

CITY OF CLEARWATER - APPLICATION FOR ADVISORY BOARDS

(must be Clearwater resident)

Please type or print clearly.

Name: Michael Mack

Home Address:

2981 Castle Woods Ln, Clearwater, FL

Zip 33759

Office Address:

Zip 33759

Telephone: 727-365-2575

Telephone: \_\_\_\_\_

Cell Phone: 727-365-2575

Email Address: \_\_\_\_\_

How long a resident of Clearwater? 4 years

Occupation: Portfolio Manager

Employer: SunTrust Bank

Field of Education:

MBA - Advanced Finance

Other Work Experience:

Banking

If retired, former occupation: \_\_\_\_\_

Community Activities: Active with Project Prosper, teaching classes and mentoring.

Manager/Coach for son's T-Ball team, Clearwater Citizens Academy (fall 2015)

Other Interests: Fishing, Boating, Baseball

Board Service (current and past):

None

Board Preference:

Marine Advisory Board

Additional Comments: \_\_\_\_\_

Signature: Michael Mack

Digitally signed by Michael Mack  
DN: cn=Michael Mack, o.ou, email=mcmack03@yahoo.com,  
c=US  
Date: 2017.03.22 14:43:20 -04'00'

Date: 03/22/17

See attached list for boards that require financial disclosure at time of appointment. Please return this application and board questionnaire to the Official Records & Legislative Services Department, P. O. Box 4748, Clearwater, FL 33758-4748, or drop off your application at City Hall, 2nd Floor, 112 S. Osceola Avenue.

**Note:** For boards requiring Clearwater residency, this application must be accompanied by a copy of one of the following:

- Current voter registration within city limits
- Valid current Florida Drivers' License issued to an address within city limits
- Declaration of Domicile filed with the city clerk affirming residency within city limits

RECEIVED

MAR 27 2017

OFFICIAL RECORDS AND  
LEGISLATIVE SRVCS DEPT.

## BOARD QUESTIONNAIRE

1. What is your understanding of the board's duties and responsibilities?

Makes recommendations regarding City's marinas and waterways.

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2. Have you ever observed a board meeting either in person or on the City's TV station C-View?

Yes.

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3. What background and/or qualifications do you have that you feel would qualify you to serve on this Board?

Active with city and waterways. Strong knowledge of finance and commercial real estate.

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4. Why do you want to serve on this Board?

It allows me to help and provide an advisory role for the city.

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Name: Michael Mack

Board Name: Marine Advisory Board

# Michael Mack, CRC, CTP, MBA

2981 Castle Woods Ln • Clearwater, FL 33759 • Phone (727) 365-2575 • [mcmackk03@yahoo.com](mailto:mcmackk03@yahoo.com)

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## EXPERIENCE

**Senior Portfolio Manager**, First Vice President, SunTrust Bank  
Clearwater, Florida

*July 2012-Present*

- Provided cash flow and lending solutions with a consultative approach that enabled the client to improve margins, working capital, and ultimately the value of the company
- Met with Owners, CEOs, CFOs, and Upper Management of companies across Tampa Bay and Southwest FL to learn about their business, obtain information to assess risk in their organization, analyze their cash flows, and structure commercial loans that mitigate risks for the bank while providing optimal lending solutions for the organization's cash flow needs
- Completed in-depth analysis of company financial and operational strengths and weaknesses, key risk factors, sources of repayment, cash flow, and ability to service debt to complete complex credit reviews
- Summarized credit recommendations with supporting financial reports for final loan authorizations and reviewed, negotiated, and finalized loan documentation
- Identified credit-worthy prospects within targeted markets, including C&I, CRE, and Nonprofit entities, and assisted in the relationship calling strategies
- Monitored assigned \$300MM credit portfolio (with relationships that ranged from \$5MM to \$50MM in exposure) and developed a thorough understanding of the content and aggregate risks within the portfolio
- Acted as the designated portfolio manager for commercial real estate and agriculture credits
- Trained and mentored junior Portfolio Managers and Credit Analysts

