

**Michael Horodyski**  
**8 Cuomo Drive**  
**Highland, NY 12528**

## **Professional Experience**

*2011-Present                      President and Chief Executive Officer*  
*Wallkill Valley Federal Savings and Loan, Wallkill NY*

Responsible for operation of \$188MM financial services firm located in Wallkill, NY. Work with other executive officers to maintain asset quality, earnings performance, and compliance requirements in a challenging economic environment. Initiated the opening/purchase of three additional branch locations in Milton, Highland Falls, and Maybrook NY. Successfully have grown asset base of bank by 65MM since January 2011.

*2009-2011                      Executive Vice President*  
*Wallkill Valley Federal Savings and Loan, Wallkill NY*

Created and operated commercial loan department for the Savings and Loan. Additionally implemented a sales culture and tracking program to help foster internal sales and referrals to origination staff.

*2007-2009                      Commercial/Residential Loan Officer*  
*Sawyer Savings Bank, Saugerties NY*

Responsible for handling originations of both commercial and residential loans across three Ulster County Branches. Consistently exceeded goals and worked closely with both customers and bank management to find the right financial fit for customers.

*2001-2007                      Chief Internal Auditor/Ethics Officer, Commercial Loan Officer*  
*First National Bank of Jeffersonville, Jeffersonville NY*

Managed the Internal Audit Function and internal control oversight for 350MM financial services firm. Instituted Sarbanes/Oxley oversight process for the bank. Conducted ethics training for all employees and acted as point of contact for potential ethics complaints. Transitioned into Commercial Loan Officer Role for 2 years originating loans in Ulster and Sullivan counties.

## **Education**

*Marist College, Dual Major, BA Business Administration and Economics, Cum Laude - 1996*  
*Highland High School - 1992*

## **Other Experience**

*2013-Present                      Chairman of Ulster County Industrial Development Agency*  
*2013-2015                      Town of Lloyd Councilman*  
*2011-2015                      Board of Director, Walkway Over the Hudson*  
*2008-2011                      Town of Lloyd Councilman*  
*2007-Present                      Town of Lloyd Revolving Loan Fund Board Member*

**References available upon request**