

STRENGTHS & QUALIFICATIONS:

- ◆ **Seeking to serve on the City Market Board of Directors. Substantial expertise in banking, business finance and budget analysis. Demonstrated experience with local non-profit leadership and volunteering in our community.**

PROFESSIONAL EXPERIENCE:**TD Bank; Burlington, VT****1992 to Present*****Vice President Commercial Loan Review Lead Examiner, TD Bank***

Coordinate and lead the review of commercial loans ranging from \$500K to \$250M within the TD U.S. footprint, for this \$350 billion subsidiary of Toronto Dominion Bank (Canada). Operate as a part of a team with other examiners to ensure the integrity of TD's commercial loan portfolios using various financial credit analysis techniques.

Vice President of Residential Construction Loans; Banknorth Mortgage Co. (TD Bank)

Managed and analyzed a portfolio of more than 150 construction projects annually through the company's New England banking network in VT, NH, ME, MA, and NY states.

Bank of Vermont; Burlington, VT**1990 to 1992*****Assistant Vice President of Commercial Real Estate***

Managed and analyzed a commercial real estate portfolio.

Mellon Financial services; Memphis, TN & New Orleans, LA**1984 to 1989*****Construction Loan Branch Manager***

Managed new construction loan originations and portfolio of residential housing and land development for this subsidiary of Mellon Bank. Promoted from Credit Analyst.

Lake Champlain Transportation Company; Mobile, AL**1975 to 1982**

Ferry Boat Captain between Mobile AL and Dauphin Island, AL. Started with LCT on Lake Champlain in Vermont as a deckhand.

EDUCATION:**Tulane University; New Orleans, LA****1983**

Master of Business Administration; Finance & Marketing

University of Vermont; Burlington, VT**1980**

Bachelor of Science; Agriculture & Business

COMMUNITY SERVICE:

First Congregational Church; Burlington, VT **2010 to present**

Various Leadership Roles, 38 South Winooski Ave.

Served as Treasurer and Past President leading the church during a time of transition. Currently serving on Connections Team welcoming new visitors. Lead projects such as annual budgeting, monthly reporting and analysis, reorganization, new software systems, personnel, building maintenance and lawnmowing!

Good News Garage; Burlington, VT **2005**

Program Committee Member

Provider of much needed affordable cars for Vermont's poorer residents. Have donated several personal vehicles to GNG.

Rebuilding Together; Burlington, VT **1996 to 2002**

Fundraising Committee Chairperson

Raised funds from corporate donors, individuals, and grant organizations for this non-profit organization that provides building renovation services to low income homeowners. Worked on various house projects throughout Chittenden County.

Burlington High School Class of 1974 Committee **1994 to Present**

Assisted with the organization of our reunions in 1994, 1999, 2004, 2009, 2014, 2019. Gearing up for 2024! We have a really good time!