

THOMAS F. SWIRSKI

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SENIOR MANAGEMENT

20+ years of successful business management experience

Extensive background in managing business operations and personnel to meet immediate needs and support long term objectives. Expertise in identifying opportunities and implementing plans for business growth. Proficiency in cultivating productive relationships with staff members, board of directors, and members of the community.

CORE COMPETENCIES

Advertising and Promotion
Consensus Building

Financial Management
Problem Resolution

Staff Development
Strategic Planning

PROFESSIONAL RECOGNITION

Passed the November 1994 C.P.A. Exam
Received High Grade Award from the Indiana CPA Society (Third Highest Score in State)
Beta Gamma Sigma Honorary Fraternity

CAREER SUMMARY

INDIANA UNIVERSITY NORTHWEST, Gary, IN 2007 – Present

Lecturer in Accounting

- Prepare and administer lesson plans to undergraduate and graduate students
- Teach accounting and economics
- Member of School of Business' Strategic Planning Committee

CITY SAVINGS BANK, Michigan City, IN 1981 – 2007

120-year old full service bank serving northern Indiana customers.

President & CEO (1999-Present)

- Oversee all aspects of daily operations to ensure P&L objectives are met.
- Develop and implement strategic plans for accomplishing long term objectives.
- Serve as primary ambassador of the bank to the markets in which it operates.
- Monitor competitive activity and industry trends.
- Create marketing and advertising programs to attain the desired results.
- Develop and manage annual operating budgets and forecasts.
- Establish policies and procedures for all banking functions.
- Interpret monthly financial results for the board of directors.

Selected Accomplishments

- Conducted needs assessment to identify opportunities for bank expansion.
- Initiated and coordinated the bank's first strategic planning seminar.
- Grew bank assets from \$65 million to \$178 million.
- Spearheaded the effort to convert to a stock-based corporation.
- Initiated and directed a team-building project to develop the bank's core values and mission statement.

Vice President-Lending / Corporate Secretary / Compliance Officer (1981-1999)

- Managed all lending activities and increased loan volume.
- Implemented and maintained residential mortgage underwriting and documentation procedures to meet secondary market standards.
- Established loan interest rates to both maintain competitiveness and meet financial objectives.
- Audited all policies and procedures for compliance with pertinent banking regulations.

Selected Accomplishments

- Created a commercial lending department to expand the services offered.
- Developed a mortgage referral system with realtors.

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- Maintained the official minutes of Board of Directors and Committee meetings.
 - Developed and implemented a comprehensive program to ensure compliance with all pertinent banking laws and regulations.
 - Established an ongoing Trained the loan servicing department.
 - training program for managers and department heads.

NORTHERN INDIANA SAVINGS ASSOCIATION, Chesterton, IN 1979 – 1981
70-year old locally-owned community bank serving the needs of the communities of northern Porter County, Indiana.

Assistant Vice President

- Approved, processed, and closed mortgages and home improvement loans.
- Managed the bond portfolio and the daily cash position.
- Started the organization's first branch facility.
- Created and presented to the Board the bank's first annual budget.
- Developed the bank's first secondary mortgage market program.

NATIONAL BANK OF DETROIT, Detroit, MI 1978 – 1979
One of the premier regional banking institutions in the Midwest.

Credit Analyst

ADDITIONAL EXPERIENCE

INDIANA UNIVERSITY NORTHWEST, Gary, IN 1996 – Present

Adjunct Faculty – Business and Economics Department

- Developed lesson plans and taught undergraduate level accounting and economic classes.

AFFILIATIONS

ROTARY CLUB OF MICHIGAN CITY, 2001-Present
Board Member

MICHIGAN CITY VOCATIONAL TRADE CORPORATION, 1999-2003
Board Member and Treasurer

MICHIGAN CITY COMMUNITY DEVELOPMENT CORPORATION, 1992-1998
Board Member and President

EDUCATION

UNIVERSITY OF WISCONSIN-MADISON
Graduate School of Banking, 1996
Finished second in class of 300+

INDIANA UNIVERSITY
Post-Baccalaureate Certificate in Accounting, 1995
Master of Business Administration Program, 1977-1978

Bachelor of Science in Business Finance, 1977
With High Distinction and Departmental Honors

Professional Development
Indiana Banking Association (IBA) Annual Conferences
Numerous ongoing workshops on various management topics

REFERENCES

Excellent references available upon request