**Ralph E. Kelsey**

**5478 State Route 17C**

**Endicott, NY 13760-7610**

kelsey372@gmail.com

607-239-5886

**Professional Experience:**

 Tioga State Bank

 Senior Vice President – Credit Services 1972 to 2013

 Consultant 2013 to Present

 Grace Bible Church

 Lay-Pastor 2001 to Present

**Education:**

 Broome Community College

 Attended Elmira College, Liberal Arts

 Independent Bankers of America – Senior Management School

 New York State Bankers Association – Consumer Credit School

 New York State Bankers Association – Management School

 Pennsylvania State Bankers Association – Central Atlantic School of Commercial Banking

 Senior Bank Officer School – Wharton College

**Boards Currently Serving:**

 Tioga County Senior Citizens Foundation

 Tioga County Farm Bureau

 Tioga County Industrial Development Agency

 Tioga State Bank

 Broome Cooperative Insurance Company

**Boards of Past Service:**

 Southern Tier Business Development Corporation

 New Bankers Association, Finance Committee

 NYBDC-Southern Tier Loan Committee

 Spencer – Van Etten School Board

 Spencer Town Board

 Tioga County Ethics Committee Member

 Tioga County Empire Zone

 Tioga County Local Development Corporation