Investor Presentation

May 8, 2017

Safe Harbor Statement

"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995: **The statements in this presentation relating to plans, strategies, economic performance and trends, projections of results of specific activities or investments and other statements that are not descriptions of historical facts may be forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Forward-looking information is inherently subject to risks and uncertainties, and actual results could differ materially from those currently anticipated due to a number of factors, which include but are not limited to, risk factors discussed in the Company's Annual Report on Form 10-K for the year ended December 31, 2016, and in other documents filed by the Company with the Securities and Exchange Commission from time to time. The Company has no obligation to update these forward-looking statements.**

Key Messages

Exceeding customer expectations	▪ Committed to being the preeminent community financial services company in our multi-cultural market area ▪ Competitive strength as a commercial real estate lender ▪ Broad array of products and services delivered through customers' preferred channels ▪ Marketing to our ethnic communities, particularly in the Asian community in Queens ▪ Staff branches and lending units with seasoned, multi-lingual professionals
Enhancing earnings power	▪ Manage to lower cost of funds ▪ Increase rate received on loans to drive net interest income ▪ Improve scalability and efficiency of operating expense base ▪ Manage yield through loan portfolio mix
Transitioning to commercial bank balance sheet	▪ Relationship oriented ▪ Focusing on the origination of multi-family mortgage, commercial business and commercial real estate loans while remaining nimble and responsive to industry shifts ▪ Shifting funding sources to core deposits from CDs and borrowings ▪ Continuing to add key talent with commercial expertise
Maintaining our strong risk management philosophy	▪ Remain well capitalized at all times ▪ Maintain sufficient sources of liquid assets and contingency funding ▪ Maintain strong cyber and physical security measures to safeguard Company and customer assets and information ▪ Maintain an adequate loan loss reserve ▪ Maintain conservative underwriting standards

Flushing Financial Corporate Profile

- Neighborhood bank offering a wide array of products and services for retail, business and government markets
- Deposits primarily from 19 branches in multi-cultural neighborhoods and iGObanking.com®
- Diversified loan portfolio with focus on multi-family mortgages, commercial real estate and commercial business loans
- $6.2B in assets
- Company capital totals $525MM
- Strong capital position supports future growth and capital management

Significant Milestones Since 2006

2017

- Record net interest income for 1Q
- Expanding Video Banker to all ASK enabled branches
- Opening at least 2 new Flushing branches
- Converting 3 additional branches to Universal Banker model
- Added Equipment Finance Manager to Business Banking team

2016

Record 2016 earnings

- Sold former HQ office resulting in $21MM of capital and three branch buildings for a pre-tax gain of $48MM
- Obtained favorable credit ratings for Company (A-/K2) and Bank (BBB+/K2) from KBRA
- Launched Niche Banking and Deposit Gathering Team
- Renovated two branches to the Universal Banker Model
- Introduced Universal Banker Model Technology at RXR and Park Avenue South branches

2015

- Consolidated all departments in new corporate HQ
- Sold Brooklyn buildings
- Expanded network to 19 branches

2014

- Introduced Business Development and Manhattan Business Banking Teams

2013

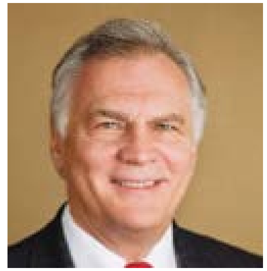
- **Converted to state chartered full service commercial bank**

2006

- Purchased Atlantic Liberty Financial Corp.
- Opened iGObanking.com®, an internet bank

Profitable Dividend Payer throughout recession

Executive Leadership Team

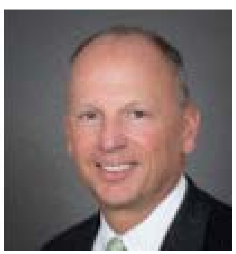


John Buran
President and CEO
16 yrs. with Flushing
39 yrs. in Industry

Maria Grasso
SEVP, COO,
Corporate Secretary
11 yrs. with Flushing
31 yrs. in Industry

Susan Cullen
SEVP, CFO,
Treasurer
2 yrs. with Flushing
26 yrs. in Industry

Francis Korzekwinski
SEVP, Chief of
Real Estate
23 yrs. with Flushing
28 yrs. in Industry



Michael Bingold
EVP, Director of
Client Development
4 yrs. with Flushing
34 yrs. in Industry

Ronald Hartmann
EVP, Commercial
Real Estate Lending
18 yrs. with Flushing
39 yrs. in Industry

Jeoung Jin
EVP, Residential &
Banking
18 yrs. with Flushing
22 yrs. in Industry

Theresa Kelly
EVP, Business
Banking
10 yrs. with Flushing
32 yrs. in Industry

Patricia Mezeul
EVP Director of
Government Banking
10 yrs. with Flushing
37 yrs. in Industry

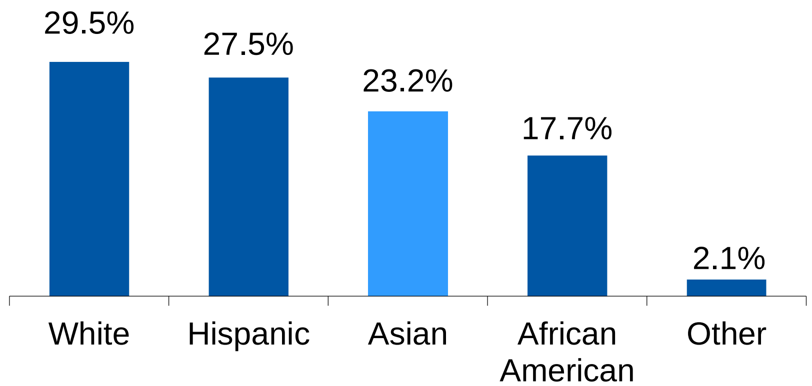
John Stewart
EVP, Chief of
Staff
4 yrs. with Flushing
33 yrs. in Industry

Ethnically Diverse Communities and Niche Focus

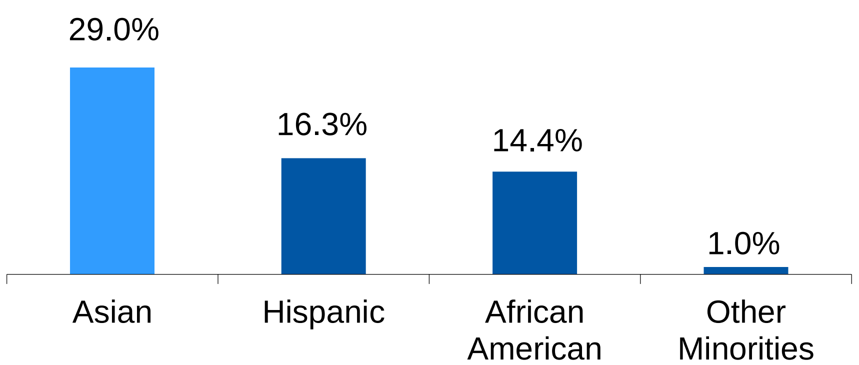
- Queens County (NYC metro area) is the most ethnically diverse area in the country
- Strategic focus on the ethnic customer base in these markets
  - Branches strategically located in multicultural neighborhoods
  - More than 30 languages spoken by branch staff
  - Focus on the Asian community in Queens; established Asian Advisory Board to broaden link to the community
- Over $450MM in loans and lines of credit and over $500MM in deposits at Flushing Bank are associated with our Asian markets

Community: Queens

Ethnic Population Est. as % of Total



Business Ownership as % of Total



Source: US Census Bureau 2012 American Community Survey; US Census Bureau 2007 Survey of Business Owners

