



2024 – 2025 BUSINESS COUNCIL STEERING COMMITTEE NOMINEES

BANK BUSINESS COUNCIL (VOTE FOR 7)

MARK BOYER

Mark Boyer is Director of Sales at First Citizens Bank Equipment Finance. He is an award-winning business builder and creative leader with a distinguished career and outstanding record of achievement through solid management decision-making. As the director of sales, he leads the 55-person Vendor Inside Sales Team with \$700MM in volume. Over his career, his work has led to demonstrated success developing and maximizing profitability and building or restoring market share in highly complex and competitive business climates. Since joining CIT in 2016, he has also served as the vice president of Business Development and director of both Vendor Retention and Vendor Inside Sales. Outside of work, he makes time for volunteering for organizations including the Disabled American Veterans, National MS Society and The Humane Society of the United States. He holds a bachelor's degree from Penn State University.

LAURA ELROD ECKHARDT

Laura Elrod Eckhardt is Senior Vice President and Head of Frost Bank's Equipment Leasing and Finance team. She is responsible for working with customers and bankers to customize financing solutions for Frost in Texas. She is also responsible for helping manage the portfolio, sales team and the operational teams in the back office. Laura began her career at Frost in 2003 and has been blessed to work in several different departments over the years including Accounting and Finance, Marketing, and Equipment Finance. She has a very strong background in accounting and taxes, strategic marketing and portfolio analysis. Laura earned her bachelor's in accounting in December of 1999 from Texas Tech University and is a proud Red Raider. She is currently on the board of the La Vernia Education Foundation and a chair of the San Antonio Junior Livestock Auction Block committee. Laura and her husband Brian live in La Vernia, Texas with their two children Chase (16) and Blake (12).

DENISE GARCIA

Denise Garcia is a Sales Leader in Technology, Healthcare and Specialized Equipment Financing for BMO Bank. With over 25 years of experience in equipment finance, she has led both direct and indirect sales teams with an emphasis in technology. Denise joined BMO Bank in 2019 and previously spent 17 years in captive finance with IBM Global Finance in a variety of roles spanning from operations to risk / credit underwriting to channel sales. Her broad background led her to an overseas assignment with IBM in Mexico City and Rio de Janeiro. While overseas, Denise began to master her ability to bring diverse teams together to create strategic business solutions and achieve results. Denise has served on a non-profit board and several finance committees. She currently participates in several campaigns for underprivileged young women in the San Francisco Bay Area focused on providing them an opportunity to earn a

college preparatory education. In 2022, Denise was recognized by the Monitor as one of the Top 50 Women in Equipment Finance.

DAVID JALIMAN

David Jaliman is the Regional Director for Atlantic Union Equipment Finance, focused on direct originations in the Northeast. He joined the AUEF team in 2020, bringing his expertise in transportation and logistics, ports and shipping, commercial EV's and renewable energy. His personal passion for solar and other renewable energy sources gives him a unique understanding of the market, and a strong commitment to the vertical. David's career in equipment finance began in Dallas, Texas when he joined GE Capital's Commercial Leadership Program in 2013. At GE, David gained hands-on experience working in roles focused on credit, sales, and marketing. He then joined Santander's equipment finance division in New Jersey and became a direct originator focused on middle market companies in New York and New Jersey. David graduated from New College of Florida, the Honors College of Florida in 2010 with a degree in Economics. His thesis focused on the economic impact of oil price shocks. Though he is US-born, he grew up in Taiwan and India and speaks fluent Mandarin, enabling him to connect with a diverse range of organizations.

AARON JENSEN

Aaron Jensen is Regional Vice President of CoBank Farm Credit Leasing (FCL). In this role, Aaron is responsible for leading the organization's relationship manager team across the Midwest, spanning from South Dakota to Texas. Aaron has been with CoBank since 2013 and has served as Relationship Manager and Regional Vice President with Farm Credit Leasing within the sales function of the organization. He has extensive experience in trade credit and complex structuring of lease products. Aaron has grown several programs within Farm Credit Leasing which has enhanced business growth throughout the sales organization. In addition to his Bank responsibilities, Aaron is involved with several local organizations and youth coaching opportunities. Mr. Jensen earned a bachelor's degree in Agribusiness from the University of Nebraska-Lincoln in 2005.

