

Thomas Dunning

Senior Credit Consultant



Experience

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

A highly regarded financial professional with over 30 years in the field. Tom has a strong credit background with a focus on middle market commercial banking. He brings valuable experience and perspective from the diverse positions he's held at large institutions, community banks and credit unions.

Vice President Commercial Loan Officer, Evans Bank (2020-2023)

Originated commercial relationships with industrial and real estate segments companies in the Rochester market. Administrative activities include annual relationship reviews, risk assessments, and special assets management. Coordinate cross-sell opportunities with Wealth Management, Treasury Management, Retail, and Insurance Services. Responsible to cultivate and expand market referral sources.

Manager Commercial Banking, ESL Federal Credit Union (2013-2019)

Managed the commercial lending team of 5 relationship managers which included the C&I and CRE segments. Responsible for sales and service delivery for both credit and non-credit services to large and small middle market business owners in the Rochester market. Directed the team's sales activities through utilization of a consistent sales process with a disciplined approach. Coordinated the alignment of cross-sell opportunities with Wealth Management, Trust, Treasury Management, and Retail Services. Implemented a career development program to support the commercial segment growth and employee retention. Participated on the development of the loan risk rating guidelines, ROE model, and the loan participation program. Member of the small business loan committee with approval limits of \$7.5MM. Actively participated in ESL sponsored community events.

Senior Vice President Commercial Group Manager, Key Bank (2007-2013)

Responsible as Group Manager for 5 Business Banking and 3 Middle Market relationship managers. Responsible for overseeing the portfolio management of \$300MM in loan commitments. Group generated a contribution margin of \$3.6MM. Generated loan commitment and syndication fees of \$1.2MM. Proven track record of the successful marketing of both credit and non-credit services to middle market business owners in the Rochester area, including treasury management, foreign exchange, investment banking, international trade services, commercial insurance. Portfolio included manufacturers, distributors, service, not for profit and health care entities with revenues ranging from \$2MM to \$200MM. Selected for the Chairman's Signature Award for exceptional sales performance

Areas of Practice

- Loan Review
- Compliance
- Commercial Industrial
- Commercial Real Estate
- Borrower Relations
- Treasury Management
- Risk Assessment & Management

Education/Qualifications

Bachelor of Science in Business Administration and Accounting. Gannon University, Erie, PA.