New York City Housing Market

Growth in Non-regulated Market has Minimal Effect on Flushing

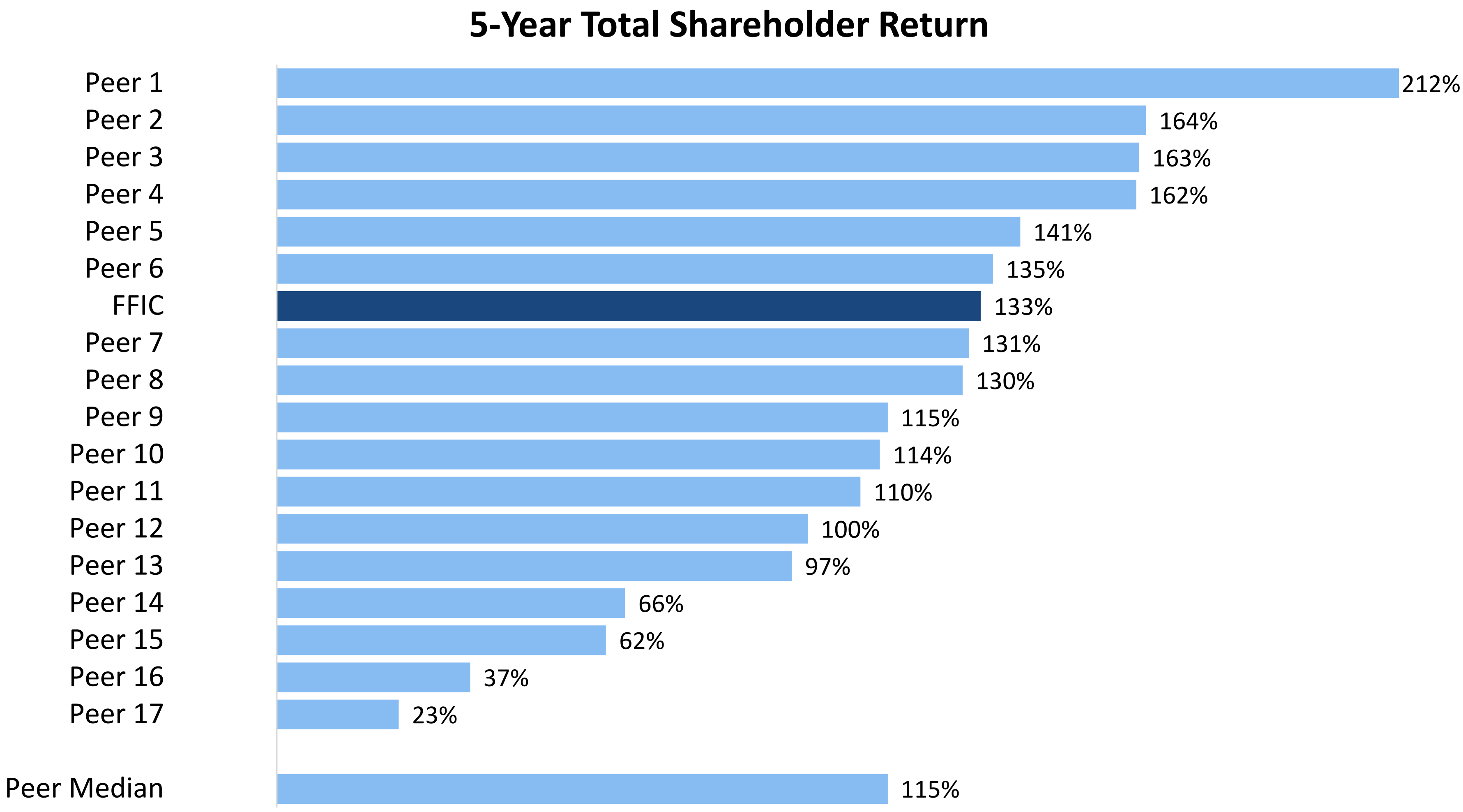
Current Dynamic in Non-Regulated Rent for Multi-family

- Upwards of 40,000 new free market units (~1.1% of entire NYC rental housing) is anticipated to come online within the next 24–36 months
- Competition is expected to be stiff with rental incentives likely increasing
- Newly proposed 421A Abatement Guidelines issued. Rules are complex; not seeing growth in new building permits
- Rental growth in this market expected to slow until supply is absorbed

Impact is Minimal Given Our Primary Focus on the Rent Regulated Market

- Purchase activity for 1Q17 showed a notable decline year over year but in line with 4Q16
- Volume in Manhattan and Brooklyn remained in line with prior quarter
- Bronx saw the largest increase in volume with Queens following in second place
- Cap rates in Manhattan and Brooklyn remained sub 4% while cap rates in the Bronx and Queens were reported sub 5%
- Majority of units are renter occupied in multi-family structures and remain under rent regulation (more stability)
- Rent Guidelines Board anticipated to remain vigilant on lease renewal increases
  - 1 Year 1% - 3%
  - 2 Year 2% - 4%

Better than Peer Median Return



Source: SNL Financial data as of 3/31/2017
Peer banks: BCBP, BDGE, CNOB, DCOM, FLIC, ISBC, KRNY, LBAI, NFBK, NYCB, OCFC, ORIT, PFS, PGC, SBNY, STL, VLY

1Q17 Operating Results and Highlights

	1Q17	4Q16	1Q16
Earnings ($MM, except EPS data)			
Net Interest Income	$43.4	$42.4	$41.1
Net Income	$12.3	$14.3	$9.6
Core Net Income[1]	$11.7	$11.6	$9.7
EPS	$0.42	$0.50	$0.33
Core EPS[1]	$0.40	$0.40	$0.33
Profitability Ratios			
ROAA	0.79%	0.95%	0.66%
ROAE	9.47%	11.15%	7.98%
Net Interest Margin	2.95%	2.96%	3.00%
Efficiency Ratio[2]	63.98%	59.63%	64.50%
Capitalization Ratios			
Tangible Common Equity	8.20%	8.24%	8.14%
Dividend Payout	42.86%	34.00%	51.52%

1Q17 Highlights

- Core ROAE = 9.05%
- Core ROAA = 0.76%
- Record Net Interest Income; up 5.5% YoY
- Loans, net increased $138.9MM, or 11.5% annualized, as originations totaled $266.6MM, at an average rate of 3.85%
- Successful execution against strategic objectives

YTD Highlights

- Continued asset quality improvement
- Nonaccrual loans totaled $17.9MM, a decrease of 15.1%
  - Nonperforming assets decreased 15.6%, to $18.5MM at 3/31/17
  - Delinquent loans totaled $36.3MM compared to $35.8MM at 12/31/2016

[1] Excludes effects of net gains/losses for financial assets and liabilities carried at fair value, gains/losses on sale of securities, prepayment penalties on borrowings, gain on sale of buildings and certain non- recurring items. Core earnings presented in 1Q17 press release.

[2] Calculated by dividing non-interest expense (excl. OREO expense, prepayment penalties from debt extinguishment and the net gain/loss from the sale of OREO) by the total of net interest income and non-interest income (excl. net gains/losses from fair value adjustments, net gains/losses from the sale of securities, life insurance proceeds, and sale of buildings.)

Strategic Objectives

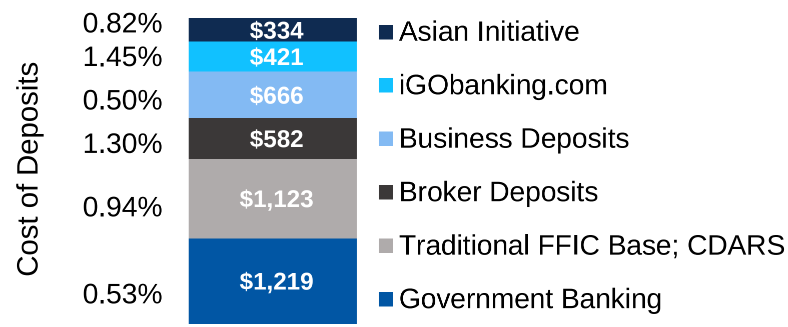
- **Increase Core Deposits and Continue to Improve Funding Mix to Manage Lower Cost of Funds**
- Increase Net Interest Income by Leveraging Loan Pricing Opportunities and Portfolio Mix
- Enhance Core Earnings Power by Managing Net Interest Margin and Improving Scalability and Efficiency
- Manage Credit Risk
- Remain Well Capitalized

