilities included managing the private placement efforts of senior and subordinated debt securities and institutional real estate financings. I also served as an officer and member of the Board of Directors of Harriscorp Finance and Harriscorp Leasing.

Overview of Historical Roles and Experiences:

- 35 years of executive level management including Managing Director, Bank President, CEO and Member of the Board of Directors
- Extensive credit and capital markets fixed income experience
- Recruited, developed, and lead teams of highly skilled professionals
- Experience includes bank mergers, bank acquisitions and bank divestitures

- Led successful turnaround of two FDIC insured troubled banks
- Developed corporate strategies that increased market share and generated sustainable fee income
- Successful start-up of two private placement departments for two regional banks
- Successfully developed a start-up Asset Backed Securities and Conduit Administration Group serving over eighty-eight clients with \$6.8 Billion of outstanding balances within three years

Education

- *MBA, KELLOGG GRADUATE SCHOOL OF MANAGEMENT*, Northwestern University (1992)
- *BACHELOR OF ARTS*, Loyola University of Chicago. Major in English Literature. (1979)
- *CREDIT TRAINING PROGRAM*, Continental Illinois National Bank of Chicago (1989)
- *Securities and Exchanges*, Series 7, 24 AND 63 (1995)
- *Leasing: The Creative Financing Alternative*, A & H International Lease Education & Consultants (1993)
- *Leasing: Advanced Pricing and Portfolio Analysis*, A & H International Lease Education & Consultants (1993)
- *College for Financial Planning, Financial Paraplanner*, (1986)
- Numerous Commercial Banking Courses, American Bankers Association (Various)

▪ My Top 5 Areas of Expertise (Hard Skills):

I. ***Finance, Budget, P & L & Risk Management:***

- a. Results Driven – ability to generate strong returns on human and financial capital.
- b. P&L Management – ability to analyze complex businesses including income statement and balance sheets. Ability to analyze cash flow analysis and planning, including breakeven analysis, P&L and Balance Sheet management, setting up cash controls, and manage cash position.
- c. Raising Capital – ability to decide how best to acquire funds, forecast funds needs and to prepare budgets; familiar with sources and vehicles of short-term and long-term financing, formal and informal.
- d. Risk Management – ability to analyze credit and operational risk. Ability to define the salient risk parameters and develop mitigating alternatives.
- e. Bookkeeping, Accounting and Control – ability to oversee outside accountants and determine appropriate bookkeeping and accounting systems.

- II. ***Strong Communicator*** – ability to effectively deliver oral and written communications based on the values and goals of a particular audience. Audiences have included; members of Board of Directors, Chief Executive Officers, Presidents, Chief Financial Officers, clients, peers or subordinates and reporters.
- III. ***Managing Outside Professionals*** – ability to identify, manage and guide outside professionals and advisors.
- IV. ***Building Coalitions*** – ability to build relationships; create loyalties amongst diverse individuals, groups or across diverse and conflicting departments/goals.

• My Top 5 Strengths (Soft Skills):

- I. ***Making Haste Slowly*** – ability to patiently and thoroughly work out the fundamental principles of a system, operation or problem with a sense of urgency
- II. ***Decision Making*** – ability to identify and focus on salient details, and while conservative in drawing conclusions; I am able to make sound judgments with a small number of facts to support my conclusions.
- III. ***Creative*** - able to cultivate original thoughts and insights

- IV. **Adaptive** – ability to shift from one assignment or challenge to another. The more challenging and novel the more enjoyable
- V. **Vision** – once imbedded into an organization I have the ability to develop vision(s) that drive organizational goals/plans/objectives
- VI. **Problem Solving** – ability to develop and implement innovation. Open to facts that drive a conclusion that is outside conventional wisdom

- My Business Management Style:

My management style is enthusiastic, open, adaptive and above all flexible. It reflects reluctance to continuing to do things in a particular manner just because that is the way it has always been done. I am constantly searching for a better way. My management style reflects an individual who is dedicated to listening to those individuals who actually perform the work.

- My Communication Style:

My communication style encourages an environment in which dialog and interaction build and reinforces confidence and trust with and among all participants. It adapts and flexes based on the values and the diverse cultures of the audience. It encourages open discussions. Open discussions require effective listening skills. My communication style generates a relaxed and open culture in which participants are encouraged to communicate with each other.