



**Eric S. Phillips** serves as Executive Vice President, Lending Strategies and Head of Credit, Community Banking for Wintrust Financial Corporation. In his role Eric has responsibility for:

- Centralized Loan Operations (loan documentation and loan servicing)
- Credit Services (tracking of covenants & financial reporting)
- Community Banking Lending Center (centralized credit processing)
- Lending Strategies (intersection of credit process and technology infrastructure, plus small business, consumer & home equity lending programs)
- Enterprise CRM and Lending Products (nine Salesforce instances, two nCino LOS instances and a newly developing product & vendor platform team)

Eric initially joined Wintrust as Chief Credit Officer of Village Bank & Trust, N. A. He later concurrently assumed the same responsibilities at Schaumburg Bank & Trust Company, N.A. Subsequently Eric took on further credit oversight duties as a Credit Concurrence officer for C&I lending for four Wintrust charters and as a voting member of the C&I Wintrust Internal Credit Committee. He next transitioned to the holding company assuming the enterprise role of Senior Credit Officer for Community & Business Banking. During the Covid-19 pandemic Eric was instrumental in standing up Wintrust's Paycheck Protection Program infrastructure to support more than 20,000 PPP loans that were originated and forgiven.

A graduate in finance from the Indiana University, Kelley School Business, Eric has 35-years of commercial banking experience. He has held various management positions at Comerica Bank, LaSalle Bank and Park National Bank. He has been a speaker at industry events on topics including commercial underwriting, credit origination, financial fraud and has had two articles published in the *RMA Journal*, the trade publication of the Risk Management Association (n/k/a ProSight). He has also spoken to business owners and entrepreneurs on such topics as business financing, maximizing cash flow, alternative financing strategies and credit worthiness.

Eric serves on the board of directors and enterprise risk management committee of the Chicago Community Loan Fund, a Community Development Financial Institution (CDFI) serving metropolitan Chicago.