

Joel H. Redeker
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Summary

Effective business development and risk management professional with proven expertise in leading capital equipment finance and specialty lending groups within bank and non-bank environments.

Professional Experience

JHR Financial Consulting

2015 to present

Provide business banking and specialty lending expertise and research to investment funds, bank investors, and individual investors.

Lake Michigan Financial Corp.

2013 to 2015

Sr. Vice President

Led the equipment finance group for this growing West Michigan business bank.

- *Grew the direct and indirect equipment finance channels through new client acquisition.*
- *Generated and approved \$10MM in direct finance business in first half of 2014.*
- *Led calling and product education in all four bank markets with lenders, market managers and COIs.*

JPMorgan Chase Bank

2008 to 2013

Vice President

Led Equipment Finance and Specialty Finance for Chase Business Banking in Wisconsin. Responsible for market and new relationship growth for capital equipment, municipal, and SBA products.

- *Ranked #1 nationally for Equipment Finance penetration in 2012*
- *Achieved 40% loan growth for combined products in 2011*
- *Exceeded new to bank relationship goals each year*

First Business Equipment Finance

2005 to 2008

President

Rebuilt and grew this lower middle-market equipment finance business that is part of First Business Financial Services.

- *Generated 50% average annual growth through selecting high-value business sources and targeting growing and profitable industry and market segments.*
- *Produced above-target ROE, ROA, and net income.*
- *Expanded product offerings through development of additional lease and loan structures.*

PM Capital/CG Capital**2000 to 2005****President and General Manager**

Started this captive equipment finance company for the Conair Group and its US and Canadian vendor group. Conair designs, manufactures and distributes specialized equipment for the plastics industry.

- *Developed new financing programs for all 18 of Conair's US and Canadian agencies that resulted in increased sales and profitability.*
- *Marketed products through both the internal and external sales channels and functional groups.*
- *Established and implemented policies and procedures for credit, documentation, funding, and account servicing.*

Fleet Capital**1998 to 2000****Vice President**

Expanded the quality, quantity and diversification of franchise lending relationships in the Midwest region through a systematic calling, due-diligence and proposal program.

- *Worked with several internal and external groups to successfully propose, underwrite, approve, syndicate and close the largest franchise acquisition in division history.*
- *Negotiated and closed the first asset-optimization lending relationship with a new tier-one franchisor.*
- *Exceeded targeted loan volume by over 20% in first year.*

Heller Financial**1987 to 1998****Senior Account Executive, Credit Manager**

Sourced and developed 12 new funding relationships with independent leasing companies. Responsible for prospecting, screening, proposing and closing new lessor relationships through selling warehouse, term, securitization, and FASB 125 purchase structures.

- *Led due diligence and audit visits to oversee underwriting of management, systems, and portfolio characteristics.*
- *Received Chairman's Club award in 1995, and Contributor's Club awards in 1995, 1996 and 1997 for over-achieving targeted budgets by 33%, 50%, and 58% in those years.*

Associates Commercial Corporation**1984 to 1987****Credit Analyst, Collections Manager, Business Analyst**

Accepted Management Trainee position after college internship. Worked in the Milwaukee, Salt Lake City, and Denver offices of the Construction Equipment Finance division. Performed credit analysis and write-ups for contractor equipment leases and loans and for dealer and distributor credit lines.

- *Given independent control over a \$20 million branch portfolio for handling all collection efforts including rewrites, repossession, foreclosure, liquidation, and bankruptcy matters.*
- *Effectively reduced portfolio delinquency from over 10% to less than 4% in five months.*

Degrees

MBA Finance
BA Business Administration and Economics

DePaul University, Chicago, Illinois
Hope College, Holland, Michigan