

# 2026 ABA Commercial Lending Schools Faculty

Biographies and Contact Information

**John Blanton**

Senior Vice President

Peoples Bank

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John Blanton serves as the Senior Vice President at Peoples Bank, bringing more than 27 years of experience in the financial industry. Blanton earned his Bachelor of Science in Accounting from the University of Alabama in 1997, followed by an MBA from Mississippi State University. He further expanded his expertise by completing the Graduate School of Banking program at Louisiana State University in 2019. Over the past decade, he has demonstrated exceptional leadership and strategic foresight, playing a key role in Peoples Bank growth and success. Outside of work, Blanton enjoys traveling and spending time with his wife, Alison, and their two adult children. His dedication to customer service and excellence has earned him a well-regarded reputation in the industry.

**Daniel Brown**

Senior Director, Economist

American Bankers Association

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Kevin Cole joined the FDIC in 1991 as an Assistant safety and soundness Examiner in Houston, Texas. He has experience examining both community and larger, publicly traded institutions. Kevin has reviewed commercial credits of varying size and complexity at all size institutions, including participation on multiple Shared National Credit reviews. Kevin also has experience with examinations of banks' information technology operations, as well as the international lending function.

**Welmo Coca**

First Vice President and Commercial Team Leader

ConnectOne Bank

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Welmo Coca is a First Vice President and Commercial Lending Team Leader with ConnectOne Bank, a \$15 billion community bank headquartered in Englewood Cliffs, NJ. Welmo has over 15 years of commercial credit and lending experience. He focuses primarily on commercial real estate loans particularly construction, bridge lending, and other specialized commercial real estate transactions. He completed Advance Commercial Lending School in 2018 and joined the advisory board in 2019. In 2022, Welmo completed the American Banker Association's Stonier

Graduate School of Banking program and holds a B.A. degree in Finance from Seton Hall University.

**Kevin Cole**

Senior Examination Specialist  
Federal Deposit Insurance Corporation (FDIC)  
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Kevin Cole joined the FDIC in 1991 as an Assistant safety and soundness Examiner in Houston, Texas. He has experience examining both community and larger, publicly traded institutions. Kevin has reviewed commercial credits of varying size and complexity at all size institutions, including participation on multiple Shared National Credit reviews. Kevin also has experience with examinations of banks' information technology operations, as well as the international lending function.

From 2010 – 2023, Kevin served as a Case Manager in the FDIC's Dallas and Atlanta Regional Offices, overseeing diverse financial institution portfolios, as well as overseeing the Atlanta Region's international banking examination function. He has processed a wide variety of regulatory applications, investigations, and enforcement actions. He has also served detail assignments in the FDIC's Dallas Regional Office, Memphis Area Office, and Washington Office. Since 2023, Kevin has served as a Senior Examination Specialist in the Atlanta Regional Office, providing support to the region's large bank examination function, policy, and other novel and/or complex matters.

Kevin holds a Master of Business Administration degree with an emphasis in Finance from Texas Tech University, Lubbock, Texas, and a Bachelor of Science degree with an emphasis in Finance from Trinity University, San Antonio, Texas.

**Benjamin Crowley**

Managing Director  
Wolf & Company, P.C.  
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Ben Crowley is a Managing Director at Wolf & Company and previously helped lead The Kafafian Group's Performance Measurement team, before the firm was acquired by Wolf. Ben is passionate about helping community financial institutions gain deep insights into the drivers of profitability. He works closely with bank leadership teams to strengthen the connection between strategic planning and execution.

Ben teaches courses on bank profitability, strategic planning, and enterprise risk management at the Pennsylvania Advanced School of Banking, American Bankers Association Bank Marketing

School, American Bankers Association Commercial Lending School, Montana Bankers Association Executive Development Program, and Idaho Bankers Association Executive Development Program. He is also a frequent speaker on banking topics at state and regional industry conferences.

After earning his undergraduate degree, Ben played four years of professional baseball before completing his Master of Business Administration (MBA) in Finance. He is also a graduate of the American Bankers Association Stonier Graduate School of Banking, the Pennsylvania Bankers Association School of Banking, and the Pennsylvania Bankers Association School of Commercial Lending. Additionally, Ben holds the Accredited Banking Professional designation from the Emmerich Financial Group.

