

## NORTHERN OHIO NEWS



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Visit us on LinkedIn –  
RMA Northern Ohio

View upcoming events  
on our group page –  
RMA Northern Ohio  
Chapter

**POSTPONED**

General Membership  
Luncheon with  
Loretta Mester, President  
Federal Reserve Bank

Previously scheduled for  
7/14/2014

More details to come

## PRESIDENT'S MESSAGE



In celebration of the RMA's Centennial Anniversary, the Northern Ohio Chapter members and guests are invited to attend an evening out at the ballpark. On July 31<sup>st</sup>, the Northern Ohio Chapter is getting together at Progressive Field for a 100-year anniversary party and to watch the Cleveland Indians sink the Seattle Mariners. The cost of the ticket (\$25 for members / \$35 for guests) will include a lower-reserve seat and a pre-game picnic in the pavilion. It's a great bargain price for an evening out. So come on out to the ball game and have some fun with the Chapter members. Sign-up today! Reservation deadline is July 3<sup>rd</sup>.

The Northern Ohio RMA Chapter is seeking nominations for the 2014-2015 officer positions and committee appointments. If you are interested in joining this Gold Star leadership team, please contact one of our current board members. Also, over the next month, our Chapter leadership team will be outlining the 2015 calendar of events, educational courses and programming luncheons. The Chapter activities are based on the needs, requests and feedback provided by the members; if you or your organization has a specific training need or program request, please contact one of our board members.

The Annual Risk Management Conference will be held in Washington DC on October 26-28 at the Washington Marriott Wardman Park hotel and conference center. Bankers from large, regional, and community banks attend this conference; which features recognized speakers and specialized tracks, offering the latest information on risk management, specialized lending and regulatory issues. Several of the Northern Ohio Chapter Officers will be attending the conference, and we hope that you will be able to join us. Conference information and registration are available on the RMA headquarters website.

Thank you for your membership in the Northern Ohio RMA Chapter. For additional Chapter information and event registration, please visit our website at [www.community.rmahq.org/NorthernOhio](http://www.community.rmahq.org/NorthernOhio). We look forward to seeing you at an event soon.

*Rick*

Richard A. Wilson, President  
Risk Management Association - Northern Ohio Chapter

**2013-14 BOARD****PRESIDENT**

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**WELCOME TO OUR NEW MEMBERS!**

Sarah Bass, S&T Bank

David Fraser, S&T Bank

Erik Anderson, Talmer Bank & Trust

**MEMBER SPOTLIGHT**

**Your Name:** Lindsay Alton

**City you live in:** Mount Vernon

**Employer:** Park National Bank

**Top 2 or 3 Risks You Focus On** Cyber Security, PCI Compliance.

**Why are you an RMA Member:** To stay informed of changes in the industry, access to training/speakers, networking opportunities.

**What is the best career advice you received:** Keep the right perspective on what is important in life and always make those things a priority.

**What is the best book you read lately:** Hey Diddle, Diddle

**Contact Information:** lalton@parknationalbank.com or 740-322-6753.

*RMA Northern Ohio Chapter  
Young Professionals*

**'Developing Young Talent'  
Networking Event**

**Cocktail Reception  
Wednesday, July 16<sup>th</sup>  
5:30 – 7:30 PM**



**Open Reception  
Cost: \$15.00**  
Includes cocktail reception with appetizers

**REGISTER ONLINE AT:**

[https://www.paypal.com/cgi-bin/webscr?cmd=s-xclick&hosted\\_button\\_id=LYLXAKHSPL3RA](https://www.paypal.com/cgi-bin/webscr?cmd=s-xclick&hosted_button_id=LYLXAKHSPL3RA)



RMA Northern Ohio Chapter  
presents



# NIGHT at the BALLPARK!

**Celebrating RMA's 100th Anniversary**

**Thursday, July 31, 2014**

**Progressive Field**

**Cleveland Indians vs. Seattle Mariners**

**Picnic Pavilion – Food Buffet and Non-Alcoholic Drinks @ 6:00 p.m.  
Lower Reserve Ticket – Gametime 7:05 p.m.**

**Limited Seating Available!**

**RMA Member \$ 25**

[https://www.paypal.com/cgi-bin/webscr?cmd=s-xclick&hosted\\_button\\_id=2GLHGMRZU2A4E](https://www.paypal.com/cgi-bin/webscr?cmd=s-xclick&hosted_button_id=2GLHGMRZU2A4E)

