**Degree:** Criminal Justice Major Dream job as a kid: Wanted to go into a medical profession as a veterinarian or doctor, even took Latin!

"Comfort with equipment."

Contemplating Sales but ended

up staying on a credit career

path as it made sense with

potential growth.

Local leasing

company,

worked with a

small team.

Credit Analyst

Trans Lease, Inc

Perspective in hindsight. The Navy was a difficult job. It was long, hot work days and away from family; but

**Asst Credit Manager** 

Trans Lease, Inc

Role was hybrid between sales and the Capital

Markets group though quickly became fulltime

n the Capital Markets Group.

Building relationships

What?

**Director of Credit** 

**Pitney Bowes** 

"I always think I was lucky. I fell into a niche that I enjoyed and which brought out

the best in me. With hard work and some openings in the department, I was able to

remain at DLL while making steady progress in my career. Not everyone is that

fortunate and may have to change jobs and/or companies several times in order to

continue their career development. I feel very fortunate to have been able to

**Syndication Associate** 

DLL

remain at DLL throughout my career."

Shelton, CT

Most challenging point of

his career due to internal

competition. Learned to

bring people together to

execute on common goals.

matter. A lot.

...leading to the future

opportunity to carry

the Olympic torch for

**Future** 

Senior Credit Analyst

El Camino Resources Ltd

his college alumni

Los Angeles, CA

Liaison to the business units with

other roles in the company

Handled syndications for a business unit

and larger transactions

Gradually gained more responsibility

"It's a sales

Wayne, PA

Job!"

**Tokai Financial Services** 

interaction with management, credit, and

association.

Company sold, sought new opportunity

Past

First challenge was

entering the banking

world out of college:

discovering life, and

establishing himself...

First African

American to

be accepted

in the

Commercial

Lending

Program.

to be truly on his own,

Parents always said: "If you don't have a First experience with equipment finance was discounting paper & selling it...

**President and Chief Credit Officer** 

**ACC Capital Corporation** 

Tight knit team, like a

second family. All with

different quirks but are

very close.

**>>> >>>>** 

**Open communication** with your teams is especially important during times of change or

through transitions to make sure everyone is comfortable and to address concerns upfront.

Sr Syndication Associate

DLL

Salt Lake City, UT

Going thr

Company transitions

The highs and lows

...developing relationships that last to this day.

Stair stepped trajectory and along the way gained a wealth of knowledge.

**Chief Credit Officer** 

**Pitney Bowes Bank** 

Worked on a small ticket syndication product which:

1. Was pivotal to grow syndication offerings at DLL

Almost any customer has the

potential to be syndicated or

securitized. They are two

completely different products

with different strategic

purposes and results.

3. Not a significant portion of our annual syndication activity

2. Had never been done before

plan, you'll plan to fail." Always have a plan: Next Step → Next Opportunity →

 $\square$  — \_\_  $\square$  —

...built a good foundation.

..including the introduction into equipment finance.

Great time....

but also know

when to move

to the next role.

"To get something you've never gotten, you have to do something you've never done."

**Credit Manager** 

**Crossroads Equipment Lease and Finance** 

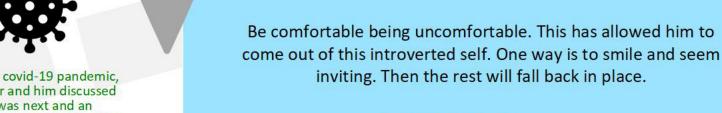
"Each time an opportunity presented itself, and I moved, it was because someone saw something in me, someone believed in job. You me. I'm grateful to have have to do had those influential people on my journey and still to something this day." different to / achieve the next level."

"You can't have the same mindset or mentality going into (ô) each job or (ô) the next

what was next and an start their own company.



as others believe in them to



His dad instilled in him a competitive edge on what can he do better and how can he challenge himself each and everyday to be better than yesterday. In doing so, he doesn't have to worry about the external because the competition is within himself.

bits of insights

Chief Credit Officer, Co-Founder Starting his own company there was the quick realization, it's a OY6 Capital People Business, to the extent that he relates to people and understand their struggles to support them which benefits their performance and the business overall.