Deposits and Funding

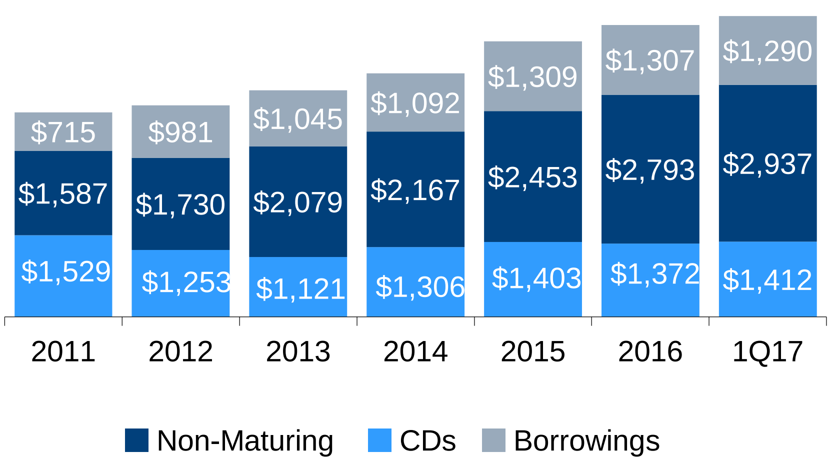
Improving Funding Mix

- Built multi-channel deposit gathering capabilities
- Growing business deposits
- Extending funding to protect against higher rates
- $1,110.6MM of CDs repricing in 2017 and 2018 – at a cost of 1.26%

Multi-channel Deposit Gathering ($MM)

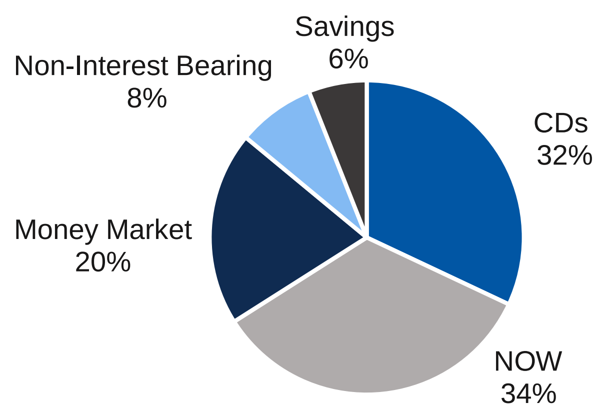


Funding Growth ($MM)



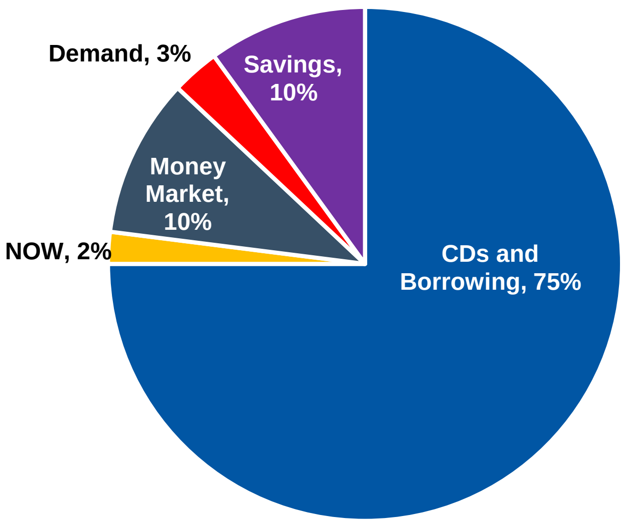
Deposit Portfolio Breakdown

Total Deposits: $4.3B
Cost of Deposits: 0.81%

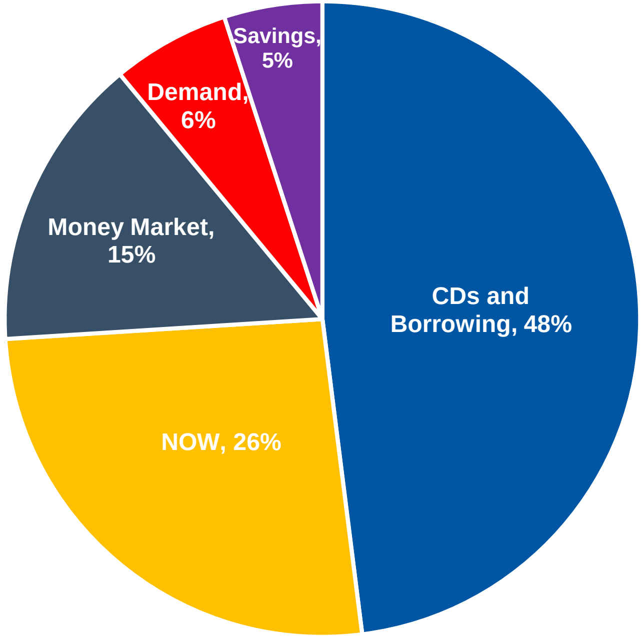


Continuing to Shift to Lower-cost Funding Sources

As of 12/31/06
$2.6B

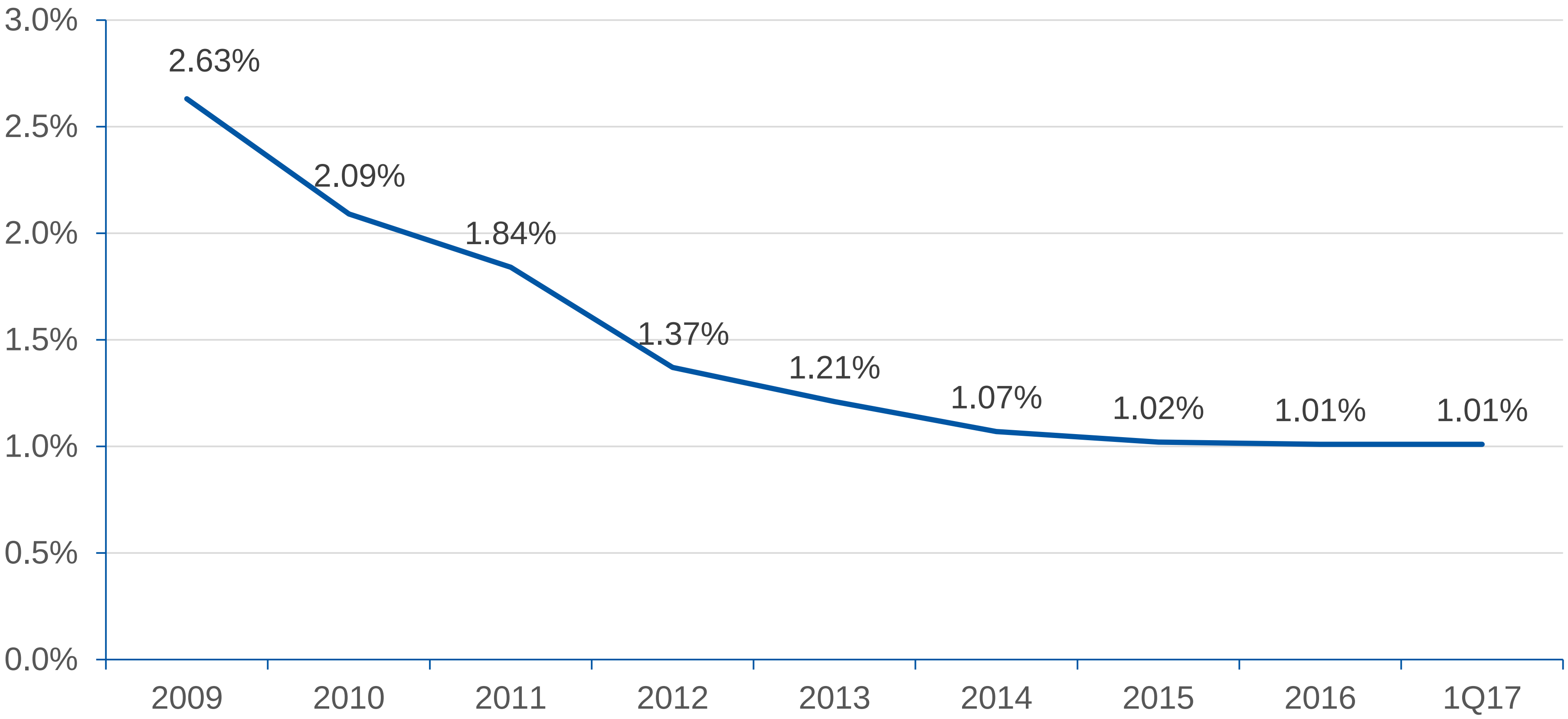


As of 3/31/17
$5.6B



Progress Made…More to Come

Cost of Funds



Note: At period end

Managing Our Funding Costs

CDs maturing in 2017 and 2018

Period Ending	Maturing CDs ($MM)	Coupon Rate
2Q17	$258.2	0.99%
3Q17	$116.4	1.12%
4Q17	$131.9	1.26%
2018	$604.0	1.40%

