

Hollie E. Calderon

Senior Credit Consultant



Areas of Practice

- Commercial loan review
- Mortgage loan review
- Compliance
- Credit Underwriting
- Credit Administration
- Policies & Processes
- Education & Training

Education/Qualifications

Graduate Courses in
Business Administration &
Finance (Syracuse University)

B.S. Business Administration
& Finance (SUNY Oswego)

Professional Memberships & Awards

JPMorgan Chase & Co.
National Level Higher
Education and Healthcare
Councils

JPMorgan Chase & Co.
Upstate NY Market
Leadership Committee

JPMorgan Chase & Co.
National Recognition
Award - Elite Banker

Experience

Senior Credit Consultant, T. Gschwender & Associates, Inc.

(2020-Present)

As a Senior Commercial Banker experienced in middle market, public and private companies with specialized industry experience in the healthcare, higher education, and not-for-profit sectors, Hollie brings a wealth of knowledge to TGA clients. She has strong credit underwriting skills and comprehensive knowledge of revenue and cash cycle treasury-based solutions. Relationship driven professional provides an array of credit risk management services to help clients meet objectives.

Executive Director, Middle Market Banking, Specialized Industries

(2005-2019)

Vice President/Team Leader (1986-2005)

JPMorgan Chase & Co.

Managed portfolio of 50 clients with revenue ranging between \$20 million and \$5 billion. Total portfolio revenue of \$25 million. Consistently maximized opportunities to expand business with portfolio of top tier clients and prospects, across all market conditions, with emphasis on new business development. Strategized and Coordinated firm-wide plans and solutions. Coordinated comprehensive diagnostic reviews of client's receivables and payables operations, recommending multifaceted solutions resulting in optimization of cash, revenue generation, improved reconciliation, risk mitigation and cost reductions. Developed client focused relationship management strategy including engagement with both bank and client senior leadership, connecting client with all bank service coverage areas, focusing on integrated communications, mutual goal setting, industry updates and trends. Reviewed and tracked each plan quarterly with internal partners to maximize client experience and optimize results.

Assistant Treasurer / Sr. Credit Analyst-Commercial Bank (1985-1986)

JPMorgan Chase & Co.

Prepared full scope credit analysis for Commercial Bank inclusive of annual reviews, and new credit opportunities both in Core and Asset Based Lending areas. Client base inclusive of a wide cross section of industries consisting of manufacturing, service, wholesale distribution, human services including residential and non-residential, auto sales, insurance, full range of healthcare providers, higher education, retail and construction. Worked with Credit Department Manager in designing and facilitating in-house credit training program.

Adjunct Teacher – Mathematics Department

Monroe Community College, Rochester, NY (1985-1990)

Credit Analyst – Commercial Bank

The Bank of New York, Syracuse, NY (1981-1985)

Adjunct Teacher – Business Administration Department

Onondaga Community College, Syracuse, NY (1982-1985)