

## Martin I. Klauber



### EDUCATION

**UNIVERSITY OF WISCONSIN**  
M.B.A. *Finance*

**December 1987**  
**Madison, Wisconsin**

**STATE UNIVERSITY OF NEW YORK**  
*History and French majors; Business minor*

**June 1978**  
**Buffalo, NY**

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### EXPERIENCE:

#### **Popular Association Banking**

Vice President – Midwest sales representative for association banking products.

Nov. 2016 to present

#### **First Merit Bank**

Senior Vice President- Association Banking Manager

- Introduced association banking product to the bank
- Responsible for setting up credit metrics, advertising, and promotion
- Booked \$30 million in association loans

April 2015 to Nov. 2016

#### **First Midwest Bank (acquired Popular Community Bank in August 2014)**

Senior Vice President – Group Head Community Real Estate Group

- Developed personally loan portfolio of \$185 million from scratch
- Managed staff of five people.

**August 2012-April 2015**

#### **The Private Bank and Trust Company,**

*Managing Director – Commercial Banking*

- Developed commercial loan portfolio of \$125 million from scratch in four areas:
  - 1) Commercial and industrial loans (45%)
  - 2) Commercial real estate (25% - construction, owner occupied, and investment properties)
  - 3) Condominium Association loans (20%).
  - 4) Personal loans (10%)
- Developed \$70 million in deposits
- Developed commercial fees averaging \$250,000 per annum
- Brought Condominium Association Product to The Private Bank
- Average new loans of \$40 million per annum
- Promoted to Managing Director from Associate Managing Director in December, 2004

**March 2002 – August 2012**

#### **American National Bank, (now J.P. Morgan Chase),**

*Vice President, Commercial Lending Department*

- Managed \$50 million commercial loan portfolio with territory covering Chicago northern and northwest suburbs.
- Developed a significant amount of new business with an estimated \$20 million annually in

**June 1988 - March 2002**

**November 1995 – 2002**

- commercial loans half from existing customers and half from new sources.
- Helped lead statewide task force on condominium association loans and investments.
- Cultivated significant network of referral sources in Chicagoland area.
- Managed credit department.
- Promoted to Senior Banker, November 2001.
- Graduated from Bank One's Managerial Supervisory College, 2000.

*AVP - Second Vice President, Commercial Lending Department*

**February 1993 - November 1995**

- Promoted to Second Vice President, February 1994
- Prospected new clients through cold calling and referrals from accountant, attorneys, and brokers.
- Cross-sold bank products including trust services, cash management, and depository products.
- Named to Million Dollar Trac Team for personal and corporate trust referrals.
- Developed an average of \$20 million in new commercial loan business and \$3 million in deposits annually.
- Managed \$30 million commercial loan portfolio.
- Led training and development seminars for entire lending staff.

*Commercial Loan Officer, Commercial Real Estate Department*

**June 1990 - February 1993**

- Completed American Banking Association's commercial income property course.
- Underwrote various property types including single-family developments, apartment complexes, build-to-suit, owner-occupied industrial, multi-tenant industrial, retail centers, country clubs, and office buildings.
- Supervised construction loan and documentation process for residential and commercial projects.
- Maintained commercial real estate loan portfolio of between \$35 and \$50 million in loan commitments.
- Developed underwriting guidelines for construction of multi-family projects for entire Illinois Bancorp.
- Trained entire lending staff on basic procedures of real estate lending.
- Averaged \$4 million per annum in new commercial loans.

*Commercial Loan Representative, Commercial Lending Department*

**December 1989 - June 1990**

- Attended training seminars including credit camp, dimensional sales training, dimensional sales management, and loan documentation seminar.
- Managed \$10 million commercial loan portfolio.
- Won second place in commercial loan calling contest for bank region.

*Credit Analyst, Commercial Lending Department*

**June 1988 - December 1989**

- Performed comprehensive analysis of borrower's financial condition including cash flow analysis, financial trends and debt service capacity in relation to existing and proposed credit needs.
- Documented commercial working capital and term loans.
- Completed formal credit training program.

**Campus Crusade for Christ**

*Assistant Director of Budget,*

**June 1978 - August 1986**

- Supervised budgetary process for national university ministries.
- Responsible for deficit reduction process.
- Managed and advertised conferences and seminars.
- Recruited personnel and spoke at conferences, training seminars, and civic groups.

- Developed and maintained personal salary and business expenses from over 100 donors.

*References Available Upon Request*