**Non-Member, Family and Guests \$ 35**

[https://www.paypal.com/cgi-bin/webscr?cmd=s-xclick&hosted\\_button\\_id=9YMORCP7XSC7J](https://www.paypal.com/cgi-bin/webscr?cmd=s-xclick&hosted_button_id=9YMORCP7XSC7J)

## IT'S WHAT I DO



I hate standardized tests. I never did well on them in school. So when my boss offered a bonus if we passed the CRC exam, I wanted no part. Most of my career at that point had been in credit and lending - I began my banking career in what was then NCB's "MBA Training Program", and worked mostly on larger middle-market leveraged loans in the years after my rotations were done. I handled diverse credits nationwide - everything from metal-benders to diet powder manufacturers—and gained specializations in utilities, energy and insurance along the way. I structured complex credits, and could quickly dissect financial statements. Returned to Cleveland and NCB in a loan review spot after a stint with another bank and in financial services consulting, and saw absolutely no need to prove my credit skills by passing any exam. But I was gently informed that since Loan Review was part of the Audit Group, where certifications are de rigeur (CPAs, CIAs etc.) and rightly so, I had better start studying.

When I passed the exam December 2007 on the first attempt, I was very surprised to find it meant so much to me. While the study guide is helpful and I spent significant time reviewing basic concepts, the exam truly tests accomplishments - not memorization skills. There is little "standardized" about it. I attended Northwestern for my BS and Stern (NYU) for an MBA—back when shaky SAT and GMAT scores did not immediately disqualify J—and the CRC probably means more on my resume than both of those degrees, particularly after years out of school. The CRC designation cannot be fudged—it quickly **affirms to others you really have the credit skills your work experience implies**. I was very fortunate to stay on with PNC after the merger in 2009, and have been given opportunities to expand my skill set since.

I work hard, but really enjoy the challenge. I never asked, but I expect my CRC gave new management a little added comfort beyond the degrees and resume. The CRC exam is well worth the preparation time for anyone meeting the RMA requirements.

Contact: [sharon.weinstein@pnc.com](mailto:sharon.weinstein@pnc.com)

## CALL TO ACTION



The 2014-2015 Chapter Nominations are now being accepted. Enhance your professional development by becoming an **active** board member in The Risk Management Northern Ohio Chapter. Contact any of the board members listed in this newsletter by July 31, 2014 on your interest.



## CHAPTER LEADER'S CONFERENCE

June 18-20, 2014 in Philadelphia, PA



From L to R: Alan Jefferis, Linda Russell and Joe Davis

This years Chapter Leader's Conference was held in Philadelphia, PA in honor of the 100th Anniversary and birthplace of RMA.

This event was very well attended and represented by every RMA chapter from California to the East Coast.

The whole purpose of the Leaders Conference is to educate RMA chapter board members on how to make an already great organization even better.

Leaders leave the conference with fresh ideas for events and information sharing back to the chapter.

## RMA XCHANGE MEMBER FORUM

This past February, RMA introduced a brand new member benefit called the RMA Xchange Member Forum. The RMA Xchange lets you engage in discussions and share information with over 16,000 RMA members in an exclusive online community. It has only been a few months but the RMA Xchange has really taken off. You can:

- \* Engage in discussions - start a new discussion or reply to existing discussions
- \* Ask a question - Take advantage of this unique opportunity to ask a question and get answers from your peers.
- \* Upload your photo - You can upload your photo and other information from LinkedIn in one step!
- \* Network with like minded professionals - Send a contact request and build your Xchange network using the Member Directory.
- \* Participate when its convenient for YOU - You decide when you want to participate in conversations.

Log in to <http://community.rmahq.org>. Go to your Communities tab and click on the RMA Member Forum.

## **RMA CREDIT RISK CERTIFICATION**

In today's rapidly changing financial services industry, you need practical day-to-day knowledge that will help you excel in your profession. You need the latest skills—skills that are current and complete. And you need the demonstrated ability to serve a diverse base of clients. Plus, you need all of your knowledge, skills and abilities to be validated by a respected organization like RMA.