Replacing maturing funds

Funding Vehicle	Cost Range
CDs	0.15% - 1.25%
Government deposits	0.15% - 0.65%
Business NOW	0.45% - 1.00%
Personal NOW	0.15% - 1.00%

FHLB-NY borrowings can be used to extend maturity for interest-rate risk at rates of 1.04%-2.26%[1]

Note: Cost range based on average rate on product type and balance

[1] Rates as of 4/24/17

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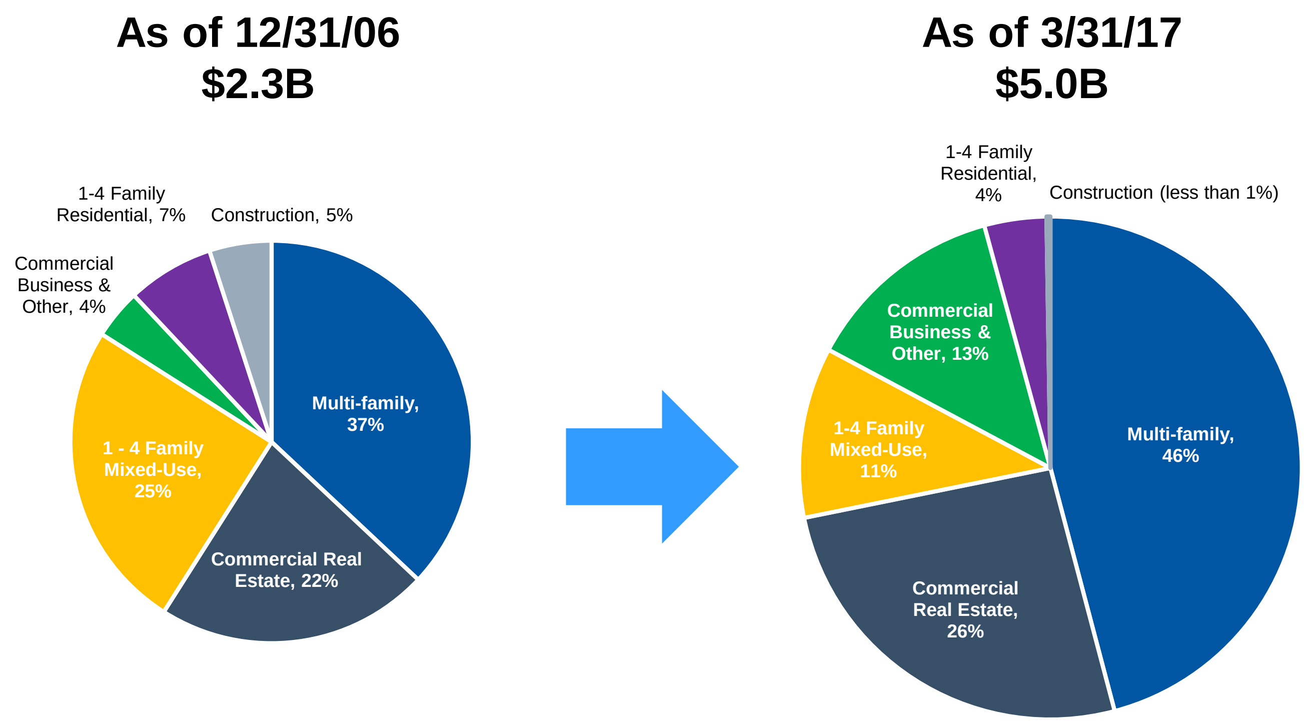
Loan Growth



- Strategic growth of multi-family mortgages and floating rate C&I loans since 2006
- Repositioned net loan growth since the recent recession to reduce portfolio risk
- Re-entered higher yielding non-owner occupied commercial real estate during 2015 – 13% of 1Q17 originations and purchases
- Reduced construction loan portfolio to a minimal level
- Originated loans with interest rate swaps to convert fixed rate to variable rate; $267.4MM at 3/31/17

Increase Interest Rate by Leveraging Loan Pricing Opportunities and Mix

The average interest rate on the loans in the pipeline increased 12 bps from March 31, 2016 to March 31, 2017

- Average interest rate of the CRE pipeline was 4.15% at March 31, 2017 compared to 4.20% at December 31, 2016
  - At March 31, 2017, the CRE pipeline consisted of 34% of multi-family loans at 3.85% and 66% of CRE at 4.09% compared to the March 31, 2016 pipeline consisting of 44% and 56%, at 3.45% and 3.60% for multi-family and CRE, respectively
- The average rate of the residential real estate loans in the pipeline totaled 4.71% at March 31, 2017 compared to 4.19% at December 31, 2016
  - At March 31, 2017, the small multi-family pipeline was at an average base rate of 4.53% compared to 4.15% at March 31, 2016
  - At March 31, 2017, the mixed use portfolio pipeline was at an average base rate of 4.74% compared to 4.36% at March 31, 2016

Business Banking

Ability to serve customers' borrowing needs as their businesses grow:

- **Microloans Under $100,000**
  - Flushing Bank has partnered with Excelsior Growth Fund to provide businesses with quick and easy access to microloans under $100,000. The microloan product combines competitive rates and terms with a simplified online application process.
- **Small Business Loans Up to $1,000,000**
  - Through our partnership with Fundation®, a leading non-bank lender, we provide conventional term loans (from $20,000 up to $1,000,000 with terms of 1-5 years) and lines of credit (up to $100,000) with an unconventionally simple process. There are no prepayment penalties and payments remain constant throughout the life of the loan.
- **SBA Guaranteed Loans**
  - As a Preferred SBA Lender, Flushing offers long-term, low-rate, and low down payment financing on SBA loans to provide the funds necessary for a solid start.
- **Business Term Loans**
  - Flushing Bank's Business Term Loan provides businesses with up to $15MM. Business loans are originated to purchase equipment; make leasehold improvements; finance a new product line; expand business; upgrade computers/systems; and consolidate debt.
- **Equipment Finance**
  - This product offering was introduced in the first quarter of 2017. Through banks, finance companies, independent equipment lessor, captives, vendors, and brokers, we originate loans across the credit spectrum. Our capital markets scope is national with a focus on Middle Market and Investment Grade credits, yet we also work with smaller commercial operations based in the New York City metropolitan area and throughout the Northeast.

Strategic Objectives

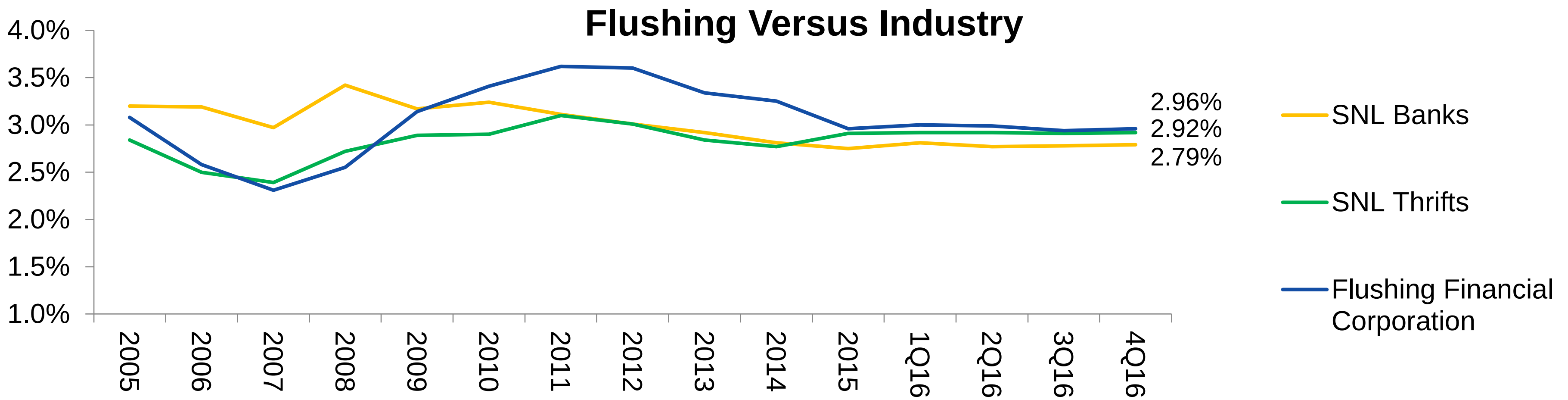
- Increase Core Deposits and Continue to Improve Funding Mix to Manage Lower Cost of Funds
- Increase Net Interest Income by Leveraging Loan Pricing Opportunities and Portfolio Mix
- **Enhance Core Earnings Power by Managing Net Interest Margin and Improving Scalability and Efficiency**
- Manage Credit Risk
- Remain Well Capitalized

