

Michael E. Sprik

Senior Credit Consultant



Experience

Senior Associate, T. Gschwender & Associates, Inc., 2001-Present

As a diverse banking professional with a strong commercial lending background, Michael also has extensive expertise in floor plan lending, audits, and reviews. He brings valuable insight and services to our clients in many areas including: commercial mortgage, lease and installment loan review; bank policy, procedure, forms review and development; credit and legal documentation review; collections, liquidation and recovery.

Senior Business Analyst/International Profit Associates, 2000-2001

Responsible for conducting complex analysis and interpretation of data to include monitoring of resources, evaluation of processes and presentation of historical information trends to demonstrate financial outcomes.

General Business Consulting, Self-Employed, 1999-2000

Provided clients a wide range of business and financial guidance and expertise.

Manager of Dealer Relationships/Skaneateles Savings Bank, 1996-99

Responsible for development and implementation of the indirect retail and floor plan lending program including relationship development and operational control.

Relationship Manager, Key Bank of New York, Marine/RV Division, 1995-96

A key member of the sales management team, built relationships with clients and staff to meet client needs.

Floor Plan Lending Manager/Key Bank of New York, 1990-1995

Member of the Regional Loan Committee. Floor plan manager and business development manager for Upstate New York

Financial Operations Manager/C.A. Sharrow Ford, Inc. 1989-90

Oversaw the conduct of financial activities, prepared reports, developed strategies, oversaw transactions and worked with clients.

Regional Credit Manager, Marine Midland Automotive Financial Corp, 1986-89

Responsible for credit review processes including credit review, audits, compliance review, completeness of loan documentation; and loan growth.

Business Development Manager, Marine Midland Bank, 1983-86

Managed expectations, developed business solutions and growth opportunities. Built sound relationships with business partners, vendors and customers.

Senior Credit Analyst, Ford Motor Credit Company, 1972-1981

Worked closely with loan officers and members of senior management to evaluate new and existing credit requirements.

Areas of Practice

- Commercial loan review
- Mortgage loan review
- Loan policies and procedures
- Credit and legal documentation review
- Collections
- Liquidation and Recovery

Education and Professional Development

- MBA, Finance & Applied Economics, William E. Simon School of Business Administration, University of Rochester
- BA, Economics; Wayne State University
- Advanced Commercial Lending, University of Buffalo Omega Personal Financial

Key Bank of NY Courses:

- Statement Analysis
- Omega Consultative Negotiation Skills
- Building Fee Income
- Consultative Selling Skills