

# THOMAS G. SCHNURR

## Strategic Executive Bank/Consultant/Advisor

Proven track record of maximizing revenue, liquidity, and earnings while cutting operating expenses

### CREATIVE BANK CEO AND PRESIDENT AND CATALYST FOR SIGNIFICANT PROCESS IMPROVEMENT

**Strategic Community Bank Leader:** Led improvements to efficiency, substantial reduction in problems loans and Other Real Estate Owned recovery, while growing deposits for a \$1.2 billion bank with 18 locations. Guided the bank during the unprecedented challenges during the financial crisis, leaving it on a solid foundation.

**Trusted Board Consultant:** Advised mid-sized community bank throughout numerous acquisitions and new charters. Led significant growth while leveraging back room functions throughout the consolidation. Merged five bank charters into one, saving substantial costs and staff time. Effective use of Advisory board committees and expansion of board committee structure for the charter board.

**Direct and Honest Communicator:** Reduced staff turnover in turbulent times, kept the board focused on the most important initiatives and built trust with regulators. Implemented bi-weekly staff meetings to discuss progress, address misinformation and employee sentiment and other developments.

#### Areas of Expertise

Strategic Planning	Asset Liability Oversight
Leadership Development	Enterprise Risk Management
Succession Planning	Change Management
Predictive Index	Board Collaboration
Regulatory Compliance	Facilities Expansion
Customer Engagement	Intuitive Skills



“Beginning in 1999, Tom guided the bank through significant expansion and unprecedented challenges as a result of the 2008 financial crisis. He leaves the bank on a very solid foundation and poised to grow safely with the leadership of John Fisher,” - **C. Richard Stark, Jr., Chairman of the Board of the Directors.**

“Our bank has been associated with Tom Schnurr for almost two decades. Tom is a true professional. We have been impressed with his knowledge of the banking industry, and how he truly cares for those he deals with.” - **Timothy J. Brown, CEO and Chairman of Central Bank**

### EXECUTIVE PERFORMANCE BENCHMARKS

- Dramatically reduced Classified Assets in a two-year timeframe, resulting in \$9.9 million recoveries
- Oversaw a \$5 million reduction in operating expenses
- Managed the Balance Sheet of a \$2-billion-dollar organization to protect capital and reduce risk
- Instituted a “learning environment” which improved credit underwriting, special asset administration, and board oversight
- Driving force behind the introduction of the Predictive Index as a retention tool
- Technology efficiencies that generated \$375,000 in revenue by processing for other banks

*“Tom combines a strong technical skill set with vast practical experience. I’ve known Tom for a long time, and I am confident that he can add great value and perspective to any organization.” - Larry J. Helling, President and CEO of Cedar Rapids Bank and Trust*

**PROFESSIONAL HISTORY**

Business Edge, LLC, Partner

Since May 2016, Tom has been partnering with Terry Myers doing Turnaround Consulting, Leadership/Ownership Alignment, and Start Up Assistance.

Schnurr Consulting, LLC, Owner

Currently involved in Bank Consulting / Strategic Planning. Since August of 2014, have been successfully completed an acquisition and sale of a family business. Also, engaged with a company to sale the company with a target of August 2016.

Chamness Biodegradable, LLC, Interim CEO

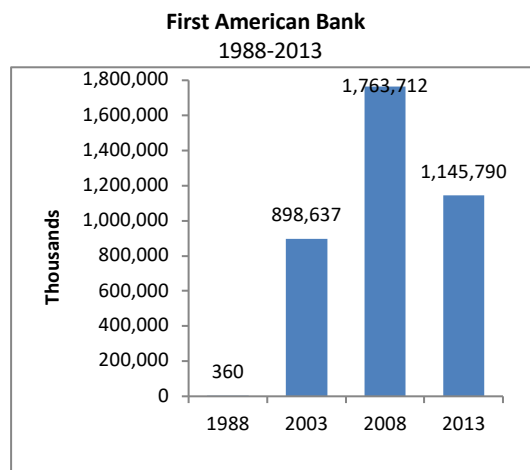
I worked with owner of company to acquire a company in Santa Barbara, California in fall of 2014. Once transaction closed, owner appointed me, Interim CEO. A position I held until April of 2015. A manufacturing plant, that produces packaging and dinnerware, that is 100% biodegradable. Worked with owner to find a permanent CEO. Currently, still on the board of directors.

