1

00:00:01,167 --> 00:00:07,901

♪♪

2

00:00:07,901 --> 00:00:10,501

-I've been with the bank

for 28 years,

3

00:00:10,501 --> 00:00:13,400

and most of that time

spent in Pittsburgh,

4

00:00:13,400 --> 00:00:15,400

and most of that time

in Pittsburgh

5

00:00:15,400 --> 00:00:20,133

within our debt capital markets

team doing loan syndications,

6

00:00:20,133 --> 00:00:23,200

which some of you may

or may not know what that is,

7

00:00:23,200 --> 00:00:26,434

but that's when we work

with our larger clients

8

00:00:26,434 --> 00:00:29,100

in providing credit facilities

to them

9

00:00:29,100 --> 00:00:32,601

that one bank would not want

to hold the whole amount.

10

00:00:32,601 --> 00:00:36,734

So you just disseminate

the risk among bank partners.

11

00:00:36,734 --> 00:00:38,300

And we work with both the client

12

00:00:38,300 --> 00:00:40,734

and the banks

to pull that together.

13

00:00:40,734 --> 00:00:43,434

So I did that

for about 20-plus years.

14

00:00:43,434 --> 00:00:45,767

And prior to that was

a relationship manager

15

00:00:45,767 --> 00:00:47,734

in our commercial space

in Pittsburgh.

16

00:00:47,734 --> 00:00:51,701

So a broad base

of banking background.

17

00:00:55,701 --> 00:00:58,834

It's critically important

to get involved

18

00:00:58,834 --> 00:01:01,534

in whatever you think

is important.

19

00:01:01,534 --> 00:01:04,067

I think early in my career

20

00:01:04,067 --> 00:01:05,868

I was discouraged

from doing that

21

00:01:05,868 --> 00:01:09,234

because they thought it would

take away time from your career.

22

00:01:09,234 --> 00:01:12,367

And I regretted that,

not doing it earlier.

23

00:01:12,367 --> 00:01:16,033

So I find it really important

to get involved

24

00:01:16,033 --> 00:01:17,067

for a lot of reasons.

25

00:01:17,067 --> 00:01:19,767

Personally, it's rewarding.

26

00:01:19,767 --> 00:01:23,033

It is a good way to work

within your community,

27

00:01:23,033 --> 00:01:24,901

get to know others

in your community,

28

00:01:24,901 --> 00:01:27,434

and understand what

the issues might be

29

00:01:27,434 --> 00:01:28,834

within your community.

30

00:01:28,834 --> 00:01:30,834

So I think

it's really important.

31

00:01:34,000 --> 00:01:37,367

Coming to a new city,

I'm learning everything.

32

00:01:37,367 --> 00:01:39,000

Everything is new.

33

00:01:39,000 --> 00:01:41,300

You know, the people are new,

the companies are new,

34

00:01:41,300 --> 00:01:45,767

that the landscape is new,

the ecosystem is very different.

35

00:01:45,767 --> 00:01:48,400

So you just have

to have a desire

36

00:01:48,400 --> 00:01:52,300

to have that kind of openness

and willingness

37

00:01:52,300 --> 00:01:56,133

to put yourself out there into

situations that are unique.

38

00:01:56,133 --> 00:01:59,634

And I think being patient

and, you know,

39

00:01:59,634 --> 00:02:02,200

I think one thing

that is hard for people

40

00:02:02,200 --> 00:02:05,167

when they're first starting is

they don't think about the fact

41

00:02:05,167 --> 00:02:07,968

that these are 30 year --

you have 30 years

42

00:02:07,968 --> 00:02:10,367

or so that you're going

to be in the workforce.

43

00:02:10,367 --> 00:02:13,434

And so it's a marathon,

not a sprint.

44

00:02:13,434 --> 00:02:16,634

And there are a lot

of different paths,

45

00:02:16,634 --> 00:02:19,100

and they are not

generally linear.

46

00:02:19,100 --> 00:02:22,434

So I've done many presentations

with my background.

47

00:02:22,434 --> 00:02:27,133

You know, I went to Penn State,

but I didn't graduate initially.

48

00:02:27,133 --> 00:02:29,801

It took me 10 years

to get my undergrad.

49

00:02:29,801 --> 00:02:33,133

And in that time,

I was a retailer for 10 years.

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00:02:33,133 --> 00:02:36,300

Then I, you know,

having finally finished that,

51

00:02:36,300 --> 00:02:38,033

I decided, "Well, I better

get to grad school

52

00:02:38,033 --> 00:02:39,934

and get some other education."

53

00:02:39,934 --> 00:02:42,901

So I did that,

and I started at PNC.

54

00:02:42,901 --> 00:02:46,868

And then I had hoped for out

of my development program

55

00:02:46,868 --> 00:02:50,167

a kind of a more meaningful role

right out of the gate.

56

00:02:50,167 --> 00:02:51,701

And I didn't get that.

57

00:02:51,701 --> 00:02:53,634

But, you know,

I put my head down,

58

00:02:53,634 --> 00:02:56,601

I worked hard, and I looked

for opportunities

59

00:02:56,601 --> 00:02:57,968

when I could find them.

60

00:02:57,968 --> 00:03:00,334

And I landed in

our loan syndications team,

61

00:03:00,334 --> 00:03:02,567

which I loved it

for 20-plus years.

62

00:03:02,567 --> 00:03:04,968

So, you know,

and now I'm doing this,

63

00:03:04,968 --> 00:03:08,434

which is a nice culmination of

a lot of different work things.

64

00:03:08,434 --> 00:03:13,968

But I think you just --

you have to learn to work hard

65

00:03:13,968 --> 00:03:16,100

at what you're being

given, do a good job,

66

00:03:16,100 --> 00:03:17,767

and look for

the next opportunity.

67

00:03:17,767 --> 00:03:21,067

But maybe just take in

where you are now

68

00:03:21,067 --> 00:03:23,067

and make the best of it.

69

00:03:23,067 --> 00:03:29,801

♪♪