



## Northern New Jersey Chapter of The Risk Management Association to Hold Senior Lending & Credit Officers Panel at Wilentz, Goldman & Spitzer

02/11/20

The Northern New Jersey Chapter of The Risk Management Association will hold its Senior Lending & Credit Officers' Executive Panel at the law offices of its sponsor Wilentz, Goldman & Spitzer in Woodbridge.

Richard Spengler, Executive Vice President and Chief Lending Officer at Investors Bank, William Franey, Senior Vice President and Senior Credit Products Officer at Bank of America, and Neena Miller, Senior Vice President and Chief Credit Officer at Ocean First Bank, will discuss opportunities and challenges facing institutional banks in New Jersey, including:

- Leveraging technology to grow and compete in the future
- Mitigating risk by redefining risk culture, policies and procedures
- Profitability vs volume in lender incentive plans
- Current Expected Credit Losses methodology to estimate allowances for credit losses

### **Practice**

- Banking & Financial Services