### **Tricia DeLeon**

Partner

Holland and Knight Dallas, TX

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Tricia DeLeon is a litigator in Holland & Knight's Dallas office with 25 years of first-chair trial and arbitration experience primarily representing banks, private equity funds and healthcare organizations. She has been recognized as one of the Top 50 Women Attorneys in Texas-by-Texas *Super Lawyers* magazine. Ms. DeLeon is a tenacious, effective advocate in the courtroom. She has tried dozens of jury and bench trials, adversary proceedings and arbitrations. She has also successfully resolved more than 350 cases before or during mediation.

Ms. DeLeon routinely defends brokerage firms being investigated by Financial Industry Regulatory Authority (FINRA), and leads litigation related to FINRA arbitrations, investment fraud matters, Form U5 terminations and the U.S. Securities and Exchange Commission's (SEC) Regulation Best Interest (Reg BI) violations. Ms. DeLeon also serves as a FINRA arbitrator.

Ms. DeLeon is frequently hired to defend financial institutions in lender liability lawsuits, counseling and prosecuting cases against defaulting borrowers and guarantors, and handles certain regulatory investigations and litigation. She tracks lender liability cases filed nationwide. Ms. DeLeon advises lenders dealing with distressed borrowers; breach of promissory notes, personal guaranty and asset purchase agreement actions; double presentment claims; breach of fiduciary duty, fraud and negligent misrepresentation claims; securities actions; consumer complaints; intercreditor agreement disputes; regulatory enforcement; and banks' trusts and estates disputes. She proudly serves as a faculty member for the American Bankers Association's annual Advanced Commercial Lending School.

Ms. DeLeon also represents clients faced with existing or potential litigation in the healthcare, technology, real estate and transportation industries. For instance, she currently counsels' healthcare providers, managed care organizations, telemedicine solution providers, trust departments, pension funds, private equity funds, global technology companies, real estate

investors and transportation-related companies in the private and government sectors.

Before entering private practice, Ms. DeLeon was a briefing attorney for the Supreme Court of Texas for the Honorable James A. Baker.

**Rosemarie Drake**

Deputy District Director - Georgia Office of Field Operations

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Rosemarie has also served as the State of Georgia Deputy District, Supervisory Lender Relations Specialist and Lender Relations Specialist in the Philadelphia District Office Rosemarie A. Drake, 7(a) Program Division Chief at the U S Small Business Administration in the Office of Capital Access. Her role as Chief includes developing and recommending Agency wide policies and procedures which govern the SBA's 7(a) loan program. Rosemarie has over 25 years' experience in commercial lending, complex credit, and financial analysis, entrepreneurship and serving on advisory boards for nonprofit entities focused on lending to underserved markets. She is a graduate of Temple University's school of Business and attended Kentucky State University in the Whitney Young Honors Program. Rosemarie is an active member of the Beulah Missionary Baptist Church in Decatur, Georgia. She is a native of Philadelphia, PA

**Christie Drexler**

President

Drexler Consulting, LLC

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Christie Drexler is the founder and President of Drexler Consulting, LLC. In this role, she has consulted and facilitated training for Banks, Bankers Associations, and Banking Schools across the United States. Prior to founding the company in 2020, Christie worked directly for both community and large regional banks for twenty-six years. She has served as a Teller, Credit Analyst, Consumer and Commercial Lender, Regional Sales & Service Manager, Market President, Division President, Chief Credit Officer, and Chief Retail Officer. Christie has a B.S. in Finance from Berry College and an MBA from Georgia College and State University. She is a passionate facilitator and coach who strives to live the values and leadership strategies she teaches in her training programs.

**Beverlea S. “Suzy” Gardner**

Former Senior Examination Specialist and Special Assistant to the Chairman of the Board  
Federal Deposit Insurance Corporation (FDIC)  
Como, TX

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Ms. Gardner is a recognized expert in real estate valuation and provides training to examiners, bankers, and appraisers through Trusted Advisors GAP Services and regulatory advisory services to financial institutions, individuals, and Eval.com.

Suzy retired after 38 years as an FDIC examiner and subject matter expert for appraisals. During her tenure, she specialized in supervisory risk management and drafted regulations, including appraisal regulations such as the 2019 rule for reviewing appraisals for compliance with USPAP; and interagency guidance covering real estate lending, valuations, and workouts.