First American Bank, Fort Dodge, Iowa

April 1999 to August 2014

Chief Executive Officer and President

Responsible for overall planning, administration and growth throughout position with First American Bank. Three acquisitions, one De Novo charter, addition of three new branch locations. Prior to the “great recession” the bank had grown from \$360 million to \$2.2 billion. Throughout the financial crisis of the past five years, it became necessary to aggressively manage the balance sheet of the organization. There were two main purposes for this strategy: (1) Protect and enhance the capital of the bank, and (2) To aggressively reduce the loan portfolio for migrating loans. Migrating loans, as defined for our purposes, were considered loans, which had negative trends in a number of categories.



Schnurr and Company, CPAs, Fort Dodge, Iowa

December 1975 to April 1999

Managing Partner, 1985 to 1999

Tax Partner, 1979 to 1985

Audit Partner, 1976 to 1979

Audit Supervisor, 1975 to 1976

CPA firm grew from \$281 thousand annually to \$3.2 million in 1999, under Tom's leadership

McGladrey and Pullen, Des Moines, Iowa

July 1974 to December 1975

Staff accountant

**TOM'S PREDICTIVE INDEX**

Our Bank has been using the Predictive Index (PI) (PI Midwest<sup>®</sup>) tool for several years. It has proven extremely valuable in both good and challenging times. PI helped in aligning personalities with duties, to achieve maximum efficiencies. It has also served in improving communication with others. Tom's PI is explained below.

Tom's Predictive Index (PI) shows that he is Altruistic Service. The definition of Altruistic Service would show that Tom is genuinely and unselfishly interested in others and that he possesses a strong intuitive understanding of others. Unassuming, agreeable and cooperative, a stimulating and enthusiastic influence on others. A fluent and persuasive communicator. Once provided with clearly defined objective, he can motivate and delegate with the interests of the company in mind. Sense of urgency to get things done quickly and "by the book". A conscientious and dependable team worker, careful, cautious and respectful of authority. A specialist who can work with highly structured organization. Tom is a quick learner.

Motivating Needs

Opportunities for interaction with people

Being a valued member of a well-organized team

Clear, specific definition of a structured job, with well-defined responsibilities and relationships

A book and the opportunity to learn it thoroughly

Work involving service to others and recognition for it

Strong, consistent management and organizational support

**EDUCATION**

University of Iowa – Iowa City, Iowa

Bachelor of Business Administration

Major in Accounting

1974

Iowa Central Community College

Associates of Arts Degree

1972

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**PROFESSIONAL AND CIVIC AFFILIATIONS**
**Licenses and Affiliations**

American Institute of Certified Public Accountants (1974 – present)  
 Board of Education (St. Edmond High School) Finance Committee (1989-1999)  
 Board Member of the Blanden Charitable Foundation (1995-2002)  
 Candidate with the American Society of Appraisers  
 Chair of Exploratory Committee for a Regional Events Center / Recreation / Fitness facility (2006 – 2015)  
 Iowa Central Community College – Alumni of the year 2013  
 Co-chair of the “For the love of Children...Preserving Our Legacy” Capital Campaign (\$7.4 million)  
 Co-chair of the Friends of St. Edmond Ball XVII (April 2000)  
 Corpus Christi Parish Finance Committee (1984-1989)  
 Iowa Society of Certified Public Accountants (1974 – present)  
 Member of the Fort Dodge Betterment Foundation Board  
 Member of the Fort Dodge Catholic School Development Board (1991 – 2015)  
 Member of the Lakota Girl Scout Council Board  
 Member of the UnityPoint Health Investment Committee  
 Member of the UnityPoint Health Systems Board  
 Member of the Webster County Improvement Corporation Board  
 Past Advisory Committee Member of the National Catholic Educational Association (three years)  
 Past Board Member of the Blanden Museum of Arts of Fort Dodge (1985-1991)  
 Past Board Member of the Greater Fort Dodge Chamber of Commerce (1987-1990)  
 Past Board Member of the Iowa Society of Certified Public Accountants (1999-2002)  
 Past Chairman of Management of Accounting Practice, Iowa Society of CPAs  
 Past Member of the Sioux City Diocese Catholic School Foundation (four years)  
 Past President of the Board of Directors of the Fort Dodge Country Club (1999)  
 Past President of the Fort Dodge Catholic School System (1990-1999)  
 Past President of the Greater Fort Dodge Chamber of Commerce (1989)  
 Past Treasurer of The Fort Dodge Country Club  
 Saint Edmond High School – Cost Based Tuition/ Need Based Aid Committee  
 Saint Edmond High School – Long Range Strategic Planning Committee  
 Secretary/Treasurer of the Blanden Museum of Arts of Fort Dodge (1992-1993)  
 Vice President of the Blanden Museum of Arts of Fort Dodge (1994-1995)

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Tom and his wife Beth have been married for over 49 years and have three adult daughters and seven grandchildren.