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SUMMARY: Twenty-eight years banking experience including commercial lending in the small and middle market business sector, management of the Public Affairs and Community Development department for the bank's Central Region and CRA administrative function for National City for the State of Ohio.

BA, DePauw University, 1972

EXPERIENCE:

National City Bank (1981-present)

Public Affairs and Community Development

Senior Vice President and Manager of National City's Central Ohio region (1994-present).

In charge of the Public Affairs and Charitable Contribution function for bank's 28 county Central Ohio region (2000-present). Responsible for the administrative and compliance management of the CRA function. Oversight and coordination of Community

Development and CRA related activities of the Commercial Real Estate, Mortgage Services, Small Business Lending and Retail Divisions.

Regulatory Compliance

Vice President and Manager of the Compliance function for National City Bank of Columbus (1996-1998). Management responsibility for Regulatory Compliance across all bank functions. Managed a staff of five and a Compliance Network of fifteen.

Managed the Compliance Examination process with the Office of the Comptroller of the Currency.

Corporate Lending

Vice President (1985-1993)

Commercial lender and account relationship manager, responsible for all aspects of banking relationship for 25 middle market customers. Generated and maintained a loan portfolio of \$35 million.

Business and Professional Lending

Assistant Vice President (1981-1985)

Commercial lender responsible for developing and administering a loan portfolio of \$8 million, comprised of 130 small business borrowers. Oversaw lending activities of twelve banking offices.

Adopt-A-School Volunteer Program

Program Coordinator (1991-1993)

Concurrent with lending position, responsible for developing, organizing and administering programs, recruitment and training of volunteers. Expanded program from 56 to 128 volunteers. Organized successful Centennial Celebration and fund raising events to benefit the school. Responsible for the design and all-volunteer construction of the Ohio Avenue Playground, a facility serving residents of this inner city neighborhood. Initiated the Family Computer Learning Center at the school.

Connecticut Bank and Trust

Assistant Treasurer (1975-1979)

Completion of the Credit Training Program. Promoted to Loan Review and Salvage Department, with responsibility for the annual review of loan portfolios at 86 banking offices. Developed upgraded collateral review procedures. Managed staff of six. Trained and supervised credit analysts during rotational assignments.

Dunn & Bradstreet

District Manager of Operations (1972-1975)

Joined firm as Business Reporter in Chicago office, 1973 promoted to editor, supervising twelve reporters. Transferred to Hartford, Connecticut in 1975 and was promoted to District Manager with responsibility for all aspects of the Connecticut operation. Managed reporting staff of thirteen and administrative staff of fifteen. Responsible for conversion of office to computerized operation.

CIVIC INVOLVEMENT

Better Business Bureau of Central Ohio, Arbitrator

Children's Hunger Alliance, Menu of Hope Committee

Community Shelter Board, Secretary

Fannie Mae Columbus Partnership Office, Advisory Board

Franklinton Development Association, Board Member

Joint Franklin County/City of Columbus Housing Advisory Board

Leadership Columbus 1992 Graduate

Neighborhood Partnership Program, Grant Committee member

Ohio Housing Finance Agency Vice Chair, Chair of the Finance Committee and Chair of the Administrative Committee

Salvation Army, Board member

YMC4 of Central Ohio, Board member

Columbus Arts Stabilization Committee, Vice Chair