

BIOGRAPHY



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Todd Andritsch joined Clark Consulting in 2002. Prior to joining the company, Mr. Andritsch served as vice president and division head of Harris Trust & Savings Bank in Chicago, where he advised clients in the areas of capital structure, acquisitions, cash flow management and strategic planning. Before that, he was first vice president of commercial banking at LaSalle Bank in Chicago. Drawing upon his 17 years of banking experience, Mr. Andritsch is well equipped to help banks enhance individual and institutional performance.

Mr. Andritsch specializes in the design and implementation of compensation and nonqualified benefit plans for officers and directors of financial institutions. He works with banks to develop an understanding of current and long-term needs; provides an analysis of existing compensation and benefit practices; and then prepares recommendations that address impact on cash flows, earnings, shareholder value, and other bank objectives to facilitate board approval. Mr. Andritsch also works with bank accountants, attorneys and consultants to provide a coordinated financial strategy utilizing bank-owned life insurance (BOLI) to minimize the impact of plan costs on earnings.

Mr. Andritsch earned a bachelor's degree in finance from Drake University in Des Moines, Iowa, and a master's degree from Charles H. Kellstadt Graduate School of Business at DePaul University in Chicago. He has passed the series 6 and 63 qualifying exams with the Financial Industry Regulatory Authority (FINRA) and is a licensed insurance representative.