JERILYN NICHOLSEN

Jerilyn NicholSEN is Managing Director, Business Development at Pathward Commercial Finance. She is a seasoned equipment finance and leasing executive with over 30 years of industry experience and has held leadership roles across independent firms, banks, and service providers. Her most significant challenge and subsequent success came in 2015 when she launched the equipment finance group for Woodforest National Bank (WNB), rapidly driving growth and profitability for WNB Specialty Finance. Jerilyn's diverse background includes executive-level positions in credit and national sales. Beyond her banking career, she is actively involved in women's leadership initiatives and is co-founding a Detroit chapter of the CARE Foundation. A graduate of Hope College with a bachelor's degree in business administration and communications, Jerilyn brings a strong foundation in both business and interpersonal skills to her leadership roles.

MARK THOMAS

Mark Thomas is Senior Vice President, Director of West Region and Large Corporate Accounts at Key Equipment Finance. He began his equipment finance career in 2001 under the mentorship of Sudhir Amembal. He later advanced to a regional director role with Zions Bancorporation and became a Senior Vice President at Key Equipment Finance in 2014. Mark oversees a team of professionals covering the western United States and manages large corporate accounts nationally. His clientele includes burgeoning startups to multinational corporations, with recent transactions ranging from \$250,000 to \$200 million. Throughout his career, Mark has facilitated funding exceeding \$6 billion. His primary objective is to coach relationship managers to guide clients exploring various structuring options, to evaluating the potential impact on financial presentation, tax strategy, and to reduce overall cost of ownership. He is an instructor and subject matter expert for the Certified Lease & Finance Foundation. Residing in Draper, Utah, Mark is an alumnus of the University of Utah's David Eccles School of Business.

STEVE WRIGHT

Steve Wright is Managing Director, Equipment Finance at Huntington National Bank. Steve has been with Huntington since 2015 and has responsibility for \$1B of lease and loan originations through direct prospecting, existing Middle Market and existing Corporate banking customers. Prior to Huntington, he held senior leadership positions in both direct originations and vendor finance roles with GE Capital, Caterpillar Financial and CitiCapital Commercial Corp. In addition to his work at the bank, Steve serves on the Board of Directors for Neuro Assistance Foundation, in Texas, helping spinal cord injury victims regain independence. Steve earned his BS in Business Administration from Marquette University and an MBA from Butler University. In his free time, he enjoys exercise, reading, cooking and eating – not always in that order.

CAPTIVE AND VENDOR FINANCE BUSINESS COUNCIL (VOTE FOR 6)

BRUNO AMALBERTI

Bruno Amalberti serves as the Director of Portfolio Management for First Citizens Bank Equipment Finance. He has approximately 25 years of credit, risk, portfolio management experience in the equipment finance industry with a strong focus on a vendor finance centric model. Prior to First Citizens Bank, Bruno worked as an underwriter at GE Capital within GE Capital's Office Imaging division. He leads a team of portfolio management professionals directly involved in onboarding and structuring new vendor finance programs, evaluating and mitigating counter party risks related to vendor sources of business, managing large customer balances and vendor programs/relationships. Additional responsibilities include credit policy/strategy, problem loan management, loss mitigation and fraud prevention. Bruno earned a Bachelor of Science from SKEMA Business School, France, with a major in International Business and High Technology. Bruno also holds a MBA from The Florida Institute Of Technology. Bruno is a current member of the ELFA Captive and Vendor Finance Business Council Steering Committee seeking a second term.

