CLP Spotlight AN INTERVIEW WITH JEFFRY D. ELLIOTT, CLP



What is your favorite thing about the equipment finance industry?

I enjoy the entrepreneurial spirit of participants in this industry. Leasing has many benefits, but I think the reason leasing is a popular financing choice is due to the willingness of the industry to create customized financing solutions and provide innovative alternatives to traditional financing. This makes each day a new challenge and places value on intellectual thought. I equally appreciate the working and social relationships I have with the people I have worked with over the years and as well as my many customers. I have been fortunate to work with the same team of people since the mid 1990's. We work well together and have had a lot of fun while building leasing companies at two large financial institutions.



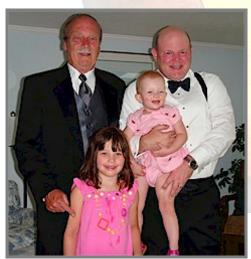
Jeffry D. Elliott, CLP SVP - Strategy & Corporate Development Huntington Equipment Finance

What is your background in the industry?

I began my career in the consumer financial services business at Security Pacific (n/k/a B of A) for a couple of years and then took a credit analyst position in the Equipment Finance Division at Star Bank (n/k/a US Bank). From there I moved into several roles throughout the organization, such as sales, sales management, credit management, workout etc. One of my biggest accomplishments was building a specialized lending unit that focused on independent lessors and purchasing portfolios of leases. In October 2001, I was part of a team of nine people that started Huntington Equipment Finance, which we have grown from \$0 to over \$1 billion in outstanding receivables. I currently run strategy and corporate development, which means I work on a little bit of everything for the leasing division.

What are the biggest challenges in your day?

Working for a public entity puts a lot of focus on quarter to quarter earnings, but my role is more long-term as it relates to strategy and future growth. Thus I must balance my workload and solving some current issues with operating the business and staying focused on long-term objectives.



Jeffry with his father and two beautiful daughters ages seven and three

Would you like to share an interesting hobby or accomplishment?

Growing up my hobbies were primarily related to sports, but more recently I have focused more on learning about cooking. Since I don't participate in many sports any longer (golf is still king), I find myself watching a lot of televised sports. This lead to preparing special meals around sporting events or holidays, which has been a lot of fun. I think cooking appeals to me because it happens every day, which gives you a chance to practice your craft often. I try to use themes and locally grown ingredients to build menus that are fun for my family. My two daughters (7 & 3) have been exposed to a lot of unusual food items for their young age, and for the most part they are pretty receptive to new items. They really enjoy shellfish, Mexican food and filet mignon, not your standard kids fare.