

# Amy McNicholas

Senior Credit Consultant



## Experience

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

A highly skilled banking professional with over fifteen years of experience in all aspects of commercial credit. Amy brings our clients an extensive knowledge of loan review, Allowance for Loan and Lease Losses, underwriting, compliance, audit and credit management to meet their needs. She looks forward to providing the full range of TGA's services.

### **Vice President, Credit Administration Officer**

#### **Bank of the Finger Lakes (2016-2020)**

Responsible for the Commercial Loan Department, including Operations and Underwriting. Department manager with up to ten employees. HR functions (hiring, annual employee reviews, etc.). Develops workflow processes when applicable. Project development and management for the Commercial Loan Department. Assists in various projects within the bank. Oversees Management and Directors Loan Committees. Completes Weekly, Monthly, Quarterly Board Reporting. Develops and Maintains relationships with participating banks. Responsible for key vendor relations. Key participant in all bank loan reviews, audits, and on-going bank performance reviews.

### **Credit Administration Officer**

#### **Bank of the Finger Lakes (2007-2016)**

Responsible for all supporting activities in the Credit Department. Underwriting all commercial loan requests including all annual renewals. Prepares all monthly Loan Portfolio reports for the Board of Directors. Completes all weekly Loan Committee Minutes. Completes the quarterly ALLL, and action plans on non-performing credits. Oversees all daily commercial and consumer loan operations (pre and post closings, files). Key participant in all loan reviews, audits and on-going bank performance reviews. Developed and formalized a detailed process for loan participations with other banks.

### **Small Business Underwriter**

#### **Five Star Bank (2006-2007)**

Review and decision all small business loan (up to \$100M) requests. Reviewing loan applications and associated financial data to determine whether a loan is within acceptable Bank risk standards. Structuring of loans with appropriate collateral and repayment terms and pricing. Communicate with other Bank personnel and auditors. Assisted in the development & testing of S1 Platform (scoring platform).

### **Commercial Credit Analyst**

#### **Five Star Bank (2005-2006)**

Credit investigation, evaluation and analysis of the credit worthiness of commercial and real estate loan customers. Evaluated information and complete credit write-ups for renewals and new loans. Assisted relationship managers in maintaining credit files in accordance with loan policy.

## Areas of Practice

- Commercial Loan review
- Mortgage loan review
- Credit Operations
- Underwriting
- Compliance & Audits
- Project Management
- ALLL
- Commercial Credit Analyst
- Policies & Processes
- Training & Development

## Education/Qualifications

*B.S Business Administration  
(SUNY College at Brockport)*

*A.S. Business Administration  
(Finger Lakes Community College)*