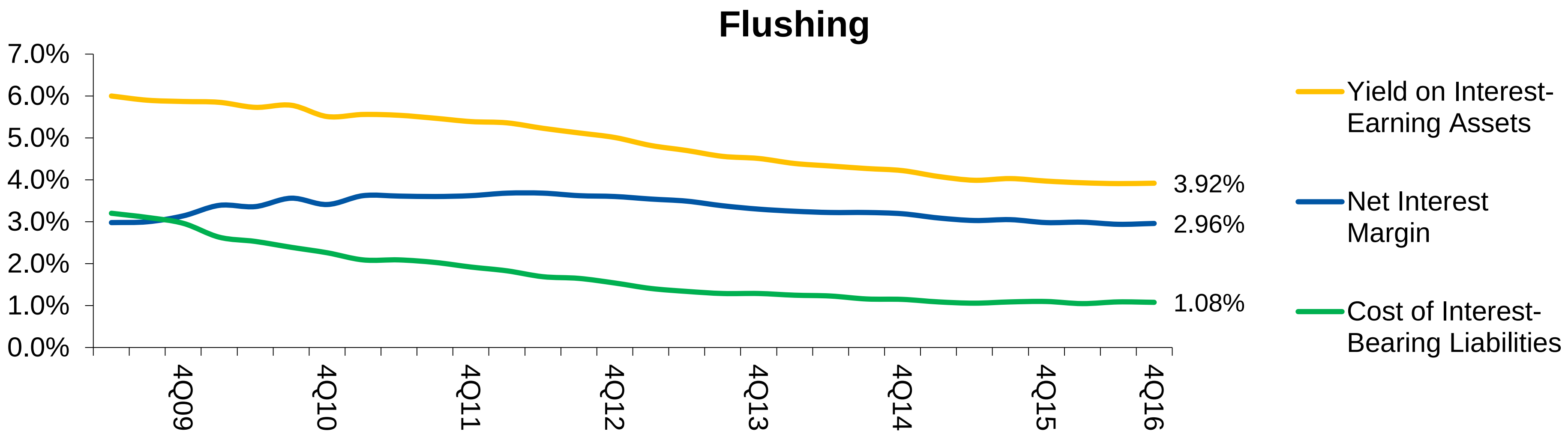
Managing Net Interest Margin

- **Continue to manage our funding costs and grow low cost (core) deposits**
  – Extended reach through introduction of remote deposit capture and online banking for business accounts in 2008
  – Business deposits; introduced interest checking in 2011, which total $315.9MM with an average cost of 82 bps at 3/31/17
  – Developed iGObanking.com®, an internet bank, totaling $421.3MM at an average cost of 141 bps at 3/31/17
  – Introduced the Government Banking Department to obtain municipal deposits, which total $1,219MM at an average cost of 52 bps at 3/31/17
- **Actively manage interest rate risk to prepare for higher rates**
  – ~28% of the securities portfolio will reset, amortize or prepay within 12 months[1]
  – ~26% of the loan portfolio will reset, amortize or prepay within 12 months[1]
  – Increased Non-Owner CRE originations, which provide a higher yield than multi-family
  – Increase floating rate C&I loans
  – Growing Loan SWAP Program

[1] Based on current prepayment assumptions

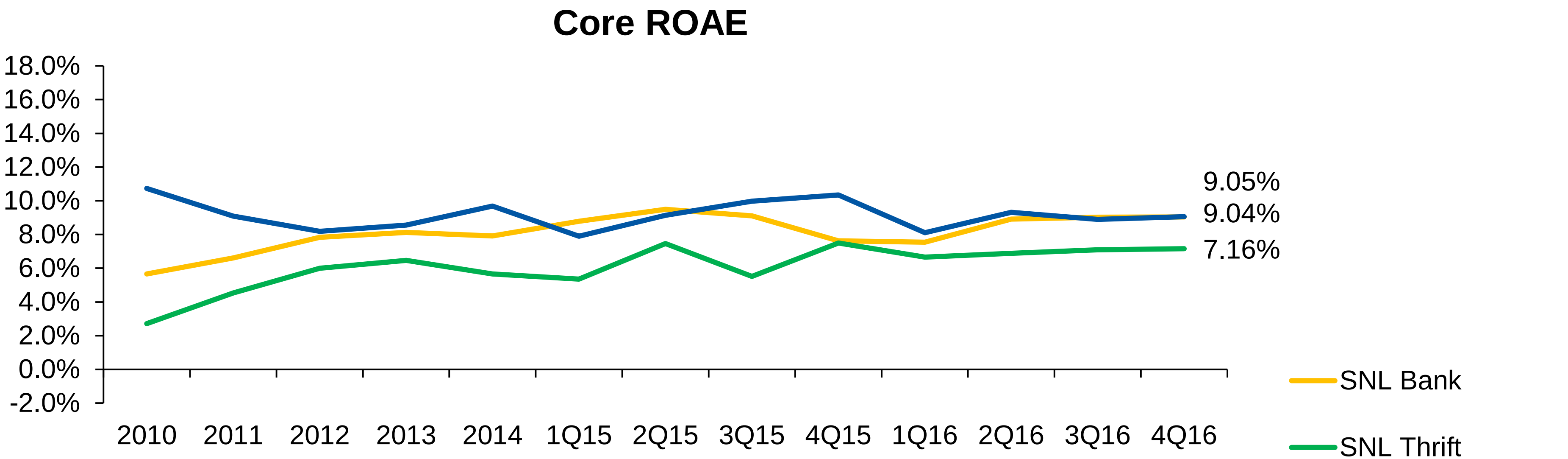
Net Interest Margin (%)

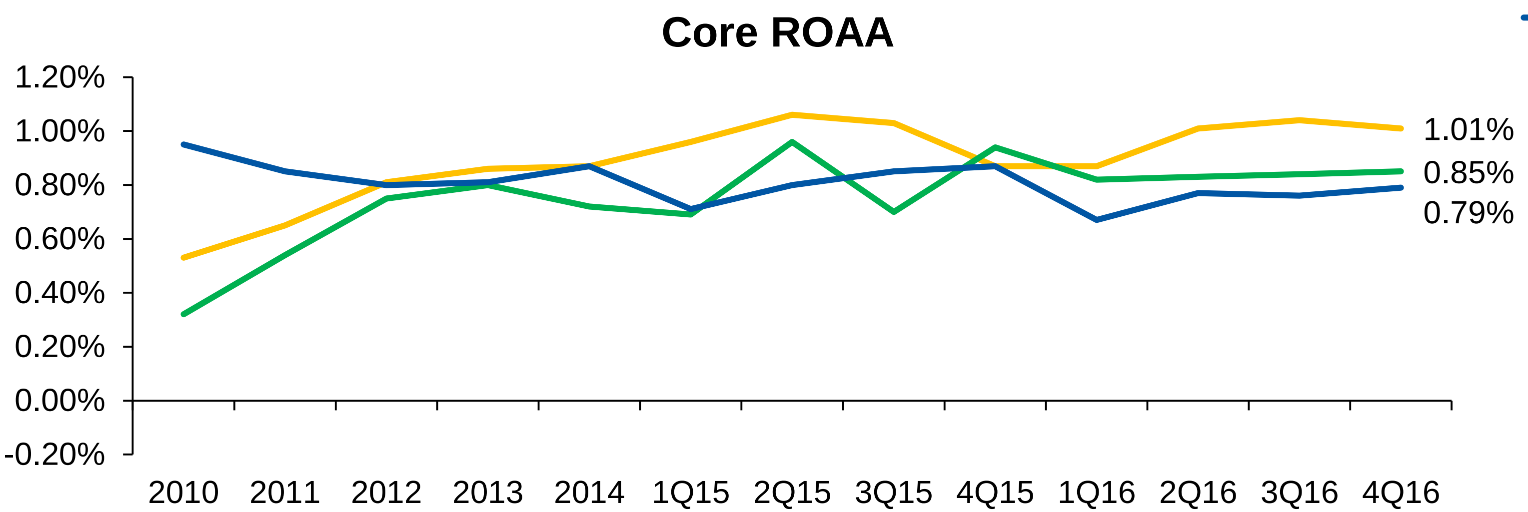




Source: SNL Financial 4/26/2017

Core ROAE And ROAA (%)