Ms. Gardner represented the FDIC on the Appraisal Subcommittee’s Board of Directors and as a spokesperson at many public forums. Suzy received several awards, including the FDIC Chairman’s Excellence Award, and the Federal Financial Institution’s Examination Council (FFIEC) Outstanding Accomplishment Award for the training she developed and presented to Federal and State financial institution examiners on a variety of topics.

**Lorenzo Garza**

Vice President in Banking Supervision  
Federal Reserve Bank of Dallas  
Dallas, TX

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Lorenzo Garza is vice president of Banking Supervision at the Federal Reserve Bank of Dallas, where he oversees teams responsible for supervisory risk, policy and bank surveillance. His teams contribute to important national initiatives including bank early-warning models, bank stress testing, shared national credits, and commercial real estate reviews. Garza also conducts outreach to bankers, universities, and other community stakeholders.

He joined the Dallas Fed in 2009, earning his bank examiner commission before serving in management. He also worked for five years at the Federal Reserve Board of Governors. For his contributions, Garza was awarded the William Taylor Award, which is Banking Supervision’s most prestigious honor. Garza previously worked in commercial lending, mortgage underwriting, risk management, and capital management in New York City, Mexico City, and San Antonio.

He holds a BBA from the University of Texas at San Antonio, an MBA from New York University and an MA from Syracuse University. He also completed the Southwestern Graduate School of Banking and Harvard Business School’s Program for Leadership Development.

**Richard Hamm**

Owner/President

Advantage Consulting & Training

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Hamm has been training bankers for 30+ years, designing and delivering programs specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. His clients include:

National associations such as The Risk Management Association (RMA) and the American Bankers Association (ABA)

Regional banking schools such as the Graduate School of Banking – Wisconsin, the Barret School of Banking – Memphis, the Southwestern Graduate School of Banking (SWGSB) –Dallas and the Graduate School of Banking at Colorado

State banking and community banking associations in a dozen states

Individual banks.

He is based in Huntsville, AL and has owned/operated Advantage Consulting & Training for 15+ years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation and acquisition of an existing bank.

During his banking career he was active within RMA's chapter structure, plus serving on several committees at the national level. He has written over 20 articles for The RMA Journal and still serves on The Journal's Editorial Advisory Board. He has created several courses for RMA, including the first versions of Global Cash Flow and Construction Loan Administration. He has also been involved in updating, editing and teaching most of RMA's commercial real estate courses. In 2010 he served as subject matter expert for RMA's e-learning/online The Commercial Real Estate Lending Decision Process curriculum.

In 2012 Richard edited, updated and revised ABA's long-standing textbooks Commercial Lending and Analyzing Financial Statements, as well as provided content for an electronic curriculum based on both books. The content was again updated in winter 2018-2019 and winter 2019-2020 to add content on fraud and anti-money laundering, asset-based lending and CRE lending.

Starting in 2016, he has been facilitating periodic "senior lender forums" for state banking and community banking associations, currently with eight groups across three states, as well as quarterly

and annual senior lender events for the Barret School of Banking.

He has BS and MBA degrees from the University of Alabama.

**Dan Harrington**

Vice President, Senior Lender

Itasca Bank & Trust

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Dan Harrington is a Vice President, Senior Lender, in commercial lending at Itasca Bank & Trust, a \$700 million community bank. He has been in the banking industry for 30+ years with a varied banking background starting as an OCC bank examiner, moving to Fortune 500 lending with a foreign bank and also small business C&I lending with Citibank. He has been in community banking since 1999. For the last 20+ years, he has been specializing in construction lending, primarily residential speculative development in the greater Chicagoland area. He also has experience with CRE lending, loan portfolio management and loan workouts.

Dan's professional education includes being a graduate of ABA's Stonier Graduate School of Banking as well as ABA's Advanced Commercial Lending School. He also attended Omega Credit analysis training. He has a B.S. degree in finance and management from George Mason University and MBA from DePaul University with an emphasis on entrepreneurship. He also volunteers time with DuPage Habitat for Humanity on the family services committee.

**Jim Hitchcock**

Vice President, Fraud Mitigation

American Bankers Association

Washington, DC

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Jim serves as the association's primary expert on fraud mitigation activities and programs. In this role, he identifies, tracks key fraud topics and trends, develops fraud prevention strategies, and finds opportunities to develop capabilities and partnerships that provide products and services to banks.

