



2023 Board of Directors Statement of Interest

TOM WILSON



Tom Wilson has been involved in the financial service industries for over 32 years, specifically the last 12 years as a senior executive in the Ontario credit union system. Tom was previously the Vice President of Commercial Lending and Chief Risk Officer at 2 large credit unions. This experience afforded Tom with the day-to-day understanding of the credit union's operations; risk management, and departmental leadership. Tom was also directly responsible for the financial and regulatory requirements of the Ontario credit union's Financial Services Regulatory Authority (FSRA).

As Chief Risk Officer, Tom was credited for the oversight, compliance reporting and team management of the credit union's Compliance Department. In addition, the role required that adherence to all FINTRACT reporting requirements were upheld and to ensure the credit union mitigated their exposure to fraud and other schemes. Tom was also in charge of reviewing, amending and creating all policies for the credit union which gave him the ability to understand the interconnectedness of all departments as a financial institution along with ensuring member service remained in balance. Tom was the liaison between FSRA and internal auditors as well as the executive team and the Board of Directors.

As the Vice President of Commercial Lending, Tom was responsible for the management and oversight of the credit union's commercial lending department. In addition, Tom ensured that the credit union and the Board of Directors' annual strategic plan relating to profitability, risk management and member service objectives were all achieved.

The key positions of Chief Risk Officer and the VP of Commercial Lending enabled Tom to gain the experience and knowledge required to apply these skillsets in roles outside the credit union. Tom has secured all the specific requirements to join Tandia's Board of Directors with no initiation or learning curve. As the complexities imposed by the ever-growing regulatory requirements of FSRA and FINTRAC, this unique and specific background is a rarity. In addition, Tom was also directly involved in all Board of Directors and Audit Committee meetings along with actively participating in all the annual strategic planning sessions.

Having said that, Tom has been a member of Tandia Credit Union for 17 years, joining when the credit union lead the educational community of the Greater Hamilton Area as Teachers Credit Union. Tom now has the ability to focus on giving back to our financial institution as a fully experienced and qualified Board of Director.



THOMAS WILSON - RESUME

OBJECTIVES

To secure a nomination for the Board of Directors with Tandia Credit Union.

SUMMARY OF QUALIFICATIONS

Over 21 years of dedicated experience in the Ontario Credit Union sector, the last 12 years holding the position of Chief Risk Officer and Vice President of Commercial Lending. A tenure that includes leading the commercial lending and compliance departments, creating and updating the credit union's policies, liaising with internal and external auditors including FSRA, participating in Credit Union and Board planning sessions, AML TF monitoring, ERM development and oversight and participating in all Board of Director and Audit Committee meetings.

PROFESSIONAL EXPERIENCE

2022 to Present: Vice President Commercial Mortgage Underwriting-Wise Capital

Responsible for facilitating, underwriting, liaising and securing debt and structured capital for clients with appropriate financial institutions. Coach and mentor Mortgage Brokers and Agents on the fundamentals of commercial lending. Develop relationships with lending partners.

2018 to 2022 Vice President Commercial Credit and Chief Risk Officer - BCU Financial

Responsible for developing and leading the credit union's commercial department. Implemented corporate strategies; identified short and long-term objectives and designed departmental initiatives to achieve annual corporate plans. Advised on all commercial credit related matters, maintained annual departmental budgets, sales forecasts and monthly reporting of lending activities. Ensured complete adherence with provincial regulatory compliance standards. Pursued new business and maintained existing business and community contacts. Responsible for the commercial credit risk and collections activities of the entire commercial loan portfolio.

- Managed all aspects of Credit Risk, ALM and internal audits. Designed policies and programs for Corporate Risk and ALM. Maintained provincial and federal regulatory compliance standards.
- Liaised with all auditors and provincial regulators.
- Member of the credit union's asset and liability management team.
- Reported directly to the credit union Board of Directors.



THOMAS WILSON - RESUME

COMMITTEE AND CORPORATE DEVELOPMENT

- Level Five Strategic Partners - Commercial Lending Facilitator 2007 - 2015
- Teachers Credit Union Income and Efficiency Committee 2007 - 2010
- Teachers Credit Union Community and Corporate Development Committee 2008 - 2010
- Credit Union Central of Canada National Young Leaders Committee 2006 - 2009
(Founding Member)

PROFESSIONAL DEVELOPMENT

- Bay Area Leadership Graduate (Volunteer Hamilton) 2006 - 2007
- Financial Planners Standards Council (Certified Financial Planner) 2002
- Canadian Securities Institute (Professional Financial Planning) 2000
- Canadian Securities Institute (Canadian Securities Course) 1995
- Institute of Canadian Bankers (Mutual Funds and Financial Planning) 1994 - 1995

EDUCATION

- McMaster University - Bachelor of Arts 1987 - 1990
- McMaster University - Business Administration School of Continuing Education 1990 - 1992
- Certified General Accounting, Level 1 Mohawk College of Applied Arts and Technology 2003 - 2005

COMMUNITY BUILDING

- Ancaster Minor Baseball Coach 2007 - 2017
- Ancaster Minor Hockey Coach and Volunteer 2008 - 2015
- Teachers Credit Union Corporate and Community Fund Raising 2005 - 2009
(Chair 2009)