

William L. Schumm

Principal Advisor

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William L. Schumm has spent over 37 years in the financial services industry. He has been a “C” Level manager with extensive and diverse financial services experience backed by a consistent record of accomplishment. He has built high performance work teams including restructuring both front and back office operations. He has proven leadership and solid foundation in strategic planning, new product development, product launch, project management, and competitive analysis. He has demonstrated ability in change management, workout and turnaround business segments. He is a technology orientated, results-driven professional with success in providing financial planning, analytical leadership, cost control, and profit optimization.

He has worked with major legal and accounting firms, governmental agencies; internal and external audit departments and Audit Committees; rating agencies; investors; numerous IT firms; as well as Fortune 500 enterprises. He brings expertise in such additional disciplines as process reengineering; cost analysis and reduction; system selection, integration and implementation; organizational structure and development; and profit and loss accountability and accomplishment.

Additional Core Competencies include:

- . Multi Business Unit P&L
- . Leadership Development
- . Global Collection And Customer Service Call Centers
- . Small Business Lending; Equipment Leasing; Educational

Lending; Compliance & Regulatory; Consumer Financing
. Managing Exponential Growth
. Commercial and consumer credit application processing;
account receivables; inventory; collections and customer service;
integrated voice response; auto dialer; and credit and behavioral
scoring systems.

As COO he established global state-of-the-art call centers servicing over \$32+ billion in commercial and consumer assets. He developed and managed a Quality Control Program that was recognized by the FTC and the Federal Reserve Board as an industry leader. Bill has established Risk Acceptance Criteria and Target Market Definitions for commercial and consumer offerings.

Mr. Schumm holds a BA degree in Modern Languages from Seton Hall University and a MBA degree in Executive Management from Fairleigh Dickinson University.