Source: SNL Financial 4/26/2017

Improving Scalability and Efficiency in Retail

- Traditional larger branch is becoming extinct; reducing our physical branch size
- Strategically investing in new branch model that is scalable and efficient
- Replacing CSRs and tellers with universal bankers that perform multiple functions, address complex issues and provide consultative services
- Converted two branches in 2016; additional branches to be converted in 2017
- Integrating Video Banker into all branches with ASK machine
- Projecting 20% reduction in branch costs once all branches are converted

Evolution of Retail Banking at Flushing

Technology continues to influence our customers' banking behaviors

- Customers demand options and flexibility
- Mobile devices and service kiosks used for basic transactions
- Implementing video banker to give customers access to live representatives on an extended basis

We augment traditional service delivery with digital solutions

- Apple Pay to credit card customers
- Mobile check deposit, remote deposit capture and bill payment
- Integrated payment solutions, such as mobile person-to-person payment
- Smaller branch footprint and reduced staffing presents 20% expense reduction

Banking is relationship-based; our 19 branches still play an important role

- Capitalize on customer visits seeking assistance with higher service expectations
- Focus on mass affluent ($250k minimum net worth) and business customers
  - Gathered non-maturing deposits of $405.3MM from these customers, an increase of 34% from 3/31/16
  - Leverage lending relationships

Strategic Objectives

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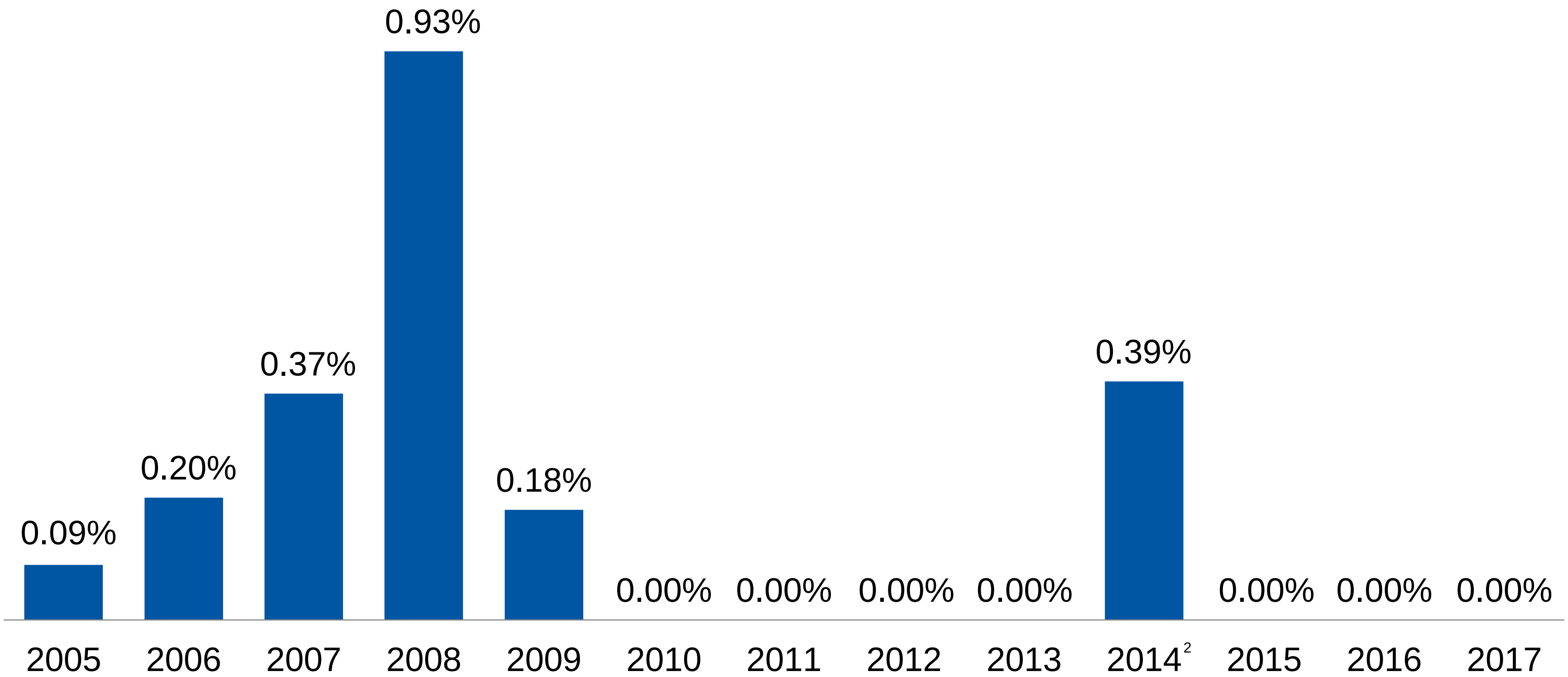
- **Manage Credit Risk**
- Remain Well Capitalized

Managing Credit Risk with Strong Underwriting

- **Conservative underwriting standards**
  - 1Q17 LTV on originated multi-family, mixed-use and commercial originations of 49.7%[1]
  - Current portfolio LTV ratio is less than 50% of value at origination
  - 98% of loan portfolio in our market
- **Growth of loan portfolio while obtaining full banking relationships**
  - Hired new loan officers in real estate and business lending areas
  - Requiring operating accounts on new loan transactions
  - Expanding business lending to reduce interest rate risk
  - Increasing lending on larger high quality multi-family real estate
  - Growing non-owner occupied commercial real estate loan portfolio, which has a higher yield, by focusing on seasoned assets and more established owner/operators

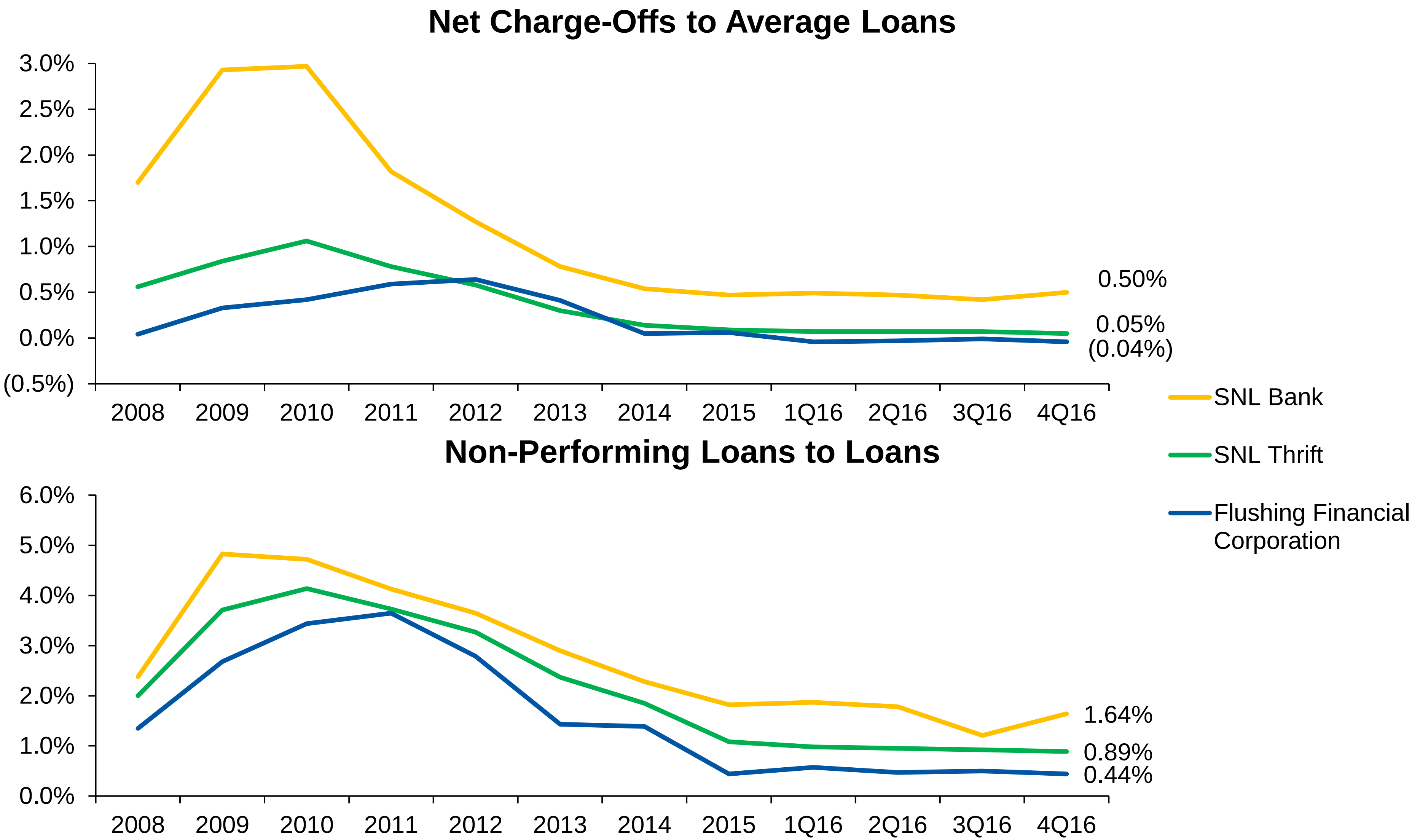
[1] Excludes loans on underlying co-operative mortgages