AMY GESTAL

Amy is Director Technology Vendor Finance with Huntington Technology Finance. She manages the technology and healthcare vendor business, overseeing the sales team, developing new programs and structuring deals. Amy built Huntington's vendor business and continues to support its growth. Previously, she was with Key Equipment Finance and had a variety of roles in business development, sales, credit and operations in the direct and vendor finance groups. Amy also spent time in leveraged finance within the bank's investment banking division. Amy previously volunteered on ELFA's Bank BCSC. She was on the Board of Safehouse Progressive Alliance for Nonviolence and served as a mentor at the University of Colorado School of Business and Kenyon College Career Development.

BRIAN HURLEY

Brian Hurley is the Commercial Leader and Managing Director for GE HealthCare Financial Services covering the Western United States and all of Canada. In addition, Brian has responsibility nationally for all our GEHFS commercial activity that supports the Ultrasound and Surgery business for GE HealthCare. Brian's GE career began in 2003 as a member of GE's Experienced Commercial Leadership Program where he rotated across various GE Capital business for 2 years. He has been with HealthCare Financial Services ever since and has lived and worked for GE in Milwaukee, Atlanta, and Denver. Throughout his career he has held roles of increasing responsibility in marketing, direct originations, corporate accounts, relationship development and sales management. Brian is an experienced leader who knows the equipment financing business very well and knows the Healthcare industry equally well.

DANIEL JUNI

Daniel Juni is the CFO with Cisco Systems Capital Corporation. Before joining Cisco, Daniel spent 18 years at GE Capital, holding CFO roles in GE Franchise Finance, GE Commercial Real Estate, and GE Retail Finance. He has a proven track record in managing large-scale financial operations and driving strategic business transformations. His educational background includes an MBA from Columbia University and a BBA from ESADE University in Barcelona, Spain.

KIM MONTGOMERY

Kim Montgomery is Vice President, Healthcare Originations Leader at EverBank Vendor Equipment Finance. She joined EverBank in 2011 and currently leads EverBank's Healthcare Vendor Equipment Finance Originations team. Prior to her current role, Kim led EverBank's Capital Markets equipment finance business and spent time in business development and relationship management roles. Kim started her equipment leasing career at U.S. Bank and spent 17 years with their healthcare equipment finance businesses in sales leadership roles. Kim is an active volunteer with ELFA and served a 2-year term on the ELFA's Captive and Vendor Finance BCSC. She has contributed articles to various healthcare publications and was recognized as one of Monitor's Top Women in Equipment Finance. She holds a BA in Business from Bethel University and is a founding member of "The 25 at Bethel," a program designed to empower female students at Bethel to reach their full potential.

TIM SCHAEFFNER

Tim Schaeffner is currently a Director at Bank of America Global Leasing in the Global Vendor Finance (GVF) division. Tim manages the New Business Originations team as well as the GVF Technology Program Management team. He is responsible for all new business development, onboarding several new vendor programs annually in the wholesale (3-party) and retail (2-party) channels. He has been with Bank of America for over 26 years, almost all in the Vendor space. Tim is well versed in a variety of asset types including material handling, construction, transportation, medical/healthcare, office products and technology assets. He has a BS in Marketing from DePaul University (Chicago) and has been an active ELFA member for many years, attending several training sessions and conferences over the years.

CHAD VOLKERT

is the Director of Collections, Litigation & Recovery for John Deere Financial, the captive finance arm of John Deere. Chad joined John Deere in 1999 and has held a number of positions in the equipment and finance divisions, including global funding, asset securitization, dealer development, pricing, credit underwriting, strategy, sales, regulatory compliance, and asset management. Chad obtained a bachelor's degree in finance from the University of Notre Dame, an MBA from Indiana University's Kelley School of Business, and completed the Global Leadership 2030 program at the Tuck School of Business at Dartmouth.

