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GLOBAL FINANCIAL SOLUTIONS EXECUTIVE

Strategy Developmnt Customer Attraction Brand/Product Devmnt

Multi-lingual financial executive with proven success in developing and providing domestic and international financial & expansion services; in addition to investment solutions to domestic and foreign-owned companies. Diverse industry experience includes leadership positions with leading international business organizations such as the ABN Amro Group, Daimler-Benz AG and Baker Tilly International. Extensive overseas experience.

CORE COMPETENCIES

| CFO advisory services | Economic Attraction |
|---|---|
| Global client sourcing & management | Int'l. brand / capabilities promotion |
| Cross-border risk mgt. (incl. foreign exchange) | Supply chain financial solutions |
| Domestic/foreign investment due diligence & funding | Merger & acquisition debt/capital solutions |

EXPERIENCE

Virchow, Krause & Company, Southfield, MI Partner. International Services Practice

2007- Present

Lead development of global financial & expansion consulting to leading U.S. and foreign businesses, specializing in cross-border investment, treasury and trade, with focus on Midwest enterprises as a firm-wide technical resource.

- Manage as lead business developer, client engagements that span various countries and industries with transaction sizes ranging up to US \$ 200 million focusing on investment banking, global treasury and financial reporting, enterprise risk management and strategic tax structuring including various federal/state/local incentives. Developed new multi-million dollar portfolio of corporate client relationships and services in key Midwest markets. Work with firm CPAs to develop integrated global expansion and operational solutions.
- Responsible for development of international brand and credentials in Michigan market through public speaking, recruiting, and civic leadership positions.
- Develop new client services for dynamic industry segments such as alternative energy & transportation, and research & development entities.
- Leverage VK's Baker-Tilly's global CPA network in 100 countries to provide one point of contact and consistent service model for clients that have complex service needs.
- Active with MEDC, county and local economic development officials across Michigan in recruiting foreignowned entities to the State of Michigan.
- Active leader in staff development of technical skills, women's initiative, on-campus recruiting.

LaSalle Bank, ABN Amro Bank Group, Troy, MI Senior Vice President & Division Mgr., International Corporate Banking Div.

2002 - 2007

Recruited to create LaSalle Midwest's new International Corporate Banking Division focused on developing global financial relationships with foreign-owned companies investing in North America ("inbound"), and U.S. companies trading and investing overseas ("outbound").

Global Sales - Best practices

- Executed \$50 million equivalent in Chinese currency financing for new US / Chinese joint venture.
- Structured \$30 million financing for Tier 1 automotive supplier using Peugeot and Renault receivables.
- Advised Tier 1 automotive supplier on acquisition of shares/private equity structures for Indian subsidiary.
- Implemented global treasury credit structure for Amway and Wolverine Worldwide in 30 countries featuring global information reporting, intraday/overnight credit facilities and comprehensive netting/pooling structures.
- Structured European tranche for Canadian Tier 1 automotive supplier's substantial global credit facility.

Global Branding / Marketing

- Designed and implemented international media strategy for the Midwest market. Launched campaign with Crain's, WWJ, and Grand Rapids Business Journal.
- · Created new marketing collateral in print, electronic and web formats emphasizing ABN Amro's "Global

presence, local capabilities."

Selectively led sponsorship of events, seminars, and conferences that built recognition and market awareness
of global capabilities.

Team Development / Management

- Built team of 5 staff that successfully developed 50 Midwest clients with foreign inbound business that generated profit of \$4 million in 2006. Revenue included credit income as well as treasury management, foreign exchange and trade services.
- Structured outbound credit needs for U.S. clients operating in the Midwest and Canada, successfully closing
 over 100 credit facilities in more than 30 countries and totaling more than \$200 million in new credit exposure
 in 2006. These transactions were coordinated with in-country financial advisors of parent organization, ABN
 Amro, using newly developed methods of service level agreements, pricing, risk allocation, underwriting and
 income reporting.
- Recognized as top 2006 ABN Amro sales team for new US-based cross-border business with growth of 35% and net new income growth of \$3 million.

Corporate Recognition

- Recipient of ABN Amro's prestigious global Horizon Award for developing a dedicated North American team to streamline and grow North American business activity.
- Team member of ABN Amro's International Network Leadership Team that effectively coordinated global client relationships across 60 countries.

Comerica Bank Global Banking Div., Auburn Hills, MI

1984 - 2002

1st Vice President & Manager of Corporate Credit Products, Treasury Mgt. Dept, (1997-2002)

Created and managed internal tools and systems used by 2000 relationship managers and staff in 110 corporate areas worldwide for business development and credit analysis processing. Directly supervised 12 officer staff and indirectly managed multiple project work teams with an annual budget of greater than \$10 million.

- Led bank-wide Connectivity Project to increase non-interest income by more effective cross-selling of noncredit products. Reported to Vice Chairman.
- Managed and trained lending staff on internal tools for pricing model analysis, sales force automation, data warehousing and modeling for credit and product studies, marketing encyclopedia, relationship management and customer/product profitability analysis.
- Initiated alignment of organizational functions through workflow analysis and consolidation of system platforms to maximize investment and leverage organizational expertise.