Minimal 90 Day Delinquencies on the Total Portfolio
As a Percentage of Loans Originated by Year[1]



[1] Calculated by dividing current 90 day delinquencies by total loans originated by vintage period
[2] Certain taxi medallion loans totaling $3.8MM

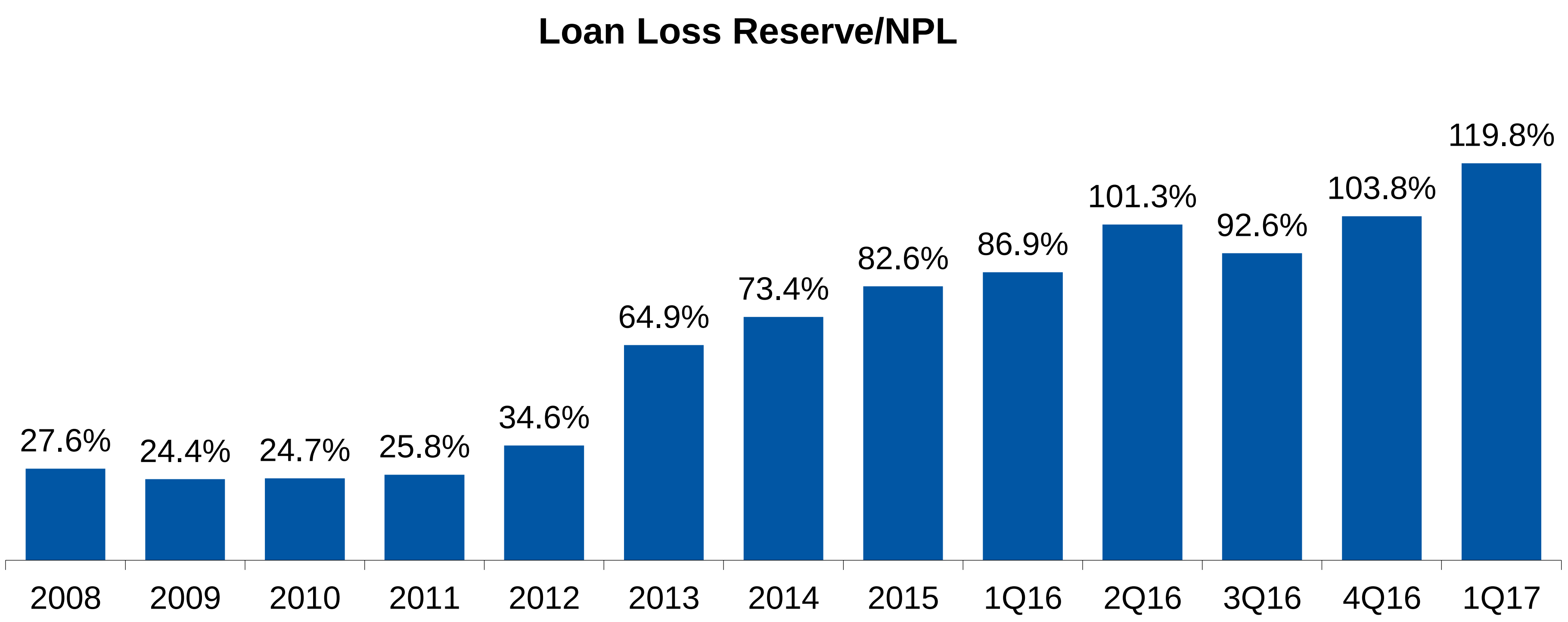
Low Charge-Offs and Non-Performing Loans



Source: SNL Financial 4/26/17

FFIC FLUSHING Financial Corporation

Loan Loss Reserve Ratios

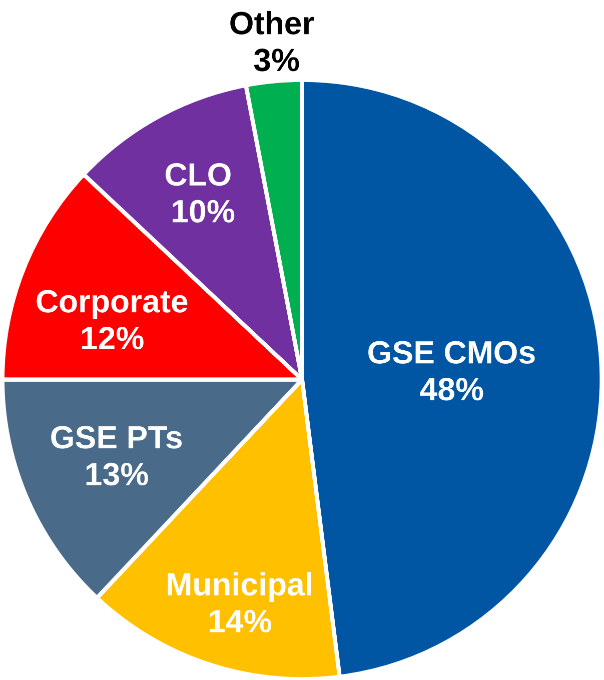


Conservative Asset Quality Management

- **Early write down of impaired loans**
  - Impaired loans generally carried at no greater than 85% of current value
  - Average LTV of non-performing real estate loans is 38.3%
  - Charge-offs are recorded early in the delinquency process
- **Historical seller of non-performing credits**
  - Recent sales occurring earlier in delinquency process and recovering full loan principal
- **Provisioning expense**
  - No provision for loan losses in 2016 or YTD 2017
- **Extended foreclosure process in market**
  - Opportunity to further reduce foreclosure expenses
  - Properties obtained via foreclosure are disposed of quickly

Available for Sale Securities Portfolio

Total AFS Securities: $884.1MM
(14.2% of Total Assets)



- Well managed credit risk
  - 61% government-sponsored entities
  - Investment portfolio average credit rating of AA
  - Over 90% municipal and corporate securities are investment grade
- Low interest rate risk, as ~28% will reset, amortize or prepay within 12 months
- No foreign investments
- Yield on Securities: 2.72%