INDEPENDENT BUSINESS COUNCIL (VOTE FOR 9)

JAMES CURRIER

James Currier is the Chief Revenue Officer for Finloc USA Inc., an Independent and direct lender that focuses solely on semi-trailer financing and leasing in the U.S. and Canada. James's primary goal is to grow the U.S. market share for the company, which he achieves the old-fashioned way: through developing strong, long-term relationships with dealers and direct customers in the trucking industry. In his spare time, James enjoys giving back to the industry by sitting on boards and committees related to trucking, transportation and equipment finance.

LANA KRALIK

Lana Kralik is a seasoned equipment finance professional with a robust career spanning over two decades. She began her journey immediately after graduating from Portland State University, dedicating 17 years to U.S. Bank Equipment Finance. During her tenure her responsibilities included managing multimillion-dollar contract documentation, negotiations, funding and compliance with internal policies and external regulations. Later, in a credit risk role, Lana spent seven years supporting large ticket vendor originations in the healthcare, technology, manufacturing and office equipment sectors. Recently, Lana transitioned to Dext Capital, where she currently serves as Senior Operations Director. In this capacity, she oversees documentation, funding, collection and customer service activities, leveraging her expertise to drive efficiency in a dynamic and expanding organization. Beyond her professional achievements, Lana enjoys exploring the Pacific Northwest with her family and indulging her passion for travel, immersing herself in diverse global destinations.

MITCH RICE

Mitch Rice is the CEO of Commercial Capital Co. based in Lenexa, Texas, and has been at the forefront of the company's remarkable growth since taking the helm in 2020. With a background in economics from the University of Kansas, Mitch's journey with Commercial Capital began in 2002 when he joined forces with his father, Larry Rice, the company's founder. Mitch has steered Commercial Capital through significant expansion, witnessing its headcount double from 23 to 50 full-time employees. Under his leadership, the company has experienced rapid growth fueled by technological advancements and a steadfast commitment to fostering enduring relationships with its clientele. Mitch's strategic vision for Commercial Capital emphasizes the fusion of cutting-edge technology with a people-centric approach. This blend has propelled the company to a customer base exceeding 3,000 active clients across various agriculture, construction and manufacturing industries. Deeply rooted in the company's core values of compassion, tenacity and integrity, Mitch has cultivated a culture where customers are treated as family, prioritizing their success above all else.

JENNY ROACH

Jenny Roach is the Chief Operating Officer of Wingspire Equipment Finance and is responsible for the implementation of company strategy, spearheading new initiatives, directing multiple departments and creating connectivity between teams. Jenny has been with the company since its inception, serving in roles with progressively increasing responsibilities. That includes her last role as Senior Vice President of Capital Markets, where she oversaw the company's external capital sourcing efforts. Jenny received a Bachelor of Science in Business Administration from California State University, East Bay and her MBA in Finance from Pepperdine University.

MARK SCARDIGLI

Mark Scardigli is the President of Trio Capital Solutions, an independent lessor in the equipment finance market. He has 30+ years' experience in the industry holding various senior-level positions throughout his career. Prior to his current role, Mark worked at Marlin Business Services for 21 years, most recently as the Chief Sales Officer and member of the Senior Leadership Team. Mark also worked at Advanta Leasing Corp. for nine years, where he served in several leadership roles. Mark is active with ELFA, currently serving on the Independent Business Council Steering Committee and prior to that he was a four-year contributor as a member of the Small Ticket Business Council Steering Committee. He received his Bachelor of Business Administration from Temple University and resides in the Greater Philadelphia region. Mark is active in his community, volunteering for various charities and coaching several youth sports teams.

HARRISON SMITH

Harrison Smith serves as Managing Director for Stonebriar Commercial Finance, where he focuses on originating, underwriting, negotiating and closing large-ticket loan and lease transactions across the manufacturing, energy and marine industries. Harrison entered the equipment finance industry when he joined Stonebriar in 2015. He has since progressed rapidly in his roles and responsibilities, contributing to Stonebriar's growth into the largest private independent. In addition to his role at Stonebriar, Harrison volunteers his time as a member of the ELFA's Membership Committee. Harrison has taken a unique path to the equipment finance industry, having begun his career investing in frontier markets at the Ulaanbaatar, Mongolia

office of SGI Frontier Capital (now Cerberus Frontier). Harrison earned his BA from Rollins College and his MBA from the Cox School of Business at Southern Methodist University.