Prior to joining ABA during June 2021, Jim was a Director in the Capital One Anti-Money Laundering Department serving in a Fraud Advisory role. Jim began his banking journey during February 2016 after a career in Federal law enforcement with the U.S. Department of Defense Inspector General (Investigations) and U.S. Secret Service investigating complex fraud, cyber and money laundering crimes.

Beyond investigations, Jim worked in policy management, led teams of investigators, as well as developed and implemented investigative best practices and policy consistent with US Attorney General guidelines and regulatory law.



**Joseph Allen Hoge**

Commercial Credit Lead Expert

Office of the Comptroller of the Currency (OCC)

Washington, DC

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Joseph “Joe” Hoge is the Commercial Credit Lead Expert for the South and Southeast regions of Community Bank Supervision for the Office of the Comptroller of the Currency (OCC). Joe has been employed with the OCC since November 2012 and was previously a Commercial Credit Bank Examiner in the Roanoke, Virginia office. Prior to his OCC employment, Joe spent 24 years in community banking in southern West Virginia and southwest Virginia with the last 14 years as the Director of Loan Review for a large community bank headquartered in Christiansburg, Virginia. Joe is a 1986 graduate of Concord College (now University) in Athens, West Virginia.

**Derrick Jackson, CCIM**

Executive Vice President and Chief Credit Officer

First Savings Bank

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Derrick Jackson is an Executive Vice President and Chief Credit Officer with First Savings Bank, a community bank in Jeffersonville, IN. He has over 25 years of experience in financial institution management including commercial and consumer lending, credit risk management, credit analyst training, sales management, and team development. His recent speaking events included topics specific to credit risk management, assessing borrower financial performance, finding loans with suitable credit risks to become alternatives to investment securities, and appraisal process management. Derrick is a Faculty Instructor for the Wisconsin Graduate School of Banking and the ABA's Commercial Lending Schools where he also serves as an Advisory Board Member and a regular instructor or presenter with the Independent Correspondent Bankers Bank, Inc. Credit Conference, Illinois Banker's Association, and Abrigo/Sageworks panels. Derrick is a graduate of the ABA Stonier Graduate School of Banking, holds a B.A. degree in Economics and a Minor in Psychology from Centre College, and has obtained the Certified Commercial Investment Manager (CCIM) designation.

**Joseph Javitz**

Executive Vice President/Chief Credit Officer

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Joseph Javitz is a seasoned mortgage industry veteran with 42 years of experience in Credit

Administration, Mortgage Operations, and Mortgage Sales Production. He has held senior and executive-level positions at community and regional banks across the New York Metro Market (New York, New Jersey, and Connecticut) and South Florida. Approximately half of his career has been dedicated to developing profitable residential lending platforms, while the other half has focused on commercial lending (CRE and C&I). For the past 20 years, Joseph has achieved "C"-Suite status, serving as both Chief Credit Officer and Chief Lending Officer. He is a results-driven executive with a proven track record in creating highly profitable lending platforms.

Joseph has five years of teaching experience with the American Institute of Banking at Hofstra University, Uniondale, NY, where he taught courses in Consumer & Residential Credit Management. Additionally, he has two years of experience as an adjunct instructor at NYU Shack School of Real Estate, teaching Fundamentals of Income Property Analysis.

Joseph has been actively involved in industry organizations, serving as Past President of the local New York Chapter of the Community Bankers Mortgage Forum in 2000 and Past President of the Metropolitan Mortgage Officers Society in 2016.

Joseph holds a BBA in Marketing/Advertising from Bernard M. Baruch College/CUNY, obtained in 1981. He also attended the MBA program at Adelphi Graduate School of Business in Garden City, NY, from 1987 to 1989. Furthermore, he was a licensed New York State Residential Appraiser from 2009 to 2012.

### **Rob Newberry**

Senior Advisor

Abrigo

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During Rob's more than 30 years of experience in the financial services industry, including 15 years at Wells Fargo, he has held various strategic leadership roles in finance, servicing, fair lending, pricing strategy, business intelligence, and delivery innovation. Since 2014, Rob has been consulting with financial institution leaders to help them better manage credit risk and institution profitability using intelligence gathered leveraging intuitive loan and deposit pricing models, funding strategies, and stress testing techniques.

