

OUR TEAM

DEBRA GARDE, CONSULTANT

Debra R. Garde is a senior banking executive with more than 30 years of experience in commercial banking, credit administration, and risk management. She has spent over two decades in progressive leadership roles, providing strategic oversight of credit underwriting, loan portfolio management, regulatory compliance, and enterprise risk for financial institutions exceeding \$1.4 billion in assets.

Most recently, serving as Senior Vice President of Credit Administration at First National Bank and Trust Company, Debra is a key member of the senior management team and multiple executive committees, including Compliance, Strategic Planning, Asset-Liability, and IT Steering. She is widely recognized for leading complex initiatives that strengthen credit quality and regulatory readiness, most notably spearheading the bank's CECL implementation and modernizing allowance methodologies ahead of regulatory timelines.

Throughout her career, Debra has built and led high-performing credit underwriting teams, established best-in-class credit policies and processes, and consistently delivered strong audit outcomes. She holds \$1 million lending authority and is a trusted advisor to executive leadership and Boards of Directors on credit risk, asset quality, and portfolio strategy. Her leadership is defined by sound judgment, analytical rigor, and a collaborative approach to risk management.

Debra holds an MBA with a concentration in Finance and Accounting from Concordia University Wisconsin and a BBA in Finance from the University of Wisconsin-Whitewater. She is actively engaged in the banking industry and her community, serving on the Board of the Risk Management Association (RMA) Wisconsin Chapter and volunteering with organizations such as Meals on Wheels, United Way Day of Caring, and local youth programs.

In her free time, Deb enjoys spending time with her family, as well as crafting, golfing, curling, and snowmobiling.



EDUCATION

- *BBA, Finance, University of Wisconsin-Whitewater*
- *MBA, Finance and Accounting, Concordia University*

PROFESSIONAL ASSOCIATIONS

- *Board Member, Risk Management Association of Wisconsin*