

THOMAS J. GRYP

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Education

M.B.A. Arizona State University, Tempe, Arizona. December 1982. Specialization in Accounting and Finance.
B.B.A. University of Notre Dame, South Bend, Indiana. May 1979 (Cum Laude). Specialization in Finance.

Employment History

*President/CEO
September, 2010 – Present*

*Notre Dame Federal Credit Union
Notre Dame, Indiana*

Currently holds top leadership role in \$850+ million federal credit union and architect of transitioning organization into a national credit union. Accomplishments to date include total overhaul of IT Department, moving to a virtual environment and conversion of core processing system. Initiation of commercial lending program and expansion of retail lending activities nationwide was also achieved in first two years. Reengineering of retail branch system, changing culture from a reactive, introverted philosophy to a member-centric, consultative financial empowerment model has also been accomplished. Other innovative changes include creation of a private wealth management group, formation of an insurance agency and mortgage loan operation. Envisioned and formed new national credit union association called Catholic Credit Unions of America (CatholicCUA.org) to share best practices and foster collaboration among credit unions sharing the same mission.

*President/Managing Director – Scottsdale, AZ
March, 2005 – September, 2010*

*Northern Trust, N.A.
Scottsdale, Arizona*

Recruited to assume senior management role in one of the largest and fastest-growing regions in Southwest for Northern Trust. As Managing Director of the Scottsdale Region, lead a total of 30 Northern Trust employees in three offices, comprised of commercial lenders, trust officers, portfolio managers, financial advisors and personal bankers/tellers. Consistently delivered regional and office profitability through prudent expense management, diversified team new business growth, high client retention and robust personal production, which exceeded all peers. Maintained quality asset (loan) portfolio through sound risk management, maintaining a loan portfolio greater than \$340MM, deposits greater than \$230MM and AUM greater than \$1.2B.

*Business Financial Advisor
District Lending Coordinator – Southwest District
February, 2001 – March, 2005*

*Merrill Lynch
Phoenix, Arizona*

From February 2001 – October 2001, was responsible for implementing and coordinating overall commercial lending and mortgage programs in the Southwest District for the largest and most progressive financial services company in the United States. Position entailed training financial advisors as to merits and credit requirements of firm's lending programs, tracking and measuring successes and creating internal and external marketing programs to increase awareness and community visibility. Utilization of credit underwriting and cash management implementation skills critical in creating position legitimacy and in directly participating with financial advisors in client presentations.

Utilized skills learned in District Lending Coordinator position, transitioned to role of Business Financial Advisor in October 2001. Focusing on the financial needs of corporations, small business owners, key management executives and high net worth individuals, developed a comprehensive financial management practice that includes commercial lending, cash management, customized defined benefit solutions and personalized and insightful money management techniques. Personally amassed over \$20 million in managed funds (90+% annuitized) and ranked in the top 10% of all same-grade Merrill Lynch producers nationwide.

*President, Director & Chief Operating Officer
June 1998 – February, 2001*

*Bank of the Southwest.
Tempe, Arizona*

Visualized, organized and created Bank of the Southwest, a technologically sophisticated and innovative community bank located in Tempe, Arizona. During pre-opening phase, June 1998-June 1999, created business plan, assembled senior management team, and worked/negotiated with various state and federal regulators to ensure a timely bank opening. Raised \$8 million of private equity capital (no brokers), with no single investor owning more than a 5% interest stake. Assembled a "best in class" group of product solutions, enabling the bank to open with the most sophisticated and complete set of integrated financial products in Arizona.

During first year of operations, bank added over \$34 million of loans, \$44 million of deposits and \$50 million of total assets, making Bank of the Southwest the **fastest growing community bank in Arizona**. Successfully anticipated and responded to rapid asset growth by proactively increasing bank facilities by 60% and adding to both support and production staff to ensure continuation of successful growth and superior customer service.

*President / Regional Financial Manager
August 1995 - June 1998*

*ISI West, LLC.
Phoenix, Arizona*

Cofounded and opened the Western Regional Operations Center for a national payroll processing and employer leasing company. Was solely responsible for establishing the new facility, which included office site selection and lease negotiation, equipment acquisition, staff hiring, training and retention. In the two years of operations, with heavy emphasis on new client solicitation and tight fiscal control, expanded client base from "0" to over 150 accounts. Additional duties include the identification and solicitation of potential acquisition targets nationally, initial prospect contact and coordination of the due diligence process. Company sold in June 1998 to CNAUnisource and elected to pursue other local opportunities rather than accept a relocation promotion to Chicago.

*Vice President, Corporate Development
February 1990 - August 1995*

*Giant Industries, Inc.
Scottsdale, Arizona*

Created and managed investor relations and mergers and acquisition identification function that reported directly to the CEO of a NYSE oil refiner and marketer with approximately 1300 employees and annual sales in excess of \$300 million. Prior positions within company include serving as Assistant Treasurer and Director, Investor Relations. **Utilizing extensive financial background**, was instrumental in a successful \$100 million public offering of Senior Subordinated Notes which included solicitation and selection of investment bankers and road show creation and presentation. Accomplishments included creation and management of the company's corporate risk management department including the restructuring of the corporate insurance program, improving cash management and treasury efficiencies, and initiating the utilization of financial risk management tools.

Publications

Gryp, T.J., *Management Evaluation: The Lost Art of Lending*, The Journal of Commercial Bank Lending, (Vol. 70, No. 6, February, 1988).

Awards

2016 Trailblazer CEO of the Year, awarded by Credit Union Times

Licenses, Interests and Community Activity

High Energy and Effective National Public Speaker

Series 7 & 66

Certified Financial Manager (CFM) Awarded by Merrill Lynch

Knight, Order of Malta

Member, Knights of Columbus

Former Adjunct Faculty, University of Notre Dame Mendoza College of Business

Former Member, Board of Trustees, St. Vincent de Paul Society, South Bend, Indiana

Former Member, Board of Trustees, Holy Cross College, South Bend, Indiana