

1237 Valleyview Drive
Lawrence, PA 15055

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QUALIFICATION SUMMARY

Knowledge of small business and commercial lending, in addition to familiarity with businesses and economic development in Western Pennsylvania. Seek position as a loan officer using extensive experience as a commercial lender, business development officer, and small business management consultant.

PROFESSIONAL EXPERIENCE

COMMERCIAL LENDING

First Federal Savings Bank January 2011 - Present

- Retain and generate deposit and loan volume.
- Communicate with internal decision makers and personnel, while communicating with external partners to service the client.
- Review compiled, reviewed, and audited financial statements to determine the financial strength of clients.
- Establish and maintain stakeholder and referral sources via networking and speaking engagements.

Bridgeway Capital, Inc. (f/k/a Community Loan (CL) Fund) April 2007 – January 2011

- Communicate with internal decision makers and personnel, while communicating with external partners to service the client.
- Underwrite loans by analyzing balance sheet liquidity, income statement cash flow, and collateral coverage; then make recommendation on approval of credit.
- Handle workout and collection efforts of borrowers when payment is delinquent.
- Establish and maintain stakeholder and referral sources via networking and speaking engagements.
- Certified as an SBA 504 lender by the National Association of Development Companies (NADCO).

First Commonwealth Bank, Trinity Point November 2005 – March 2007

- Retain and generate deposit and loan volume.
- Communicate with internal decision makers and personnel, while communicating with external partners to service the client.
- Tripled the loan production of the area branches in one year, while increasing the loan dollars by 33%.
- Review business tax returns and profit and loss statements to determine financial profitability of clients.
- Establish and maintain stakeholder and referral sources via networking and speaking engagements.

OFFICE SALES MANAGER

First Commonwealth Bank, Bridgeville 2004 – November 2005

- Retain and generate deposit and loan growth.
- From July 2004 – September 2005 increased the loan growth of the branch by approximately \$5,000,000.
- Effectively and efficiently interact with external and internal clients.
- Communicates all memorandums and goal information vertically and horizontally with executive management, staff, and service partners.
- Continuously develops office staff of eight through cross training, client service skills, and sales process improvement.

MANAGEMENT CONSULTANT

Institute for Entrepreneurial Excellence 1999 - 2004

- Assisted existing and startup small businesses determine their viability by reviewing their business model.
- Guided clients through financing options using extensive knowledge of federal, state, and local financing programs.
- Developed financial analysis and projections, acquisition analysis, market research, and marketing plans; with small business clients.

EDUCATION

University of Pittsburgh, College of Business Administration
Bachelors of Science and Business Administration
Business Management

Graduated 1999

PROFESSIONAL TRAINING AND CERTIFICATIONS

- Risk Management Associates (RMA) Commercial Lending School Graduate 2006-2007
- Certified as an SBA 504 lender by the National Association of Development Companies (NADCO) in introduction to 504 lending, loan packaging, 504 credit analysis, and 504 portfolio management.
- Attended educational classes discussing financial management, advanced credit analysis, and assessment tools for high growth companies.

COMMUNITY LEADERSHIP / HONORS

- Awarded 2003 Washington County Horizon Award
- Graduate of Leadership Washington County
- President, 2008-2009, Canonsburg-Houston Rotary Club
- Guest lecturer at Community College of Allegheny County (CCAC) to teach basics of commercial lending to prospective and existing small business owners.
- Board Member of the Western Pennsylvania Risk Management Association (RMA), Washington County Junior Achievement (JA) program, and the Washington County Manufacturers Association. I also volunteer my time on the Washington County Builders Association's golf committee.

References Available Upon Request

REFERENCES

- **David Stahurski**
Fidelity Bank
Commercial Loan Officer
1014 Perry Highway
Pittsburgh, PA 15237
(412) 367-3300
- **Ray Vargo**
University of Pittsburgh Institute for Entrepreneurial Excellence
Director
First Floor, Wesley W. Posvar Hall
230 South Bouquet Street
Pittsburgh, PA 15260
(412) 624-1199
- **Vicki Hays-Kunz**
Bridgeway Capital, Inc.
707 Grant Street, Ste 1920
Pittsburgh, PA 15219
(412) 201-2450

Commercial Lending Statistics

First Commonwealth Bank

2006

Loan Volume Goal - \$5,000,000

Loan Volume Actual - \$2,731,120

Deposits Goal - \$5,000,000

Deposit Actual - \$1,048,386

Fees Goal - \$50,000

Fees Actual - \$14,759

Starting Portfolio - \$265,000

Ending Portfolio - \$2,996,120

2007 (Through 2/15/07)

Loan Volume Goal - \$5,000,000

Loan Volume Actual - \$1,140,230

Deposits Goal - \$3,000,000

Deposit Actual - \$200,000

Fees Goal - \$25,000

Fees Actual - \$5,500

Starting Portfolio - \$3,322,696

Ending Portfolio - \$4,462,926

Other Statistics

New/Existing Business calls per Week (Month) – 7 per week (or 30 per month)

Insurance/401K calls per Month– 2 per month

Bridgeway Capital

2009-2010 (first year individual goals were established and recorded)

Bridgeway Capital, Inc. (Entrepreneur and Growth):

Loan Volume Goal - \$1.6MM

Loan Volume Actual – \$1.09MM

Loan Volume Goal - 28

Loan Volume Actual (#) - 22

Bridgeway Capital CDC (SBA 504):

Loan Volume Goal - \$400,000

Loan Volume Actual – \$644,000

Loan Volume Goal - 2

Loan Volume Actual (#) - 3