



INSTRUCTOR

**Mary-Anne Norman
EVP/Senior Credit Officer
First National Bank of Central Florida**

Ms. Norman has been EVP/ Senior Credit Officer for First National Bank of Central Florida in Winter Park, FL since January 2007.

For six years prior to her return to banking, Norman was the CEO of Norman & Stenglein Consulting, Inc., an Orlando-based consulting firm that specialized in providing financial consulting services to business clients and financial institutions.

Norman has over 15 years experience in the banking industry and is a former top lender and commercial loan center manager. She has extensive consulting experience with middle market and corporate clients throughout the United States. She also helped test the credit-scoring concept for loan approval/decline that is now used at almost every major financial institution.

Norman has a Bachelors degree in Management and an MBA from the University of Florida and was chosen to represent Central Florida's financial services industry on a Rotary Business exchange to South Africa. She is also a member of the International and National Business Education Association.

She has taught Supervision and Principles of Banking in affiliation with the American Institute of Banking, and taught Small Business Accounting, Managerial Accounting, and Introduction to Business at the Lake Sumter Community College.