

Deborah Spencer

Senior Credit Consultant



Principal Areas of Practice

A well regarded credit professional with over ten years of analytical experience and strong accounting knowledge. Managed commercial credit department of large financial institution. Skills include credit/financial analysis, mortgage quality control, strategic planning, investigation, research and budgetary preparation.

Experience

Senior Credit Consultant, T. Gschwender & Associates, Inc. Feb 2015 – Present

Provide consulting services regarding credit and compliance to financial institutions such as small community banks and credit unions. Loan review services include commercial and consumer loan portfolios. In addition, brings vast expertise to assist client banks with commercial loan quality control, residential mortgage reviews and loan presentations.

M&T Bank/OnBank, Syracuse, NY (1992-1999) Assistant Vice President, Commercial Credit Manager

As commercial credit department manager was accountable to train and oversee a team of analysts performing commercial credit analysis of all forms of credit requests, renewals and reviews of the bank's commercial credit portfolio. Provided in-depth analysis of financial statements and tax returns for underwriting to middle market and small business clients in the local manufacturing, retail and service industries. Understood various customer segments and strategies to support the Commercial Lending Department in underwriting new requests as well as monitoring of portfolio of existing accounts. Provided accurate, effective, and efficient portfolio quality monitoring, identifying, correcting, and advising of any deficiencies and exceptions, including recommendations to remedy ensuring asset and credit quality maintained at an acceptable level. Investigated all available sources of credit and financial information of borrowers and guarantors. Assessed historical financial performance, cash flow, collateral, industry and competitive position and projections. Rendered written summary and opinion of creditworthiness. Prepared department budgets and analyzed variances. Worked in a deadline intensive environment as a team player.

KeyBank, Syracuse, NY (1985-1992)

Credit Officer – Commercial Credit Analysis

As Senior Credit Analyst was accountable to perform ongoing comprehensive credit analysis of commercial credit accounts, assessing the overall financial health of the commercial entity, credit risk to the Bank and where changes have occurred. Performed detailed financial analyses of commercial customers of all types. Provided support to commercial lending officers monitoring credit relationships of new and existing customers. Assisted in loan structuring. Prepared loan approval documents and credit analyses on existing or potential customers including historical spreadsheet analysis and projections when necessary. Obtained account relationship information, such as average balances and total liabilities. Prepared loan presentations analyzing financial statements and other pertinent data to determine credit worthiness.

Accountant

Accountable for the general ledger of the bank creating journal entries and assembling supporting documentation, as well as for tracking the contents of accounts, creating portions of the financial statements of the financial institution.

Areas of Practice

- Credit Manager
- Credit Analyst
- Loan Presentations
- Underwriting
- Mortgage Quality Control
- Training & Development
- Loan Review
- Budget Analysis
- Strategic Planning
- Policy and Procedures

Education/Qualifications

- BA, Accounting/Cum Laude
Syracuse University
Syracuse, NY
- AAS, Accounting/Honors
Onondaga Community
College, Syracuse, NY

Professional Development

- AIB/Member
- Risk Management
Association/Member
- Omega Facilitator
- Bank Management Institute
- Dale Carnegie
- National Association of
Mortgage Underwriters
(NAMU) Member
- NAMU Mortgage Quality
Control Specialist
Certification
- Underwriting Courses