

## ROBERT EIFEL, CONSULTANT

Rob has 25 years in the banking industry working in commercial, real estate, agricultural lending, commercial credit analysis and loan review. He has held the positions of Commercial Lender, Vice President Senior Credit Analyst and Vice President Chief Credit Officer.

Rob has worked primarily for financial institutions throughout his career. He spent 20 years combined working for The National Bank & Trust Company (now Old National Bank) and Resource Bank.

Rob's responsibilities as Chief Credit Officer included implementation and oversight of all credit policies, loan operations, loan servicing departments, and managing a team of credit analysts and internal appraisers.

Rob previously worked for several accounting firms specializing in loan review, due diligence and asset validation services for various financial institutions and Farm Credit Funding Corporations. He recommended best practice solutions related to initial underwriting, portfolio & problem loan management, credit administration, appraisal processes and regulatory compliance.



### EDUCATION

- *BS, Finance, Northern Illinois University*

### PROFESSIONAL ASSOCIATIONS

- *Guest Lecturer, Northern Illinois University, Finance Department*