**Independent Consultant**, Strategic Capital & Finance, LLC  
St. Petersburg, Florida

*July 2010-July 2012*

- Provided underwriting packages, including projections and financial analysis, for capital raise services
- Produced a Commercial Real Estate Analysis, Valuation, and Reporting Module for CRE investors
- Provided portfolio management and underwriting consulting for community banks throughout the Tampa Bay area; analyzed numerous credits and impaired assets
- Effectively communicated the Company's services, scope, and objectives with potential and existing borrowing clients, bank executives and management, and CRE investors

**Commercial Credit Underwriter**, Wachovia, a Wells Fargo Company  
Tampa, Florida

*October 2009-July 2010*

- Analyzed company financial and operational strengths and weaknesses, key risk factors, sources of repayment, cash flow, and ability to service debt to complete complex credit reviews
- Coached and trained Relationship Managers in underwriting and financial analysis; partnered with Relationship Managers in structuring loan transactions
- Assisted with managing multiple cleanup projects regarding compliance monitoring and tracking

**Credit Department Manager/Commercial Lender**, Vice President, First State Bank  
St. Petersburg, Florida

*February 2007- August 2009*

- Strategically organized the Credit Departments processes and procedures to create a credit foundation that ensured efficient and effective underwriting practices
- Exercised overall supervision of the credit analysis area, which included reviewing and ensuring proper underwriting, workflow management, and maintaining related reports
- Trained selected personnel in credit operations and financial statement analysis and oversaw the training of the clerical department
- Assisted Senior Credit Officer in creating a new loan grading system, credit policy, loan loss reserve system, credit management package, and credit compliance monitoring and tracking system
- Chaired the bank's Process Improvement Committee and formalized a systematic approach to improving processes throughout the organization. Contributed in other strategic initiatives and served as a member of numerous committees.

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## Credit Analyst 2, SunTrust Bank Tampa, Florida

November 2005-February 2007

- Analyzed financial statements, debt coverage schedules, cash flows, and ratios and conducted business and industry risk analyses to complete credit reviews for Commercial Banking, Wealth and Investment Management, and Real Estate Finance Group lines of business
- Utilized liquidity and working capital management philosophy to assess borrowing rationale and loan structuring for short-term and long-term credit facilities
- Completed formal credit training through multiple continuing educational courses for commercial credit including Omega Financial Accounting for Lenders and Commercial Loans to Business
- Served on the Credit Advisory Board for the implementation and assessment of Moody's Risk Analysis, a new credit risk application
- Became lead analyst, assumed management responsibilities during manager's absence, trained new analyst and commercial associates, managed work-flow, and reviewed junior analysts' work

## EDUCATION

**UNIVERSITY OF SOUTH FLORIDA, College of Business Administration, Tampa, FL**  
Master of Business Administration, Specializations in Advanced Finance, Healthcare Administration and International Business  
GPA: 3.74

August 2005

**UNIVERSITY OF FLORIDA, Warrington College of Business, Gainesville, FL**  
Bachelor of Science in Business Administration, Major in Finance, Minor in Economics  
GPA: 3.75, Cum Laude

May 2003

## PROFESSIONAL ORGANIZATION, CERTIFICATION AND LICENSE

- The Association for Financial Professionals, Certified Treasury Professional – CTP
  - Learned best practices for treasury management, including but not limited to: working capital management, liquidity management, cash positioning, financial planning, cash forecasting, and risk management
- The Risk Management Association, Credit Risk Certified – CRC
- Additional Formal Credit and Sales Training:
  - Omega Financial Accounting for Lenders, Omega Commercial Loans to Business, Omega Loan Documentation
  - RMA Understanding Your Middle Market Customer: Valuation & Transaction Structuring and Credit Risk Analysis for Corporate Banking
  - RMA Advanced Real Estate Cash Flow and Valuation
  - RMA Agriculture Credit Analysis
  - Richardson Sales Training & Strategy Execution: Priceless Partner
  - Pimley & Pimley: Mindset of the Business Owner
- State of Florida Life, Health and Variable Annuity License (Inactive)

## VOLUNTEERING/CIVIC

- Project Prosper – mentored and taught financial literacy
- Clearwater Citizen Academy – completed Fall 2015
- Safety Harbor Little League – manager Spring 2017, coach Spring 2016