

John Piszak

Senior Credit Consultant



Experience

Senior Associate, T. Gschwender & Associates, Inc. (2017-Present)

A bank executive with over 45 years of comprehensive experience gained from top leadership positions. John brings his impressive credit background in commercial lending and business development to provide the full range of financial review services to our clients.

President/Chief Executive Officer

Bank and Business Consulting Associates, 2013-2017

Founder of company which provided bank and business consulting; active as a Realtor specializing in the sale and management of Bank foreclosed properties.

Executive President/Chief Risk Officer

Fidelity Bank, 2003-2013

Member of top management overseeing credit policy, compliance, security, loan review, special assets, collections, monthly board reporting and calculation of the bank's loan reserve.

Executive Vice President/Senior Loan Officer

Guaranty Bank, 1997-2003

Executive in charge of all commercial as well as consumer lending.

Responsible for business development, marketing, advertising, credit policy, collections, loan department, and branch deposits. Chairperson of the officer's loan committee and member of the executive loan committee.

Regional Vice President/Region Manager

Summit Bank, 1994-1997

Head of commercial banking, including business development and commercial lending in Northeastern Pennsylvania. Directed the customer and prospect marketing and sales call programs for the sale of bank products and services. Supervised staff located in Wilkes-Barre, Hazleton, and Scranton. Member of the Bank's Loan Committee.

Executive Vice President/Division Head

National Westminster Bancorp, 1968-1992

Managed commercial lending divisions, including problem loan workouts, community banking, middle market, specialized and real estate lending. Supervised staff throughout the United States as well as London. Served on various management committees. Held position of Chief Credit Officer of NatWest Credit Corp. and the United States Banking Group.

Areas of Practice

- Commercial loan review
- Mortgage loan review
- Compliance
- Allowance for Loan and Lease Losses (ALLL)
- Credit Administration
- Policies & Processes
- Real Estate

Education/Qualifications

Long Island University:

- M.B.A. (Finance)
- B.S. (Finance)

Professional Training

- PA Real Estate License
- Public Speaking:
Cameron Communications