EVAN TUOZZOLI

Evan Tuozzoli currently serves as Senior Vice President of Capital Markets at Nexseer Capital. In this role, Evan's primary responsibility lie in sourcing capital investments tailored to the needs of Nexseer's direct clientele. His journey in the equipment finance sector began in 2016, when he assumed the role of Credit Analyst at a bank institution where he underwrote small and large-scale equipment leases within the middle market space. Transitioning to Nexseer in 2018, he brought a wealth of credit expertise to the company's Credit and Capital Markets team, significantly bolstering its due diligence protocols for investors engaged in transactions.

PEGGY TOMCHECK

Peggy Tomcheck is the Founder, President and CEO of Aspen Capital Company, Inc. (WBENC Certified: WBE & WOSB). Her vision for Aspen Capital is focused on the continued development of a rewarding and uplifting workplace for Aspen employees and business partners that promotes the collaboration necessary to provide creative business financing solutions for customers and vendors. Peggy has spent over 35 years developing creative asset management leasing solutions for large public and private companies. She has leveraged that experience to establish best-in-class custom technology lease programs in the higher education market nationwide. Lease programs range from university infrastructure leasing to fully mandated student laptop programs. Whether working with corporations, colleges, universities or health and fitness organizations, Aspen Capital's primary focus is to establish business relationships with customers and vendors built on a foundation of trust and mutual respect that will sustain for many years. On a personal note, Peggy is very focused on maintaining a balance in her life among her faith, family, physical fitness and finance (i.e., work). It is not always easy, but the first step is recognizing the goal! Peggy is a graduate of Bowling Green State University with a Degree in Business Education.

AMY WAGNER

Amy Wagner is CEO of American Financial Partners. She began her journey in the equipment finance industry more than two decades ago at Manifest Funding Services under the U.S. Bank umbrella. This proved to be a fantastic training ground, and she learned from some of the best in the business. Amy found the fast-paced, dynamic and ever-evolving nature of the industry is a perfect fit for her personality. She has worked with an exceptional team at American Financial Partners since it was founded in 2004. As a business owner, she has embraced a multifaceted role, from the tasks of day-to-day operations to strategic planning. Her tenacious ability to learn and adapt has been instrumental in AFP's enduring success. She recognized early on the foremost priority for the company is placing customers, team members and funding partners above all else, and that no one is successful alone—it takes a team and a family. Active participation in industry associations and networking has opened her eyes to the wealth of brilliant minds within the sector, making the continuous process of learning a profound source of enrichment.

NAHID ZAMIR

As Vice President of Operations & Transformation, Nahid Zamir provides dedicated operational leadership and committed focus to OneCap's strategic initiatives and operational goals. Nahid works with the executive leadership team to define and execute the future state of OneCap while building and deploying capabilities to support new operating models. Nahid joined Meridian OneCap in November 2022. Prior to OneCap, she managed and led the Originations departments under CIT Bank's Equipment Finance division and played an integral role in several major Business Capital operations and technology initiatives. Nahid is a graduate of the University of Waterloo and holds a CPA designation. Based in Toronto, Nahid loves travelling and is deeply committed to philanthropic work, having served on the boards of Developments in Literacy and Homes First.

SERVICE PROVIDER BUSINESS COUNCIL (VOTE FOR 7)

QUENTIN COTE

Quentin is the President of Orion First, leading business development, client relationships, operational, and financial strategies. With 31 years in finance, Quentin has held roles at State Street Bank, Sherman Financial Group, Babson Capital Management, and Cambridge Place Investment Management. A Dartmouth College and MIT Sloan School of Management alum, he resides in Boston with his wife and enjoys golf and travel.

