Kurt D. Eichmiller

Insurance Consultant at Reich Insurance, LLC

kdeichmiller@hotmail.com

Summary

During my professional career, I have had the great opportunity to assist many individuals and corporations with their financial and insurance solutions.

It is my intention to get my Master's degree from Harvard University's extension school.

Specialties

Individual and group insurance solutions, risk management, complex banking techniques and relationship management.

Indiana Life, Accident & Health Insurance License since February 9, 2004.

Experience

Insurance Consultant at Reich Insurance, LLC

March 2010 - Present (9 months)

Individual & group health insurance.

Consultant for retired individuals regarding investments and health and life plans.

Owner & Consultant at Eichmiller Insurance Services, LLC

December 2008 - February 2010 (1 year 3 months)

Consult with Individuals and Corporations on the proper choice for health care insurance needs.

AVP at Old National Bancorp

January 2005 - December 2008 (4 years)

Employee Benefits Consultant / Account Executive

2007 - 2008

* Aided mid to large commercial human resources managers with medical, life and ancillary products.

Public Funds Relationship Manager, AVP

2006 - 2007

- * Developed a Public Funds Relationship Banking program that would establish a relationship with political subdivision, inside and outside, the current Banks footprint.
- * Visited political subdivisions and ONB Relationship Managers in Southern Indiana, Illinois and Kentucky to identify opportunities and assist political subdivisions with services for both sides of the balance sheet.

- * Interfaced with senior management in the development of an interest rate risk management process that would provide derivative services (Swap, Cap & Collar) to current and prospective clients.
- * Established relationship with Commercial Lending Relationship Managers of ONB in Indiana, Illinois and Kentucky to increase education of the advantages of using hedge products.
- * Developed relationship with derivative consultants; Chatham Financial.
- * Closed \$81.047MM in derivative transactions, producing \$948M in fee income in 2005, 59.26% of department goal; and closed \$86.256MM in derivative transactions, producing \$620M in fee income for the first six months of 2006. On track to generate \$1.5 million in net income.

"I just wanted to let you know what a great job Kurt is doing for ONB. I had another swap presentation with him today, my fifth with Kurt. He does a great job of explaining swaps and relating to our customers. We had a great meeting today with a new farm customer today and I feel that because of Kurt we have an opportunity to do a swap for this customer and possibly expand our relationship in the future." August 3, 2005 by Greg Cardinal, Vice President

1 recommendation available upon request

Financial Advisor at MERRILL LYNCH GLOBAL PRIVATE CLIENT GROUP

April 2003 - December 2004 (1 year 9 months)

- * Established relationships between the State of Indiana and the Investment Banking Department, for municipal and transportation bond underwriting resulting in a \$1.5 billion IRB & transportation bond opportunities.
- * Created Business Solutions Networking Group to increase referral opportunities and awareness of my business.
- * Utilized wealth management strategies to build client portfolio allocation models that will maximize performance and safety of the portfolio.

"It has been my privilege to get to know Kurt Eichmiller over the last 18 months. During that time, while serving in the capacity of his direct supervisor, I have observed a very positive attitude, tremendous work ethic, and a level of perseverance not common in today's work force. His ready smile and willingness to go beyond the call of duty has made it a pleasure to work with Kurt. I not only appreciate his hard work but his dedication and willingness to help others around him. In summary, I would heartily endorse Kurt as an applicant worthy of your consideration and would be delighted to provide additional input should that prove to be of assistance."

By: Mr. John D. Musgrave, Resident Director at Merrill Lynch, Evansville, Indiana. December 2004; letter To Whom It May Concern

"I am writing this letter as a personal and business reference for Kurt Eichmiller. It is a pleasure to

have the opportunity to provide this reference because in every respect, Kurt is a wonderful human being. I came to know Kurt when applied for employment at Merrill Lynch. He impressed my team and me as someone who had ambition, drive, honesty, and charisma..."

By: Mr. Thomas P. Hirsch, Managing Director at Merrill Lynch. December 15, 2004; letter To Whom It May Concern.

Officer: Commercial Real Estate Lender, Retail Bank Manager at Fifth Third Bank September 2001 - March 2003 (1 year 7 months)

- * Exceeded the region's average percent to plan in Commercial Deposit Balances 95% to 89%, Commercial Loans Outstanding 102% to 88%, Commercial Fee Income 85% to 78% for 2003.
- * Restructured the Banking Center's commercial business checking account analysis fees for current commercial clients to enhance the profitability of the office. Underwrote and recommended commercial loan requests in amounts less than \$250,000. Part of the regions 2002 internal round table formed to evaluate and change current procedures for the banking center's underwriting process of commercial lending.

Officer, UPS Relationship Banker at SunTrust Bank

January 2000 - August 2001 (1 year 8 months)

Created and then Managed the Hypothecation (as "Hypo") Lending Program for United Parcel Services (as "UPS") Management and Associates. The Hypo Lending Program assisted current and retired UPS associates and their family members, who had accumulated more than \$1 million worth of UPS stock after the public offering, to diversify their assets. Typically the (during that time period) UPS members were required to hold their UPS stock in a UPS Trust Account.

Although the Hypo loans were priced with very low margins, the relationship allowed for the SunTrust Bank to cross reference sales opportunities with Trust, Wealth Management, Private Banking, Retail Banking and Mortgage Banking.

Officer, Banking Center Manager at Colonial Bank

July 1997 - December 1999 (2 years 6 months)

Consumer Service Representative at NationsBank

1993 - 1997 (4 years)

Credit Manager at Heilig-Meyers Furniture

1988 - 1993 (5 years)

Worked in Loogootee & Jasper, Indiana and Marysville, Ohio.

Education

University of Evansville

BS, Liberal Studies, 2003 - 2007

Georgia State University

Finance, 1996 - 2001

Honors and Awards

U.S. Congressional Recommendation by Congressman Brad Ellsworth to be considered for a Direct Officer Commission in the U.S. Navy Reserve.

"Mr. Eichmiller has always displayed professionalism and courtesy during the various conversations. Based on these experiences and learning of his background in the financial industry, it was apparent he possesses strong leadership skills and tremendous drive." October 3, 2008 by Congressman Brad Ellsworth

Received cum laude honors from the University of Evansville (3.52 GPA, 4.0 Scale).

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1 person has recommended Kurt D.

"Kurt is an energetic, organized professional, and left a lasting impact on the Capital Markets Group at Old National Bank. He is particularly gifted at serving his internal clients (RMs), while explaining complex products in simple terms to his external clients (borrowers). I watched him deliver successful results in his role, and would recommend him highly."

— **Bob Newman**, *Derivatives Consultant*, *Chatham Financial Corporation*, was a consultant or contractor to Kurt D. at Old National Bancorp

Contact Kurt D. on LinkedIn