

DANE O. MORGAN

OUTSTANDING CORPORATE FINANCE PROFESSIONAL:

- ◆ Proven experience managing and executing multiple, time sensitive projects
- ◆ Talented business development professional
- ◆ Superior analytical, research & diligence skills
- ◆ Seasoned problem solving specialist with excellent business judgment
- ◆ Excellent communication, organizational, computer and presentation skills
- ◆ Effective relationship builder and team leader
- ◆ Knowledgeable in a wide range of industries
- ◆ Accomplished in structuring and negotiating transactions, contracts and business engagements

PROFESSIONAL EXPERIENCE

Gurnee Community Bank | Gurnee, IL

President | 2018-Present

- ◆ Lead branch operations for Gurnee and Waukegan market areas
- ◆ Interface with municipal entities and corporate clients on all layers of their business banking relationship.
- ◆ Responsible for growth and expansion of branch balance sheet
- ◆ Develop staff with training and production initiatives to meet community and bank growth objectives.
- ◆ Grow, maintain and expand new and existing client relationships.

NorStates Bank | Waukegan, IL

Senior Vice President | Commercial Finance | 2005-2018

- ◆ Develop new commercial loan relationships by interviewing loan applicants, structuring loan terms and closing loan transactions
- ◆ Approve loans within lending authority limits, and recommend approval of loans to loan committee
- ◆ Responsible for maintaining and expanding existing client relationships
- ◆ Provide training and guidance to credit analyst responsible for department underwriting
- ◆ Identify trouble assets and develop action plans for improvement or strategies to exit

Merrill Lynch Business Financial Services Inc. | Chicago, IL

Vice President | Team Leader Corporate Finance | 2003-2005

- ◆ Assist Division Credit Manager in management of 12 Member \$650+MM credit group
- ◆ Develop and manage executive level client, legal and other important relationships
- ◆ Manage the Group's 5 Credit Analyst responsible for staffing, hiring, training, reviews, compensation and special projects
- ◆ Actively involved in business development, negotiation of terms and closing of senior debt facilities

Assistant Vice President | Senior Portfolio Manager Corporate Finance | 2002

- ◆ Managed \$150MM diversified client portfolio
- ◆ Performed extensive due diligence of new prospects and existing clients to assess performance and credit worthiness on senior secured transactions of \$5-15MM
- ◆ Responsible for structure and negotiated terms for buy-side leverage financing transactions in excess of \$1MM
- ◆ Assist in marketing, pricing, structure of new business development
- ◆ Lead approval/decision discussions with field and senior management

First Midwest Bank | Gurnee, IL

Assistant Vice President | Commercial Lending | 2000 -2002

- ◆ Development of new business relationships based on negotiated standards
- ◆ Managed diversified client portfolio
- ◆ Negotiated terms and conditions of loan transactions
- ◆ Prepare and present loan presentations for new and existing client relationships
- ◆ Voting member of local loan committee responsible for approval or denial of existing and new financing request
- ◆ Actively involved in management of non-performing assets, development and implementation of exit

strategies

Loan Officer | Commercial Lending | 1998 - 2000
Commercial Credit Analyst | 1996-1998

EDUCATION

Bradley University

Bachelor of Science | Accounting, Finance | 1996

COMMUNITY DEVELOPMENT AND ORGANIZATIONS

- ◆ City of Waukegan Chamber of Commerce
- ◆ Independence Center - Waukegan
- ◆ Zacharias Center - Gurnee