"It's an accomplishment when we help others reach their

VP, Capital Markets **Nexseer Capital** 

Journeyed back to syndications; however, handling much larger transactions that exposed him to a different side of banking. This provided the opportunity to continue growing relationships made overtime and building new ones.

Rancho Cucamonga, CA

Mentors

and

Sponsors

English

Finance

No one on the team had a finance

degree!

"Prior manager was retiring and rather than hiring a new manager

externally, he suggested that I be promoted and take over the

group. Without his belief in me and advocating on my behalf, I probably

wouldn't have taken the next step into management. The transition

from co-worker to manager wasn't easy, but it has been ten years now

and I have no regrets."

Difficult transition...

Trans Lease, Inc

"No one is going to know

what you are capable of as

much as you.

If you want more responsibilities or a bigger

role, you have to ask for it, demonstrate you

have the aptitude for it and can do it.

Management can't read your mind, you have to

tell people what you want."

Irvine, CA

Goal at OY6 is to leave a living legacy by leaving a footprint and making a difference in other people's lives through giving.

accomplishments."

Funding Symposium, the majority of attendees were men in blue blazers. The DLL syndication team consisted of 4 women and at the time, that was an anomaly. Today it is more like a 50/50 split along gender lines. We've certainly made quite a bit of progress over the last twenty years although I'd still like to see more women in leadership positions."

"25 years ago when our team attended the ELFA

Funding Conference = Speed Dating



**Associate Director of Syndications** 

DLL





(2)

The Network

Got to start

syndication

group.

In her career, really got to know a lot of individuals and kept those connections, no matter where and at which company they worked.

**VP, US Syndications** 

Started small with 1 lender, and it took 3 years to work through the legalities with the

lender, in which during the 3 years, was able

to build rapport. It become a great

relationship after the deal was closed.

Sometimes opportunities are scary and can make you nervous. The question you have to ask yourself is not what happens if I fail, but what happens if I succeed.

bits of insights

You have to be creative, detailed oriented, and like working with people as much as with numbers. The syndication job requires an even mix of financial and social skills to be successful.

Not making a decision is still making a decision.

If you're not willing to jump in and take a chance, it makes it a lot harder for opportunities to materialize.

**CHALLENGES = GROWTH** 

Data driven technology is

changing certain aspects by

providing different opportunities

in syndications.

SVP of Risk

AP Equipment Finance

bits of insights

When a door opens, be prepared to go through it. Don't be too frightened or hesitant.

Use your current background and experiences to navigate the new unchartered paths.

FULL OF SURPRISES

his new roles.

Supervisor left and an

opportunity presented itself for

him to move into a leadership

Had limited guidance and mentorship when assuming

**Credit Manager** 

Trans Lease, Inc

Uncertainty... ..is figuring out what works and what doesn't along the way.

"When there's an opportunity

presented to you, it's human

to feel doubt

However, when a door is open to

you all you have to do is walk through it."

#1 Rule of

**VP of Operations** 

Had the support of the owner and managers to build

Built on foundation already cultivated and knowledge gained over the years: RISK REWARD 1. Relationships with lenders

2. Helping out with legal 3. Working with Risk

Trans Lease, Inc

4. Credit background

**VP of Syndications & Specialty Finance** 

will you build your interests and provide opportunities.

All you can control is couple of

things(1) your attitude and (2)

your work ethic. Management

and your peers will see and

Trans Lease, Inc

Always looking for new opportunities **SVP of Credit & Syndications** to learn

something new like wholesale and municipalities.

**SVP of Credit & Collections** Trans Lease, Inc

Equipment leasing was not a known option as a career path when he started out. It still is a niche industry today. Wants to bring more awareness to students and young professionals to understand the opportunities and careers they can have in equipment financing -

specially syndications.

Bend, OR

**Brian Smith** SVP Risk **Degree:** Bachelor of Applied Science, Accounting **Dream job as a kid:** Wanted to have a career in sports

Accounting

background.

Had a knack

with

numbers.

**EQUIPMENT LEASING AND FINANCE ASSOCIATION** 

May 2022. Interviews conducted by Sharon McGarvey, Business Development Manager, Odessa and Camtu Vo, Digital Strategy Manager, Product Development, DLL. Both are members of the ELFA Emerging Talent Advisory Council. We thank all the interviewees for their time and most importantly sharing their career paths and stories with us. Without them, this series would not be possible.

