

# Michael Giancursio

Senior Credit Consultant



## Areas of Practice

- Commercial Loan Review
- Community Bank Lending
- Credit Union Lending
- Regulatory Expertise
- Credit Underwriting
- Credit Administration
- Overseeing Entire Credit Departments
- Lending Policies & Processes

## Education/Qualifications

B.S. Business Administration  
(Ithaca College):

Minor: Marketing  
Concentration: Finance

## Professional Training

- Treasury Management School
- Omega National Credit School
- Northeast School of Lending
- Central Atlantic School of Commercial Lending
- RMA Detecting Problem Loans and Elements of Pricing
- Asset Based Lending
- Commercial Credit Training
- CUNA Mutual Mortgage Lending Training

## Experience

### **Senior Credit Consultant, T. Gschwender & Associates, Inc. (Present)**

A Senior Banker experienced in regulatory issues, commercial and residential lending, loan review, and partnership development. Mike provides our clients with outstanding expertise in all aspects of lending with having worked at community banks, credit unions, and a regulatory agency.

### **Senior Vice President, Chief Lending Officer (2020-2023)**

#### **Finger Lakes Federal Credit Union**

Managed the Commercial, Residential, Consumer Lending and Loan Services Departments for the Credit Union. Supervised and developed staff on credit risk, underwriting, pricing and structuring for all lending products. Partnered with Chief Operations Officer to develop a branch lending origination plan for all five branches. Added and enhanced new credit union partnerships to assist origination, closing and monitoring of new loans. Promoting and developing new business for the credit union in all areas of lending. Served as principal advisor to CEO and Board of Directors on all items associated with lending strategies, credit risk management, commercial, residential, and consumer lending. Worked with CEO and CFO to create annual business plans and budgets for all loan departments. Developed and implemented lending policy, procedures, products and services. Managed the Loan Review, Audit and Regulatory Exams annually. Created and implemented cross-training plan for all staff in the Lending Services department. Partnered with HR Director to create better Job Descriptions, Responsibilities, and Organizational Chart for the entire Loan Department. One of six Senior Managers to lead two successful mergers of local credit unions in Rochester, NY.

### **Executive Vice President, Chief Lending Officer (2017-2020)**

#### **Fairport Savings Bank**

Managed the Commercial, Residential, Consumer Lending and Loan Servicing Departments for the bank. Supervised and developed staff on credit risk, underwriting, pricing and structuring for all lending products. Developed new bank partnerships to assist with closing and monitoring of new loans. Served as principal advisor to CEO, CFO, and Board of Directors on all items associated with lending strategies, credit risk management, commercial, residential, and consumer lending. Worked to create annual business plans and budgets for all loan departments. Developed and implemented lending policy, procedures, products and services. Managed the Loan Review, Audit and Regulatory Exams annually. One of four Executive Officers to lead successful bank merger with NYS bank in Buffalo, NY.

### **Vice President, Senior Relationship Manager (2013-2017)**

#### **M&T Bank**

Responsible for soliciting and servicing a variety of commercial loans and other retail deposit products. Managed three branches to profitability by increasing business in commercial and other bank products. Exceeded goal in four out of the five years for the Business Banking Division. Developed and trained Commercial and Retail Branch Managers in all aspects of lending. Assisted Regional Manager in meetings for credit risk, business development and client servicing. Presented the Investor Real Estate Program for the Upstate Business Banking Division.

### **National Bank Examiner (1998-2000)**

#### **Comptroller of the Currency, US Treasury Department**