FFIC FLUSHING Financial Corporation

Strategic Objectives

- Increase Core Deposits and Continue to Improve Funding Mix to Manage Lower Cost of Funds
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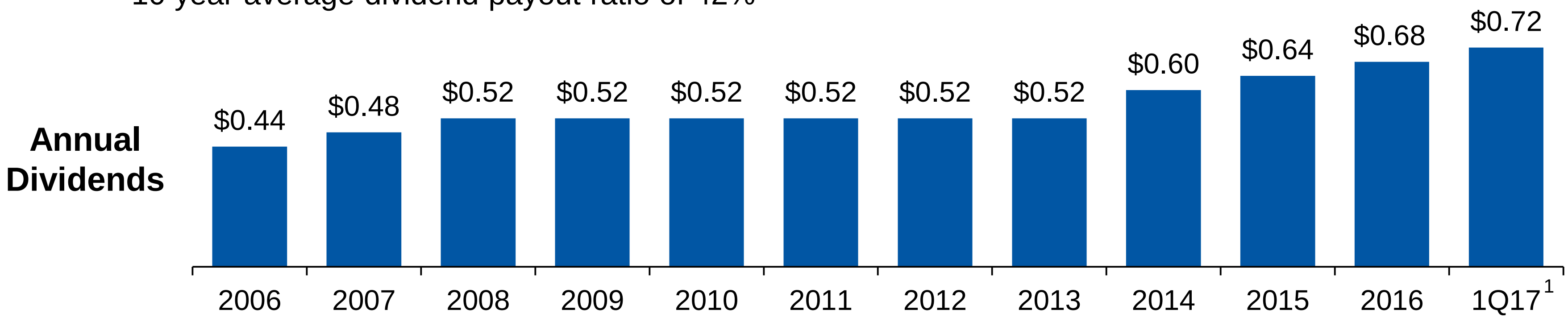
- Enhance Core Earnings Power by Managing Net Interest Margin and Improving Scalability and Efficiency
- Manage Credit Risk
- **Remain Well Capitalized**

Capital Management

- **Growing capital through earnings**
- **Deploying capital in low growth environment while remaining well capitalized**
  - 10 year average dividend payout ratio of 42%



  - Stock repurchase program in place; 1MM shares authorized on 6/15/15
    - 2016: Repurchased 378,695 shares at an average cost of $19.78 per share
    - 2017: No repurchases
    - As of 3/31/17, under the current authorization, 495,905 shares may be repurchased
  - Using capital to grow the loan portfolio and manage a growing pipeline
    - Re-entered Commercial Real Estate (non-multi family) market
    - Continue to grow and diversify C&I lending
- **Continue to evaluate strategic acquisitions**
- **Remain well capitalized at all times**

[1]Annualized based on 1Q17

Why Flushing Financial

Well Positioned for Strategic Growth

- Well capitalized for growth
- Growing multi-family and C&I loan portfolio
- Well-managed credit
  - Charge-offs below industry averages
- Managing our funding costs
- NYC Market represents significant opportunity
- Nimble and responsive to industry shifts
  - Re-entry into non multi-family CRE
- Opportunities in the digital environment enable us to demonstrate our unique value

Maximizing Shareholder Value

- Solid 2017 YTD Performance
  - ROAE of 9.47%
  - ROAA of 0.79%
  - Core ROAE of 9.05%
  - Core ROAA of 0.76%
- Returning cash to shareholders: 2.68%[1] dividend yield and active share repurchases
- Shareholder base is over 80% institutional investors
- 5-year TSR of 133%

Small enough to know you.

Large enough to help you.

[1] As of 3/31/17

Appendix

Non-GAAP Measures

Core Diluted EPS, Core ROAE, Core ROAA, tangible book value per share and tangible common stockholders’ equity are each non-GAAP measures used in this release. A reconciliation to the most directly comparable GAAP financial measures appears in tabular form at the end of this presentation. The Company believes that these measures are useful for both investors and management to understand the effects of certain non-interest items and provide an alternative view of the Company's performance over time and in comparison to the Company's competitors. These measures should not be viewed as a substitute for net income. The Company believes that tangible book value per share and tangible common stockholders’ equity are useful for both investors and management as these are measures commonly used by financial institutions, regulators and investors to measure the capital adequacy of financial institutions. The Company believes these measures facilitate comparison of the quality and composition of the Company's capital over time and in comparison to its competitors. These measures should not be viewed as a substitute for total shareholders' equity.

These non-GAAP measures have inherent limitations, are not required to be uniformly applied and are not audited. They should not be considered in isolation or as a substitute for analysis of results reported under GAAP. These non-GAAP measures may not be comparable to similarly titled measures reported by other companies.

Non-GAAP to GAAP Reconciliation

	Three Months Ended		
	March 31, 2017	December 31, 2016	March 31, 2016
GAAP income before income taxes	$ 17,514	$ 22,402	$ 15,176
Net loss from fair value adjustments	378	509	987
Net loss on sale of securities	-	839	-
Gain from life insurance proceeds	(1,161)	(2)	(411)
Net gain on sale of buildings	-	(14,204)	-
Prepayment penalty on borrowings	-	8,274	-
Core income before taxes	16,731	17,818	15,752
Provision for income taxes for core income	5,020	6,227	6,041
Core net income	$ 11,711	$ 11,591	$ 9,711
GAAP diluted earnings per common share	$ 0.42	$ 0.50	$ 0.33
Net loss from fair value adjustments, net of tax	0.01	0.01	0.02
Net loss on sale of securities, net of tax	-	0.02	-
Gain from life insurance proceeds	(0.04)	-	(0.01)
Net gain on sale of buildings, net of tax	-	(0.29)	-
Prepayment penalty on borrowings, net of tax	-	0.17	-
Core diluted earnings per common share*	$ 0.40	$ 0.40	$ 0.33
Core net income, as calculated above	$ 11,711	$ 11,591	$ 9,711
Average assets	6,168,848	6,003,125	5,774,750
Average equity	517,800	512,317	479,424
Core return on average assets**	0.76%	0.77%	0.67%
Core return on average equity**	9.05%	9.05%	8.10%

* Core diluted earnings per common share may not foot due to rounding.

** Ratios are calculated on an annualized basis.

Executive Biographies John R. Buran

John R. Buran is President and Chief Executive Officer of Flushing Financial Corporation and Flushing Bank. He joined the Bank as Chief Operating Officer in 2001 and served on the Board of Directors since 2003. During his tenure as President and CEO, Flushing Bank has grown from $2.1 billion to over $6.0 billion in total assets. John's banking career began in 1977 and he has held a variety of management positions at Citibank, NatWest Bank and Fleet Bank. John is past Chairman and current Board member of the New York Bankers Association. He has served on the Board of the Federal Home Loan Bank of New York since 2010. There he is Chairman of the Risk Committee and a member of the Technology and Executive Committees. In 2011, he was appointed to and currently serves on the Community Depository Institutions Advisory Council of The Federal Reserve Bank of New York. In 2012, John was appointed to the Nassau County Interim Finance Authority by Governor Andrew Cuomo.

John has devoted his time to a variety of charitable and not-for-profit organizations. He currently serves on the Advisory Board and is a former Board President of Neighborhood Housing Services of New York City. He is a Board member of The Korean American Youth Foundation. John also serves on the Board of the Long Island Conservatory. He was recently presented with an honorary Doctorate of Humane Letters from St. Francis College of Brooklyn. John holds a B.S. in Management and an M.B.A., both from New York University.

Executive Biographies Susan K. Cullen

Susan K. Cullen is Senior Executive Vice President, Treasurer and Chief Financial Officer of Flushing Financial Corporation and Flushing Bank. She joined the Bank as Chief Accounting Officer in 2015 and was named Treasurer and Chief Financial Officer in 2016. Susan's role encompasses management of general accounting, treasury, asset liability management, strategic planning, tax functions, regulatory adherence and investor relations. Prior to joining Flushing Bank, she was an Executive Vice President of SEC Reporting and Investor Relations Officer at Hudson Valley Bank. Susan joined Hudson Valley Bank in 2012 as a Chief Risk Officer. Previously, Susan was employed with Grant Thornton LLP as a Bank Audit Partner, Star Bank, NA as Senior Internal Auditor, Cintas Corporation as Staff Accountant and Dayton Power and Light as an Internal Auditor. During her 26 year career, Susan has developed an expertise in the areas of accounting, risk, audit, regulatory compliance and investor relations. Her diverse experience has proved valuable to the organization in maintaining its superior financial performance and strong relationship with the investment community.

Susan received a Bachelor of Science in Accounting from University of Dayton. Susan is a licensed CPA in New York and Ohio and a member of the AICPA. She is also a board member and Audit Committee Chair of the Neighborhood Housing Services of New York City.

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