BRENDAN CURRAN

With nearly 30 years of experience in the equipment finance industry, Brendan has cultivated a diverse and deep expertise in various facets of equipment finance. His career began at Tokai Financial Services, where he held roles in insurance, collections, and asset management. He then moved to Fidelity Leasing, where he focused on small-ticket sales origination, working closely with technology resellers. Following this, he spent over 20 years at DLL, taking on sales and program management roles with a primary focus on healthcare finance. In 2024, Brendan transitioned to the Service Provider sector by joining Acquis as VP of Business Development. In this role, he is responsible for delivering insurance solutions that not only reduce operating costs but also offer premium protection for assets and enhance the customer experience. He is excited to bring my broad industry experience to the Service Provider Business Council, where he is eager to contribute unique insights and support the association and its members.

ED FLYNN

Ed is Senior Vice President Commercial Equipment at RVI. He joined RVI in 2016 and is responsible for the commercial equipment team. He focuses on resolving lease accounting issues with residual value insurance as well as enhancing financing structures with balloon note guarantees relating to commercial equipment, aviation, rail, marine and renewable energy assets. Prior to joining RVI, Ed was a director in structured finance for Bombardier Aerospace structuring, closing and managing loans, leases and securitizations for commercial aircraft. Prior to that he managed a portfolio of debt and lease structures relating to aviation and ski industry assets for Bombardier Capital. Ed has a B.S. in Business Administration with a concentration in Finance from Marist College and a J.D. from Jacob D. Fuchsberg Law Center, Touro College.

BASIL M KARATZAS

Basil is the founder and CEO of Karatzas Marine Advisors & Co. LLC, a company specializing at providing advisory services in the maritime industry on behalf of capital providers and market participants to the industry. Basil is Accredited in Business Valuation (ABV), an Accredited Senior Appraiser (ASA), a Certified Marine Surveyor (CMS); he holds an MBA from Rice University and have graduated from the residential, executive education Owner President Program at Harvard Business School. Via Karatzas Marine Advisors, an ELFA associate member for since 2021, Basil has been a dependable marine advisor to many, small and large, ELFA balance-sheet companies.

PETER MINSHALL

Peter has been EVP at Netsol in the North American region since 2020. He oversees sales, account management and projects for Netsol's clients across the asset finance, automotive retail, and IT Professional Services domains. He also brings over three decades of international experience in the financial services industry with an accomplished background at major bluechip enterprises with sector expertise in the auto finance space specifically. Peter held various senior leadership roles (Finance and Operations) with Daimler Financial Services, across various countries in the Asia Pacific and European regions. He has also held additional management level roles at multinational corporations such as, Fiat Auto Financial Services, and Price Waterhouse.

KIM RIGGS-MOUNGER

Kim's professional experience includes business development roles at both direct lender and service provider companies. As a sales professional, Kim has been active in the industry for over 15 years, attending industry events, growing her professional network, and developing the connections needed to drive growth in small business lending. Kim is tasked with developing and expanding relationships with servicing clients at Orion First. She is Vice President of Business Development. Kim earned her BA degree from Washington State University and resides in Gig Harbor with her family.

MICHAEL MOUSDALE

Michael has worked for Alfa for 10 years, primarily out of our Michigan office. During this time he has been exposed to a variety of system replacement projects and is currently the account director for two of Alfa's largest US equipment finance customers, helping them navigate complex technology transformation projects. Michael is also a member of Alfa's Markets and Products team. This team sits at the juncture of sales, implementation and engineering and is aimed at ensuring Alfa's platform and implementation patterns are evolving in line with the industries in which Alfa operates in. Michael represents US Equipment in this forum, requiring him to keep close tabs on industry sentiment and market trends via client engagement, conferences and publications.

