

Michael currently is a VP, Commercial Loan Officer for Rhinebeck Bank where he has worked for the past eight years. Michael has extensive experience in many aspects of commercial finance including C&I, CRE, construction and Self-Storage transactions. He has built a large network of contacts making him a valuable resource for clients from both an analytical and a consultative perspective.

Since joining Rhinebeck, Michael handles transactions ranging from \$1MM - \$25MM ranging across all sectors of commercial lending. He has also received formal credit training from the American Bankers Association. Michael's goals are to develop and grow meaningful and ongoing relationships with the clients he works with while giving back to the community he serves. Michael currently is the Treasurer of the Child Care Counsel of Dutchess and Putnam. Prior to joining Rhinebeck Bank, Michael previously worked for both Key Bank and Citizens Bank where worked in Retail Banking Management at both Banks.

Michael received a BS in Business Administration from SUNY Oswego with a concentration in international business.

Michael resides with his family in Hyde Park, NY.