Rob is a frequent instructor/speaker for the Federal Home Loan Banks, Financial Managers Society, and many state associations, and he is on the faculty of the Graduate School of Banking at the University of Wisconsin-Madison. He has an accounting degree from the University of Northern Iowa and an MBA with a finance emphasis from the University of Iowa.

**Kevin J. Nickodem**

Senior Credit Facilitator (retired)

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Kevin J. Nickodem is a retired banking professional with over 35 years of experience in the commercial lending sector. Before retiring in 2021, Kevin served as a Senior Learning Facilitator at First Citizens Bank in Raleigh, NC, where he developed and delivered numerous courses in commercial credit. He is certified in various third-party credit and sales programs and holds an ASTD certification. Additionally, Kevin serves as the Chancellor for a commercial lending school for one of the RMA chapters.

Kevin's career in banking includes roles as a Commercial Lender at Firststar Bank in Milwaukee, WI, Central Carolina Bank in Durham, NC, and as a Senior Credit Facilitator at SunTrust in Durham, NC. Prior to his banking career, he was the CFO for a small, family-owned office products and furniture firm for four years.

Kevin is a graduate of the University of Notre Dame.

**Dr. David Notgrass**

Professor of Management

Tarleton State University

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David Notgrass, Ph.D., is Professor of Management at the Dr. Sam Pack College of Business at Tarleton State University. His research focuses on leadership studies, particularly from the perspective of followers, and has extensive publications in the field. Before entering academia, David spent over 20 years in the corporate sector, holding leadership roles at TXU and Lucent Technologies. Focused on bridging theory and practice, he guides students in applying academic research to real-world challenges, fostering growth in leadership and management skills

**Vernon Roberts**

Chief Engagement Officer and Founder

Extraordinary Communications

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Vernon is an executive coach, instructor, speaker and author. He is known for achieving rapid and permanent growth in his clients' skills as leaders, collaborators, instructors, presenters and storytellers. He accomplishes this utilizing a positive learning environment and masterful direct

coaching strategy. He believes that learning and collaboration exponentially increases and results improve significantly, when people are emotionally engaged in and committed to the process. This belief, combined with his own passion for learning, is at the core of Vernon's engaging teaching style.

At the foundation of his more than 20 years of coaching and facilitation experience is an extensive 21-year business background that combines retail sales, operations, finance, learning and development, client relationship management and business ownership. These experiences equip him with a broad and diverse background that uniquely positions him to deliver leadership, sales and communication content. Vernon coaches and consults face-to-face and, in the Americas, EMEA and APAC.

Co-author of *The Gift of Success and Happiness* (Skyhorse Publishing, 2011), Vernon challenges readers to transform their lives by utilizing dynamic business process principles. He has also published client newsletters in TD magazine and delivered seminars on communication, leadership and negotiation skills.

Vernon holds an M.B.A. from Loyola University's Sellinger School of Business and Management and a B.A. in Economics/Business Administration.

Vernon and his wife Nancy, parents of four grown children, currently reside in Charlotte, North Carolina.

**David Rodarte**

Credit Analyst Assistant Manager

Austin Bank

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David Rodarte is the Assistant Manager of the Credit Analyst Department at Austin Bank. He has over 10+ years of banking experience and has been a Credit Analyst for the past 7 years. He graduated from the University of Texas at Tyler with a bachelor's degree in finance. His primary responsibilities at Austin Bank are underwriting commercial loans and training new Credit Analyst. David also developed a credit analyst training program that is now being used at Austin Bank.

**Martin "Dev" Strischek**

Principal

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A frequent speaker, instructor, advisor and writer on credit risk and commercial banking topics and issues, Dev is principal of Devon Risk Advisory Group and engages in consulting, speaking and training on a wide range of risk, credit, and lending topics. As former SVP and senior credit policy officer at SunTrust Bank, Atlanta, he was responsible for developing, implementing, and administering credit policies for SunTrust's wholesale lines of business--commercial, commercial real estate, corporate investment banking, capital markets, business banking and private wealth management. He also spent three years as managing director and credit approver in SunTrust's Florida commercial lending and corporate investment banking areas, respectively. Prior to SunTrust, Dev was chief credit officer for Barnett Bank's Palm Beach market. Besides stints at other banks in Florida, Kansas City, and Ohio, Dev's experiences outside of banking include CFO of a Honolulu construction company, combat engineer officer in the U.S. Army, and college economics instructor in Hawaii, Missouri, and Florida. A graduate of Ohio State University and the ABA Stonier Graduate School of Banking, he earned his M.B.A. from the University of Hawaii.

