

Michael Hardek

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Qualifications

Proven business developer that is highly competitive, continually achieves and exceeds goals, and believes in the overall team vision. Organized, disciplined, and goal oriented with 13+ years of sales experience in business to business relationship banking. Skilled in providing both written and verbal presentations to decision makers and internal partners. Approachable and receptive banking professional with a history of success in creating specialized solutions for business owners and real estate professionals.

Professional Experience

CENTRUE BANK, Orland Park, Illinois (Chicago Market)

Senior Vice President, Senior Commercial Relationship Manager

Vice President, Senior Commercial Relationship Manager

July 2012- Present

May 2015-Present

July 2012-May 2014

- Loan production of \$70MM+ over a four-year timespan.
- Commercial Real Estate & C&I Lending Specialist.
- Strong and detailed commercial construction lender.
- Experienced on working with larger institutions on syndicated loans.
- Review presentations of other lenders when appropriate to better structure or troubleshoot loans as the Senior Lender in the office.
- Aid in the career progression of office's Commercial Service Representative by completing employee reviews and providing on the job training.
- Responsible for acquiring, developing and managing client relationships with companies of revenue up to \$100MM.
- Present and recommend credits ranging from \$1MM - \$20MM in size with personal loan approval authority of \$300M.
- Represent Centrue Bank in the community and through active involvement in civic and charitable events.
- Cross-sell across all lines of business to optimize profitability and deepen business relationships.

MB FINANCIAL BANK, Rosemont/ South Holland, Illinois

Vice President, Middle Market Relationship Manager

May 2014- May 2015

CITIZENS FINANCIAL BANK, Orland Park, Illinois

Second Vice President, Commercial Relationship Manager

July 2008- July 2012

January 2010- July 2012

- 2011 Top Ranked Relationship Manager with 141% of goals achieved resulting in \$1.8MM in deposit generation and 12 month loan generation of \$12MM.
- 2010 Top Ranked Relationship Manager with 177% of goals achieved resulting in \$2.8MM in deposit generation and 12 month loan generation of \$6.7MM.
- Generate and recommend commercial loans up to \$15MM in size.
- Awarded 7 out of 16 best business partner awards since award inception in July 2010.

Small Business Relationship Manager

July 2008-January 2010

- Responsible for all loan production in Illinois for exposures \$250M and under.
- Identify and convert new loan and deposit prospects.
- Create, implement, and manage ongoing prospecting campaigns with retail team.
- Proactively review and manage small business portfolio to expand relationships and products per household.

J.P. MORGAN CHASE BANK, Frankfort, Illinois

January 2007- July 2008

Assistant Vice President, Business Relationship Manager

- Business development manager of 4 branches overseeing roughly 800 clients.
- Exceed loan and deposit goals while increasing new business and growing clients' relationships.
- Aid in branches' P&L statements by business development and cross-selling personal products.
- Utilize bank's pre-approved SBA status to assist businesses when needed.
- Named Rookie of the Year in 2007 for the Chicago South Region.

CHARTER ONE BANK N.A., Orland Park, Illinois

June 2004- January 2007

Business Banking Officer

- Oversee business banking growth of assigned territory.
- Develop new business relationships to increase deposits into the bank.
- Produce new loan relationships for lines of credit and commercial real estate.
- Aid in bank's vision to achieve #1 SBA Lender Status in Illinois.
- Top performer ranked 5th in State of Illinois for year ending 2006.

Community Involvement

Orland Park Area Chamber of Commerce

- Slated to be President 2019, President Elect 2018, and currently Vice President

Orland Park Rotary Club

- Current Treasurer, Immediate Past President, Vice President 2016, Treasurer 2015, Secretary 2014

Consolidated High School District 230

- Building and Finance Community Committee

Leadz Networkers NFP

- Co-founder and Director

Education

NORTHERN ILLINOIS UNIVERSITY, Dekalb, Illinois

Bachelor of Science in Business Management

References available upon request