ANTHONY TROLLOPE

Anthony is CEO of Foresight Agency, brings a dynamic and innovative approach to communications and digital strategy. Under his leadership, Foresight—a rebrand and expansion of Susan Carol Creative—has broadened its capabilities, combining seasoned public relations and creative services with cutting-edge digital communication strategies. This move reflects the

agency's growth in marketing technology to serve future-focused clients. He joined the ELFA and attended his first industry convention in 2023. He is eager to deepen his involvement by serving on the SPBC. With 20 years in B2B marketing, Anthony has been at the forefront of reimagining business processes, revitalizing revenue models, and shaping cohesive brand experiences. Career highlights include award-winning campaigns, most recently as VP of Marketing at Silver Star Properties REIT, Inc. Anthony earned a bachelor's degree in e-commerce at the University of Portsmouth (UK).

SMALL TICKET BUSINESS COUNCIL (VOTE FOR 10)

KIP AMSTUTZ

Kip Amstutz is President of 360 Equipment Finance. He began his career in the equipment leasing industry in 1998 and co-founded Mantis Financial in September of 2001, which developed to 360 Equipment Finance in 2010. Throughout his 20 plus years in the leasing industry, Kip has excelled as a sales associate, broker, underwriter, and manager. His experience, acumen, and entrepreneurial drive make Kip uniquely prepared to lead all aspects of 360 Equipment Finance.

ERIK ANDERSON

Erik Anderson is the Chief Credit Officer at Northland Capital Equipment Finance, an independent specializing in providing financing for the agriculture, construction, waste & recycling, and transportation industries. Erik has been active in the commercial and equipment finance industry since 2008. He has been an active volunteer at ELFA and has served on the Small Ticket BCSC and is seeking a second term. He also served as a liaison to ELFA's advocacy committee. He is a graduate of the University of Minnesota-Duluth with a bachelor's degree in Statistics and Actuarial Science and holds an MBA from St. Cloud State University.

ANITA COLVIN

Anita Colvin is the General Manager of Manufacturing Vendor Services at U.S. Bank Equipment Finance. With 27 years of experience at the bank, she previously served as Director of Sales in the small ticket business starting in 2016. In 2021, Colvin became the first female business line sales leader in the equipment finance organization. She focuses on driving operational efficiency and business growth within her division, is active in diversity efforts, and serves as an advocate for women in several professional organizations. Colvin is the treasurer on the Women in Manufacturing Oregon Chapter Board and is on the board of U.S. Bank Women's Business Resource Group Oregon SW WA Chapter. She is also an active mentor in both the internship and MentorConnect programs at U.S. Bank. Anita has been an active volunteer on ELFA's Small Ticket BCSC and is seeking a second term.

FRANK COSTANZA

Frank Costanza is Senior VP of Syndication at Choice Financial Group. A 20-year commercial finance professional, Frank started his career in credit specializing in small business and middle market underwriting. He transitioned from a credit manager to a syndication manager with experience managing both buy-desk and sell-desk operations for bank and non-bank institutions. In his current role, he's developing a national equipment finance syndication business line for Choice Bank. His focus is on purchasing small ticket app-only transactions.

PAUL FOGLE

Paul serves as the Managing Director of Quality Equipment Finance, Director of Premier Acceptance, and Director of Finance for the Tom Wood Group. As a Certified Lease & Finance Professional (CLFP) with over 30 years of experience in commercial finance, Paul has held leadership roles at a major Chicago bank, a Wall Street investment firm, and two privately owned financial companies. Since joining Quality Equipment Finance in 2012, Paul has successfully reorganized the company, driving continuous record-breaking growth and securing its position as one of the nation's top independent lenders. His expertise and strategic vision have been instrumental in the company's success. Paul is a frequent speaker at national conferences within the equipment finance industry, contributing his insights through published articles in leading industry publications. Additionally, he plays a key role in shaping the future of the industry as the Vice President of the National Equipment Finance Association (NEFA), and as a member of the Small Ticket Business Council Steering Committee for the Equipment Leasing and Finance Association (ELFA). Paul is seeking a second term on the Small Ticket BCSC.