Earlier Roles at Comerica Bank

Member of senior management team that helped Comerica Bank become recognized as a "Top 10" U.S. trade finance bank and a leading governmental financier in emerging markets. Led cross-border product development, pricing, sales and servicing. Member of International Finance Dept. Senior Credit Committee.

1996-97: Member of select 30-person executive team assigned to corporate re-engineering project that reduced annual operating expenses by \$85 million and increased revenue by \$25 million.

• Personally implemented revenue enhancement concepts that generated \$13 million in additional annual fees.

1994-96: Led a nationwide international trade finance team (20 staff in 4 states/7 locations) responsible for building cross-border trade business with U.S. corporations.

- In 1997, team successfully generated \$15 million in new non-interest fee income.
- Closed a USD 50 million credit facility for a merger of 2 of the largest US meat wholesalers.

1989-94: Solely initiated/developed new portfolio of European-owned subsidiaries in Midwest U.S. that generated total commitments of \$150 million and net spread and fees of \$1.5 million per annum. Served as Bank's Eastern European specialist, managing emerging bank and foreign European inbound credit portfolio for the European Group.

- Executed a USD 15 million participation with the World Bank's IFC to finance Hayes Wheel's newly acquired Czech plant, purchased from the Czech Government.
- Executed new international correspondent banking services for newly created banks in the Baltics and Russia.

1984-89: Managed U.S. Government and multilateral insurance/guarantee and project finance programs including Ex-Im Bank, CCC, IFC, SBA and private insurers. Earned top Eximbank, CCC, OPIC lender status with highest delegated authority to finance U.S. exports with multi-lateral guarantees.

Completed intensive financial management training program (conducted in German) while assigned to Export, Subsidiary Planning, and Domestic Sales Analysis Departments. Training program arranged through German university affiliation.

EDUCATION

1995: Master's Degree in Business Administration, Michigan State University, East Lansing, MI

- Sponsored by Comerica Bank for Advanced Management Program.
- Accelerated 2-yr. program with strategic and tactical management focus, class participants averaged 20 years' work experience with studies in Japan and China.
- Beta Gamma Sigma Award (top 5 students), 3.9 GPA out of 4.0

1983: Bachelor's Degree in Business Administration, Eastern Michigan University, Ypsilanti, MI

- Double-major in Business German/International Trade and Marketing.
- Double-minor in Economics and History.
- Received University Regents' 4-yr. Academic Scholarship and other top academic awards.
- GPA of 3.7 out of 4.0 (cum laude), while earning 100% of expenses during studies.

OTHER STUDIES / ACHIEVEMENTS

1997: Permanent Certified Cash Manager Accreditation. Completed annual examination involving more than 150 hours of treasury management studies. CCM Bank Instructor for accreditation coursework.

1986: ABA School for International Banking, Boulder, Colorado.

1981: Goethe Institute's German Language proficiency program.

1980: University of Vienna's International Business Program, Salzburg, Austria.

1977-78: AFS Exchange Student - Studied at Belgrade, Yugoslavia Gimnasium XII. Studies in Serbo-Croatian language.

PROFESSIONAL / COMMUNITY AFFILIATIONS

- ✓ **Professional:** Int'l. Advisory Board Member of Automation Alley; Board Member of Michigan District Export Council; Membership Committee for Michigan Women's Tax Association; Secretary-French-American Chamber of Commerce; VP-Member Development, Swedish-American Chamber; Secretary-British-American Business Council; Member of Inforum; Asia and European Cmt. Board Member-Michigan Economic Development Corp and Trade Mission Advisor for MEDC and Gov. Granholm; National conference speaker for Association for Financial Professionals (AFP). Previous board member of Education Cmt. and Trade Finance Cmt.- Bankers' Association for Foreign Trade (BAFT). Former Advisory Board Member-Detroit Regional Economic Partnership.
- ✓ **Community:** Board Member, Chamber Music Society of Detroit; Former Trustee of the Michigan Opera Theatre, Board Member and First Violinist of Birmingham-Bloomfield Symphony Orchestra. Women's Literacy Board at United Way and 1999 Program Manager for Comerica Bank's National United Way Campaign.
- ✓ University Affiliations: Advisory Board Member for Michigan State University, Eastern Michigan University's Arts and Sciences and Business Colleges, Madonna University and Cornerstone University. Current adjunct professor at Eastern Michigan's College of Business.
- ✓ Publisher of articles for Crain's Detroit, International Business, Exporter, TMA Journal, International Trade Reporter, Cashflow, Automotive News as well as bank publications and website and regular guest speaker on WWJ-Paul W. Smith Business Morning Show on international topics.

PERSONAL DATA

- ✓ Languages: German (very good), Serbo-Croatian (moderate), Spanish (nominal). Enjoy active international travel and working in foreign cultures.
- ✓ Member of the Birmingham Country Club.