

Michael Horodyski

Professional Experience:

2011 – Present *President and Chief Executive Officer*
Walkkill Valley Federal Savings and Loan, Walkkill, NY

Responsible for operation of \$170MM financial services firm located in Walkkill, NY. Maintain asset quality, earnings performance, interest rate sensitivity and liquidity in challenging economic and regulatory environment. Initiated opening of Milton, NY branch and merger with Highland Falls Federal Savings and Loan in July 2012. Grown assets by \$50MM since January 2011.

2009 – 2011 *Executive Vice President*
Walkkill Valley Federal Savings and Loan, Walkkill, NY

Created Commercial Loan function and worked closely with all employee levels to actively foster a sales culture at the bank.

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 exceed 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. Transitioned into commercial loan officer for 2 years. This entailed originating commercial loans/mortgages throughout Sullivan, Ulster, and Orange counties.

Other Experience:

2013-Present Chairman, Ulster County Industrial Development Agency, Board Member since 2011
2014- Present Town Councilman for Town of Lloyd, Liaison to Planning Board
2011- Present Board of Director, Walkway Over the Hudson
2008-2011 Town Councilman for Town of Lloyd
2007-Present Town of Lloyd Revolving Loan Fund Board Member