JOHN GOUGEON

John Gougeon is the President of UniFi Equipment Finance, a wholly owned subsidiary of Bank of Ann Arbor. Prior to joining UniFi EF, John held leadership positions at NBD Equipment Finance, Heller Global Vendor Finance and GE Capital, in its' Express Financial Services group. John was a member of the team that launched US Express Leasing (now EverBank) in Parsippany, NJ. Following a seven-year stint as a service provider with IronPlanet, John joined Bank of America Global Leasing, leading the valuation team for EMG. John was a member of the ELFA Equipment Management committee for fifteen years, serving as committee chair in 2011.

ADRIAN HEBIG

Adrian Hebig is Chief Corporate Development Officer with Channel. He joined the Channel leadership team in 2018. He leads planning & development of Channel's strategic goals and initiatives, including strategic review, planning, execution & growth of new business units. Prior to joining Channel, Hebig served as Senior Vice President, National Sales Manager for the Wells Fargo Equipment Finance vendor services group. Hebig has more than 30 years of commercial finance experience, leading teams in asset-based lending and sales and operations across vendor, healthcare, and bank finance platforms. He began his career at Lyon Financial Services, Inc., subsequently U.S. Bank Equipment Finance, where he held positions as Division General Manager, Senior Vice-President, and Chief Operations Officer. He has also served as Senior Vice President for the commercial healthcare finance group at United Health Group and Optum Bank. Adrian is an active volunteer at ELFA where has served on the Small Ticket BCSC. He is currently seeking a second term.

SCOTT JANKOWSKI

Scott Jankowski is a Controller/Operations Manager with Commerce Bank. He has worked in the Equipment Finance industry since 2001. Scott has worked in nearly every aspect of the business such as sales/use and property tax, documentation, pricing and structuring, sales and accounting. He is currently the Operations Manager at Commerce Bank overseeing the Accounting Department for Equipment Finance, serving as the head of IT Operations, as well. He obtained

his Certified Lease and Finance Professional distinction in 2016. Scott attended the ELFA Accounting and Operations/Technology Conference since 2018 and the Annual Conference since 2019.

WILL MENNESSON

Will Mennesson is the Vice President and Head of Credit at AP Equipment Financing, where he manages underwriting, policies, operations, and reporting for the credit department. Mennesson plays a key role in collaborating with sales leaders to establish credit programs for new industry verticals, as well as adapting existing programs to evolve with business cycles. He has been an active contributor to the ELFA Emerging Talent Advisory Council, serving as Chair of the Nominating & Reporting Taskforce and as a liaison to the Small Ticket BCSC. His background includes roles as a Credit Associate at KeyBank and an Assistant Relationship Manager with the Bank of the Cascades Commercial Lending team, prior to joining AP in 2016.

DOUGLAS NIELSEN

Doug Nielsen is SVP – Chief Sales Officer for Wintrust Specialty Finance. He serves small ticket and app only markets. Previously SVP – Business Development for Key Equipment Finance serving Commercial Vendor, Muni and Federal programs. SVP - Business Development – Bank of America Global Vendor Finance. President Highline Capital – Boulder Colorado. Heller Financial – VP International Business Development. SVP National Sales Manager Security Pacific/Bank of America. 40-year Leasing Industry veteran serving large ticket, vendor and small ticket markets. He served previously on ELFA's Captive and Vendor Finance Business Council as a member and Chair in 2004/2005.

MICHAEL WILLERER

Mike Willerer is the Director of Operations/COO, at Alliance Funding Group.

Mike has been a key member of Alliance Funding Group (AFG) since 2018, serving as the Director of Operations and COO. With a 27-year career in the commercial finance industry, Mike's expertise spans a broad spectrum of roles within companies varying from broker-originator, discounter, on-balance sheet lender and funding source. His extensive experience encompasses leadership positions in Funding, Documentation, Titling, Credit, Risk Management, Technology, Quality Control and Compliance, allowing him to positively influence every facet of the business. In addition to his professional achievements, Mike is a proud Army veteran.