

# Donald R. Aldred

*Executive Vice President, Senior Consultant*



## Areas of Practice

- Evaluating the quality of bank management and their board's
- Evaluating the quality of Credit Risk Management Programs
- Developing Credit Risk Policies, Processes, and Procedures
- Evaluating ALLL adequacy
- Conducting Loan Reviews

## Education/Qualifications

- B.S. The Citadel - MCSC
- Graduate School of Bank Management at U. of Wisconsin
- Management Development School at USMA - West Point
- Commercial Lending Management School at Ohio State University
- Bankers School of Agriculture at Cornell U.
- Foundations of Leadership at Disney University
- Life Member - Risk Management Association
- Current Member – Greater Rochester Housing Partnership Loan Committee
- Past Member – U.S. SBA Region 2 Advisory Council
- Past Member - County of Monroe Industrial Dev. Agency Loan Committee
- Past Member Cephas Capital (SBIC) Investment Committee
- Past Member – New York Business Development Corp Loan Committee

## Principal Areas of Practice

A banking executive with 40+ years of credit and lending experience. Primary interest is assisting banks with improving credit quality. This includes identifying shortfalls in risk management, then developing and implementing a comprehensive Credit Risk Management Program commensurate with the asset size of the institution.

## Experience

### E.V.P. & Senior Consultant, T. Gschwender & Associates, Inc. - 2009 to Present

- **Member of the Team responsible for:**
  - Assisting bank management and their Board's with restoring credit quality.
  - Evaluating existing lending/credit policies, programs, processes, and procedures and making recommendations for improvement.
  - Leading and assisting other TGA personnel with client engagements.
  - Prospecting new banking clients for TGA within the company's market territory.

### S.V.P. & Chief Lending Officer – ESL- FCU, Rochester, NY - 2004 to 2008

- **Member of the Executive Management Team responsible for:**
  - Managing loan portfolio credit quality.
  - Supervising Real Estate Lending, Consumer Lending, Loan Servicing, Loan Collections/Workouts, and Credit Risk Analysis Depts.
  - Budgeting and monitoring the above Profit Centers.

### President & C.E.O. – Genesee Regional Bank, Rochester, NY - 2001 to 2004

- **Member of the Board of Directors responsible for:**
  - Managing the Executive Team to lead the bank out from under a formal regulatory agreement.
  - Restoring credit quality by developing and implementing new Credit Risk Management, and Business Development Programs.
  - Developing and Implementing a 3 Year Strategic Plan
  - Budgeting and monitoring the bank's Annual Profit Plan.

### Consultant to Community Banks – Self Employed – 1999- 2001

- **Provided banking expertise to solve specific problems:**
  - Implemented plans for a start-up retail banking office in Rochester.
  - Performed a credit quality due diligence effort on a downstate bank for a prospective major shareholder.

### S.V.P. & Chief Lending Officer – First National Bank of Rochester - 1992 to 1999

- **Member of the Executive Management Team responsible for:**
  - Participating on the team responsible for leading the bank out from under a formal regulatory agreement.
  - Managing the Commercial Banking Division.
  - Restoring loan portfolio credit quality by rebuilding the Credit Culture, and developing a new Credit Risk Management Program.
  - Building a New Business Development Program to include opening Commercial Loan Production Offices in Buffalo and Syracuse.
  - Budgeting and monitoring the Commercial Banking Profit Centers.

### S.V.P. & Chief Lending Officer – Central Trust Co. of Rochester – 1987 to 1992

- **Member of the Executive Management Team responsible for:**
  - Improving the Credit Risk and Business Development Programs.
  - Managing the Commercial Banking Division.
  - Opening a Commercial Loan Production Office in Buffalo.
  - Budgeting and monitoring the Commercial Banking Profit Centers.

### V. P. & Manager, Commercial Finance – M&T Bank, Buffalo NY – 1965 to 1987

- **Promoted over the years from Credit Analyst to above position responsible for:**
  - Managing Asset Based Lending, Commercial Real Estate Lending, Equipment Leasing, Agriculture Lending, and Large Loan Workouts.
  - Budgeting and monitoring the above Profit Centers.