### **RMA-CRC will:**

- Confirm your credit risk management expertise based on RMA's long tradition of developing and promotion best practices in the industry.
- Demonstrate your commitment to the highest professional standards in credit risk management to your peers, your customers, and to the upper management of your institution.
- Enhance your personal and professional value within the world of credit and lending.
- Provide you with the feeling of personal achievement and the satisfaction of mastering an exam developed by the best credit management practitioners.
- Objectively benchmark your credit risk knowledge. Show your ongoing commitment to staying current. Differentiate you from your peers.

CRC examinations are offered two times a year.

For more information go to: [www.rmahq.org/CRC](http://www.rmahq.org/CRC)

OR

Contact Nicol Halishak, SVP, CRC at: [nicol.halishak@firstmerit.com](mailto:nicol.halishak@firstmerit.com)



## **EDUCATIONAL CLASSES—REGISTER NOW!**

The following educational classes are scheduled to be hosted by the Northern Ohio Chapter. Registration information is posted on our website: <http://community.rmahq.org/NorthernOhio/Home>

### **Business Writing for Bankers**

(Event #333403-15)

September 16, 2014 - Cleveland, OH

### **Lending to Medical & Dental Practices**

(Event #302010-15)

November 12, 2014—Akron, OH

### **Cash Flow Analysis I: UCA Fundamentals**

(Event #300213-15)

October 14-15, 2014 - Cleveland, OH

# Career Corner

## Volunteer Success

By Kyle Woodruff, Young Professionals Committee Member

My perspective on success was recently altered when I had the opportunity to read Malcolm Gladwell's *Outliers: The Story of Success*. This intriguing study on successful individuals demonstrates that "the story of success is more complex – and a lot more interesting – than it initially appears." As a volunteer within RMA, I find that "success" is also multifaceted. Success can be guiding your Chapter to a past "Platinum" award under STAR, planning a well-attended event, or simply taking the first steps towards founding a new Chapter or Young Professionals committee. In any event, there are many components that intersect to form a successful outcome.

While Gladwell points to pure hard work and dedication with his "10,000 hour rule," he also points out that many successful people are largely products of their surroundings. One's environment clearly plays a factor in success, but true mastery associated with "world class ability" comes from time devoted to a certain pursuit. In our lives as Members and Volunteer Leaders within RMA, we walk a constant tight rope between our personal and professional lives and our desire to help our organization achieve success. Fortunately, we have a broad organization on which we can rely for support and guidance.

For almost 100 years, the Risk Management Association has engaged individuals and groups to further our mission and goals. Fortunately, this has led to countless resources available to help today's volunteer chapters achieve success.

In summary, while we may not individually be able to devote 10,000 hours to the Risk Management Association, we do have the luxury of sharing responsibilities. We should challenge ourselves to reach out and take advantage of those tools available to us. Whether we utilize online "Tool Boxes," the wisdom of past leaders and peers, or the skills of our dedicated staff, we have an environment that allows for the successful accomplishment of our goals each year. Best of luck in your own pursuit of "success"!

### Career Reads

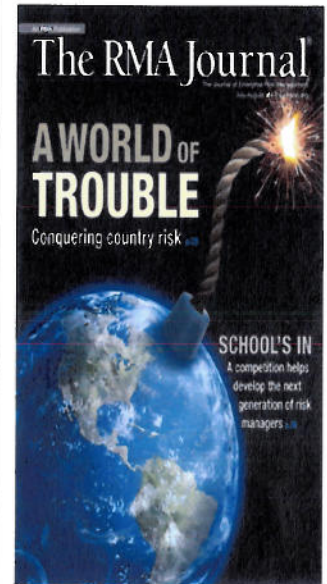
#### *Outliers: The Story of Success*

By: Malcolm Gladwell

In this stunning new book, Malcolm Gladwell takes us on an intellectual journey through the world of "outliers"--the best and the brightest, the most famous and the most successful. He asks the question: what makes high-achievers different?

His answer is that we pay too much attention to what successful people are like, and too little attention to where they are from: that is, their culture, their family, their generation, and the idiosyncratic experiences of their upbringing. Along the way he explains the secrets of software billionaires, what it takes to be a great soccer player, why Asians are good at math, and what made the Beatles the greatest rock band.

Brilliant and entertaining, *Outliers* is a landmark work that will simultaneously delight and illuminate.



RMA is a not-for-profit, member driven professional association whose sole purpose is to advance the use of sound risk principles in the financial services industry.

RMA promotes an enterprise approach to risk management that focuses on credit risk, market risk and operational risk.

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