



Professional Bio

Mike has over 17 years of experience in the Financial Services Industry with a deep background in Technology. Mike has served in a variety of roles within U.S. Commercial Banking having spent the past decade leading project and strategic initiatives. During his time at TD, Mike has delivered key results partnering with a variety of firms ranging from McKinsey, E&Y, KPMG, and Grant Thornton on targeted strategic engagements and has a passion for solving complex problems and driving transformative goals to completion. Prior to joining TD Bank, his experience was in Technology Services supporting global import/export logistics and software support for municipal accounting and payroll. Additionally, Mike holds multiple certifications as well as earning his MBA with specialization in Management along with several career accolades.

Key Successes at TD Bank

- Led the formation of a new Centralized Commercial Credit Management (“C3M”) division that streamlines Community credit underwriting and portfolio account management (2023 - 2024)
- Led efforts in the design and implementation of a new bank subsidiary for the purpose of providing specialized tax-exempt lending services to Institutional Healthcare and qualified Not-for-Profit Organizations. The \$20Bn tax-exempt portfolio is expected to grow as TD expands its national sales footprint in these specialty lending verticals (2021 – 2023)
- Developed the bank's first internal security controls examination program capable of issuing a SOC2® Type II report (AICPA) for Treasury Management Services. This work directly led to the retention of the U.S. Bank's largest Institutional Healthcare client with over \$1.1Bn in loans and deposits plus the added ability to win new bids of prospects (2019 – 2022)
- Led the Salesforce call tracking component of the SBA Paycheck Protection Program (PPP) in response to COVID-19 relief which assisted numerous Small Businesses during the global pandemic (2020 – 2021)
- Managed the annual account analysis pricing events for Treasury Management Services resulting in consistent gross annual fee revenue of between \$6MM-\$9.1MM YoY (2015 – 2019)

Employment Experience

TD Bank N.A., Mount Laurel NJ

2007 - Present

Senior Project Manager, November 2012 to Present

As a senior member of the Commercial Strategy & Integration team, I prioritize and lead multiple strategic initiatives for various business areas. Responsibilities range from fulfilling the required role of subject matter expert, business owner, solutions consultant, or delivery lead. I can deliver against both waterfall and agile project methodologies and work closely with Executives on portfolio planning and new business case development. At times, my position requires that I hire and manage other project resources or contractors.

Product Manager, September 2010 to November 2012

Asked to join the Cash Management Online Product team, my role was to aid in the architectural design and to perform business and production acceptance testing for a new Commercial online banking platform. Our team successfully implemented and then migrated over 7,000 customers from two disparate legacy applications. I also led a range of project activities such as standing up a new Integrated Payables solution, expanding international SWIFT payment capabilities, and adding EMV chips to our Commercial Plus Card product.

Technical Specialist, December 2007 to September 2010

Hired as a senior member of the Electronic Data Solutions team, I provided third-tier support for Community and Middle Market customers working closely with internal bank teams across Sales, Product, Customer Service, and Bank Operations. The applications and services that I supported spanned all Treasury Management receivable and payable products.

The Oppenheimer Group, Newark DE

2005 - 2007

Network Technician, February 2005 to December 2007

Worked to become a Red Hat Certified Technician (“RHCT”) managing all technical aspects for global logistics between 16 office locations throughout North and South America joined to a central AIX mainframe at company headquarters in Vancouver, British Columbia. Supported the East Coast disaster recovery data center in Newark, DE



by providing technical support to all office employees plus other responsibilities including Cisco and Microsoft network equipment installations, cabling, and frequent on-site visits to several cold storage facilities.

Edmunds & Associates, Northfield NJ

2000 - 2005

Software Support Specialist, September 2000 to February 2005

Provided phone and on-site support to over 500 municipal clients in the tri-state area and conducted new client software implementations, end-user training, SQL database management, and routine software upgrades. Served as a liaison between system users and in-house programmers for their proprietary software application suite providing accounting, payroll, and utility billing services. Certified in Municipal GAAP at Rutgers University.

Iceland Associates, Hamilton Township NJ

1999 - 2000

Manager & Zamboni Operator, February 1999 to September 2000

Ice rink Zamboni operator and facilities manager for a triple indoor facility while attending the final year of my undergraduate program. I was responsible for physical rink operations and ice maintenance. Responsibilities grew into day-to-day management to oversee business operations and people management including their pro shop, ticketing counter, and two food service kitchens.

Education, Honors, and Certifications

MBA, Management Specialization - Rowan University, Glassboro NJ 2011

Bachelor of Science, Business Administration - The College of New Jersey, Ewing NJ 1999

Recognition & Awards:

WOW! Legendary Team Award for "Innovate with Purpose" (for C3M), TD Bank N.A., 2024

CEO Leadership Award Nominee, TD Bank N.A., 2023

CEO Leadership Award Nominee, TD Bank N.A., 2021

CEO Leadership Award Nominee, TD Bank N.A., 2016

CP&S Valued Partner Award, TD Bank N.A., 2013

CEO Leadership Award Nominee, TD Bank N.A., 2011

Awarded 'Best Support in Cash Management', TD Bank N.A., 2008

East Coast 'Employee of the Year', The Oppenheimer Group, 2006

Professional Certifications:

Project Management Professional (PMP), 2013

Red Hat Certified Technician (RHCT), 2007

Microsoft Certified Professional (MCP), 2005

CompTIA Network+ Certified, 2004

CompTIA A+ Certified, 2004