Dev serves as an instructor in the Stonier Graduate School of Banking and the American Bankers Association's (ABA) Commercial Lending. He has also taught at the Southwest Graduate School of Banking and the Wisconsin School of Banking. His school, conference, and workshop audiences have included participants drawn from the ABA, RMA, OCC, Federal Reserve, FDIC, FFIEC, SBA, the Institute of Management Accountants (IMA) and the AICPA.

Dev has written about credit risk management, financial analysis and related subjects for the Risk Management Association's RMA Journal, and other professional business journals. He is the author of Analyzing Construction Contractors and its related RMA workshop. A past national chair of RMA and former Florida Chapter president, Dev served as a member of the RMA Journal's advisory board and the advisory board of the Atlanta Chapter of the Professional Risk Managers' International Association (PRMIA). He has consulted on credit risk issues with banks in Morocco, Egypt, and Angola through the US State Department's Financial Service Volunteer Corps (FSVC). He was also on the Private Company Council (PCC) of the Financial Accounting Standards Board (FASB); the PCC reviews current and proposed accepted principles (GAAP) and recommends revisions that simplify their use for privately held organizations.

### **C. Sandro Tonini**

Vice President – Lending

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Cesare “Sandro” Tonini serves as Chief Revenue Officer at WESST in Albuquerque, NM, where he leads a team of consultants, lenders, and analysts in turnaround management and revenue strategy across lending, incubation, and enterprise programs. He specializes in change management, credit portfolio stabilization, and aligning teams around measurable performance outcomes. With a background in commercial banking, market research, and nonprofit finance, Sandro has led restructurings, redesigned underwriting frameworks, and implemented

operational systems that strengthen risk management while supporting growth. His work centers on servant leadership, driving accountability, improving execution, and helping institutions translate strategy into results.

**Mark Trinkle**

Chief Growth Officer

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Cincinnati, OH

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Mark Trinkle is the Chief Growth Officer for Anthony Cole Training Group, LLC in Cincinnati, Ohio. Anthony Cole Training Group (ACTG) is a 31-year-old company serving financial institutions across the United States. In his current role, Mark oversees the national sales function for ACTG, and he also heads up their Banking Practice Group. Mark joined the firm in 2007 and every year, speaks at many bank association meetings, including The Bank CEO Network, Independent Bankers Association of Texas, the Mississippi Bankers Association, and the New York Bankers Association. Mark is also an instructor at the GSB-LSU. He is a passionate industry expert, helping banks across the country sell, coach, and hire better.

Prior to joining ACTG, Mark enjoyed an 18-year career in the insurance industry where he worked as a Vice President of Business Development for USI Insurance and Wells Fargo Insurance Services. He began his career in financial services upon graduation from Ohio Northern University in 1987.

Mark lives in Cincinnati, OH with his wife Kim. When he is not spending time with his family, you will likely find Mark on the golf course or rooting on his beloved Ohio State University Buckeyes.

**Michael Wear**

President

39 Acres Corporation

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Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. *Less lecture—real-life business cases—more hands-on practice... and more fun!*

Over his 41-year banking career, he served in commercial lending and senior credit management positions with Omaha-area community banks. Wear retired as a Senior Analyst in the Credit Risk Administration department of First National Bank of Omaha, a \$32B regional community bank, specializing in underwriting large commercial real estate projects throughout the country. In addition, he developed curriculum and conducted multi-tier training programs in credit analytics

on an enterprise-wide basis.

Wear is a former Loan Portfolio Management Section Leader and currently serves as a member of the faculty at the Graduate School of Banking at the University of Wisconsin in Madison. He is a former adjunct professor for the University of Nebraska-Omaha. He has authored articles for banking publications and has served as a commercial lending textbook editor/reviewer for the American Bankers Association.

In his 32-year teaching career, Mike has taught over 9,000 bankers. Mike offers his advanced Commercial and CRE Lending workshops and teaches for several State Banking Associations. Bank consulting services include custom-tailored credit analytics coaching, generating new loan production, and loan portfolio risk management strategies and tools to identify risks early in your pass-rated loan portfolio.