

**JONATHAN WARD**  
jward@tiogabank.com

**HOME ADDRESS**  
5598 Gaskill Rd.  
Owego, NY 13827  
(607) 760-7101 (Cell)

**OBJECTIVE** *Consideration for a vacancy on the Tioga County LDC Board of Directors*

**EDUCATION** **STATE UNIVERSITY OF NEW YORK COLLEGE AT ONEONTA**  
*Bachelor of Science Degree in Business Economics – Received May 2005*  
*GPA: 3.62*

**NIAGARA UNIVERSITY**  
*College of Business Administration* *Fall 2001 – Spring 2002*  
*GPA: 3.66*

**COMPUTER SKILLS** Microsoft Office Products, IBM-Based AS/400 Billing Systems, CASH  
Insight Financial Spreadsheet Software, Apex v4.x Medina

**EXPERIENCE** **TIOGA STATE BANK** Owego, NY  
*Commercial Services Officer (January 2012 – Present)*

- Maintain ongoing business relationships and develop new business from present and prospective business clients
- Preparation of loan requests for presentation to Officers Loan Committee and/or Bank Board Directors
- Numerous servicing functions related to the maintenance of a multi-million dollar loan portfolio

**JS MILLER APPRAISAL ASSOCIATES** Johnson City, NY  
*Commercial Appraiser Trainee (July 2010 – January 2012)*

- Numerous research and analytical responsibilities involved in preparing the descriptive and valuation portions of appraisal reports

**TIOGA STATE BANK** Owego, NY  
*Commercial Credit Analyst (October 2006 – July 2010)*

- Responsible for maintaining asset quality of the bank's commercial loan portfolio
- Prepared detailed loan approval records and commitment letters
- Ordered and reviewed commercial real estate appraisals
- Represented the bank during Federal, State, and other third-party examinations
- Managed the bank's Remote Deposit Capture product

**VERIZON WIRELESS** Vestal, NY  
*Representative – Retail Sales (May 2006 – October 2006)*  
*Supervisor and Customer Service Representative (June 2005 – May 2006)*

**LEADERSHIP** **COMMUNITY FOUNDATION OF THE TWIN TIERS** Sayre, PA

- Current Tioga County NY Advisory Board Member

**BROOME LEADERSHIP INSTITUTE** Vestal, NY

- Current Communications Committee Member



April 23, 2015

Tioga County Legislature  
56 Main Street  
Owego, NY 13827

RE: Letter of Interest for opening on the Tioga County LDC Board of Directors

Dear County Legislators:

Please accept this letter as a formal expression of my interest to fill a vacancy on the Tioga County Local Development Corporation's Board of Directors. I have spent the majority of my life as a resident of Tioga County and have a constant aspiration both personally and professionally to improve our local region. It would be an honor to be given the opportunity to work with the current board and donate my time and professional skills to aid in the TCLCD's mission. Thank you for the consideration and time allocated to my potential appointment to the board.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jonathan Ward'.

Jonathan Ward  
Commercial Services Officer  
(607)687-2090 ext. 0629  
[jward@tiogabank.com](mailto:jward@tiogabank.com)