

Big Picture Perspective

Amy Wiles

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Success Magazine: What does success mean to you?

Amy Wiles: Success is when I can use my experience and abilities to help craft a solution that is both a win for the client and a win for my team.

SM: You are originally from Syracuse, but most recently lived in Denver. How did you end up out west?

AW: I was working for JPMORGANCHASE, a large bank in the NY metropolitan area, and I had just been promoted. Although my career was advancing, I wanted greater responsibilities and to work for a smaller organization where I could have a greater impact. I began a search for the right opportunity — but I never intended to relocate 1,600 miles to Denver! When I became aware of the opportunity at KeyBank and once I met the people at Key, and learned more about the bank, I felt it was a great opportunity to advance my career and be part of a growing and dynamic company.

SM: You were the regional credit executive for Key Bank's Rocky Mountain Region. What was your experience there like?

AW: I had always lived in the East, so it was a big change from the NY metropolitan area — where there are “50 seconds in every minute” — to the West where the pace is somewhat slower and there are wide-open spaces. I should add that folks work just as hard, though, and are equally committed. I found the people at Key to be extremely welcoming, which made the transition easy; and my commute shrank to a comfortable 20 minutes!

SM: Why did you initially choose to work for KeyBank?

AW: I joined Key when it rolled out its Community Bank model in 2005. I believe that Key's model was right, and it showed me Key was a leader in the industry. I felt it was the perfect time to join Key.

SM: Are you excited to be back in the Northeast?

AW: It's coming home for us. Both my husband and I were born and raised in Syracuse. We went to college in that area: I received my B.A. at Colgate and he graduated from Syracuse University, though we both went to

graduate school elsewhere. We still have family in the Syracuse area.

SM: You previously held a position with JPMORGANCHASE. How did this experience help lay the groundwork for your success with Key?

AW: In my 25 years at JPMORGANCHASE, I was involved both as a team leader and credit executive, as well as in multiple lines of business. This gave me a terrific base for my current responsibilities. In my current job, I deal with middle-market companies and midsize companies, in diversified industries and across multiple geographies.

SM: At what point was your interest in finance and economics sparked?

AW: That was pretty early on. I majored in economics at Colgate University, and my interest was sparked the minute I became aware that major NY money center banks recruited on campus for their management training programs. Sounded like a perfect fit....

SM: You have worked in this industry for more than two decades. What keeps you motivated?

AW: My experience has taught me that no two situations are ever the same. Every company is unique in its market position, management team, capabilities, challenges and the product set they bring to market. So it's always a fascinating challenge to find the right solution for each client.

SM: What are your responsibilities in the Capital Region?

AW: I'm the senior credit executive for KeyBank's Northeast Region, which takes in Maine, Vermont and NY State across to Buffalo and down the Hudson Valley. I am responsible for risk management for three lines of business that are all part of Key Community Bank:



KeyBank



commercial banking, the private bank, and business banking across that territory. I also have additional responsibilities as the credit executive for national commercial bank activities in New York City and Boston.

SM: What are your goals for this new position?

AW: I am dedicated to supporting Key's clients in a tough economy, maintaining good asset quality, minimizing problem loans, helping the business grow, and helping the team maintain a positive outlook. I believe Key will have many new business opportunities when the economy begins to turn.

SM: What will you bring to the area?

AW: I bring 25 years of experience in a broad range of industries and clients. I bring a national perspective, having worked outside the Northeast. And I bring my energy and commitment to do a great job and support this community.

SM: What makes KeyBank unique in the industry?

AW: KeyBank has very strong capital ratios because Key avoided many of the most problematical areas such as subprime lending. Key maintains a focus and commitment to lending. It has a strong service culture and excellent core values, and it has groomed a very talented and dedicated staff that will help drive positive results even in a tough economic environment.

SM: KeyBank is committed to community involvement. How will you contribute to this ideal?

AW: I have joined the boards of Proctors Theatre in Schenectady and the Arts Center of the Capital Region in Troy. I am married to an artist, Patrick Morelli, and I feel a commitment to the arts. I recognize the importance of the arts to economic development and our quality of life here.

SM: What gives you strength in life?

AW: I take a great deal of strength from recognizing the generosity of the human spirit and the genuine desire of so many to help others in need. I see it all the time here at KeyBank where people are very giving.

SM: We featured your husband Patrick Morelli as hero for his outstanding public works of art. How do your differing careers help to create a sense of balance in your life?

AW: Patrick is a hero to me, too. I admire his creative talents, his vision for universal beauty and his passion for expressing it. I work with balance sheets and calculations and knowledge of businesses, and I love to watch him start with simple, tangible materials — modeling clay or steel tubing, for example — and create a beautiful, heroic sculpture cast in bronze, an important public work of art. He is an internationally

known artist and sculptor, and his prominent pieces include the Behold Monument in Atlanta dedicated to the memory of Dr. Martin Luther King Jr. and a monument honoring the victims of the 9/11 tragedy in West Orange, New Jersey. I find his work inspiring and I truly appreciate the arts — although I can't even draw a stick figure!

SM: What achievement are you most proud of and why?

AW: Can I name two? At home, I am very proud that our beautiful 14-year-old daughter Gabriella, who is at Shaker Junior High, still likes spending time with her parents. At work, I think being a successful woman in business and a positive role model for younger women is my proudest achievement.

SM: How will KeyBank position itself in this tumultuous economy?

AW: KeyBank is large enough to have a wide breadth of products for retail and commercial clients and is still local and small enough to care greatly about its customers. KeyBank will continue to do what it has always done which is to build on its very strong capital ratios,

and help customers reach their personal and business goals.

SM: What credit advice can you give to people in the region?

AW: First, in this environment, it's crucial for any business to maintain a strong relationship with its bank, and that includes close communication with the bank. Banks deal with customers in many kinds of businesses and across many markets, so we can function as trusted advisors with big-picture perspective and detailed market knowledge. Remember that your bank wants to understand and support your company. We also encourage business leaders to develop realistic financial forecasts under different scenarios; in other words, to develop contingency plans along with their growth plans.

SM: What personal characteristic has helped you to achieve success in life?

AW: We all learn our strengths through experience, and I've learned over time that I have perseverance, commitment, good humor, confidence, and a competitive spirit — the will to win.

