

# Mark C. Droege

Senior Credit Consultant



## Education/Qualifications

Boston College, Chestnut Hill,  
Massachusetts – Masters,  
Business Administration

Syracuse University,  
Syracuse, New York,  
Bachelor of Science, Finance

Babson College, Wellesley,  
Massachusetts, Advanced  
Leadership Program

## Professional Associations

New York State Assoc. of  
School Business Officials

New York State  
Government Financial  
Officers Association

## Experience

### ***T. Gschwender & Associates, Inc., Senior Associate (2012-Present)***

Extensive experience and skills in the commercial banking industry focused on government and education customers. Skills and experience include sales and business Line management, customer planning and marketing strategy development, product planning and pricing.

### ***Citizens Bank NA, Rochester, New York, 5/2005 – 12/2011***

Senior Vice President, Government Banking

Managed and built the government banking business in the greater Rochester, New York market.

- Grew deposits from legacy start of \$40M to \$440M over 6 year period.
- Added significant core banking relationships in the education sector leading to market share gains.
- Cross sold other bank business lines leading to the addition of \$425K in incremental new revenue.

### ***Bank of America, Boston, Massachusetts, 3/2004 – 5/2005***

Senior Vice President, Market Executive, New England Government Banking

As Market Executive for Government Banking managed the New England region covering 6 state markets.

- Led a team of 9 Client Managers covering 950 government client relationships and \$1.3B in deposits.
- Exceeded sales goals by and met group balance sheet and P&L targets.
- Excelled in client satisfaction measurements as measured by third party consultants.
- Selected to represent Government Banking in merger integration process (retained 100% of core clients).

### ***FleetBoston Financial Group, Syracuse, New York, 6/1999 – 3/2004***

Senior Vice President, Manager Municipal Banking & Advisory Services

Managed the Municipal Banking & Advisory Services group business across an 8 state Northeast footprint.

- Led a team of 57 banking professionals covering 3000+ government banking and educational banking relationships.
- Increased revenue from \$98M to \$142M over time in position.
- Increased net income from \$29M to \$44M over time in position.
- Increased deposits from \$5B to 9B over time in position.

### ***FleetBoston Financial Group, Syracuse, New York, 5/1996 – 6/1999***

Vice President, Team Leader

Managed the Municipal Banking business across the Upstate NY market

- Led a team of 5 Relationship Managers covering 1050 government banking and education banking relationships.
- Added new core banking relationships in all 5 key markets, increasing market share, core deposits and tax-exempt loan balances.