



## **INSTRUCTOR**

**Frank R. Eckerd**  
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Eckerd retired in 2007 after 42 years of line banking, management, and credit approval experience in commercial banking. He began his career with Chase Manhattan, where he had assignments in corporate and international banking, including several years as senior commercial officer for Chase Canada in Toronto. Eckerd later spent ten years in Florida where he created and managed commercial lending departments. He moved to Kentucky in 1993 where he worked as a senior commercial and credit officer for several Community and Regional Banks, including Bank One and BB&T. Most recently, Eckerd worked for the Fifth Third Bank as a regional credit officer responsible for approving middle market commercial credits in Kentucky, Indiana, and Tennessee. He also has facilitated numerous credit-training and RMA seminars for his employers. Eckerd has a BA in Economics from Gettysburg College.