



### **Tom Allan, Business Account Manager**

Tom's experience is one of his greatest assets with over 35 years in financial institutions, including ATB and credit unions, with a focus on commercial and agriculture lending. Tom has been a licensed real estate agent, a partner in a bookkeeping business, help life and accident insurance licenses and managed a commercial rental yard for a Yamaha/Argo dealership to add to his knowledge base for business lending.

Tom enjoys spending his free time volunteering, with chambers of commerce, not-for-profit organizations and enjoys watching and playing sports.

**Contact Tom directly at [tom.allan@encompasscu.ca](mailto:tom.allan@encompasscu.ca) or his direct line at 780-842-1716**



### **Gerard Durand, Business Account Manager**

Gerard brings 45 years of experience in the credit union system to the table as a Business Account Manager, in retail and corporate businesses as well as agriculture. Gerard has been with Encompass Credit Union for over 12 years, and truly enjoys helping business and agriculture members succeed. His years of experience working with farmers and ranchers have helped him glean a lot of knowledge about their businesses to truly help them with their financial needs. Gerard is willing and able to meet with business members in-branch or at their place of business or farm at their convenience.

Gerard enjoys music and watching sports, especially hockey and football – GO RIDERS!

**Contact Gerard directly at [gerard.durand@encompasscu.ca](mailto:gerard.durand@encompasscu.ca) or his direct line at 780-842-1768**



### **Darcy Golden, Business Account Manager**

Darcy has spent over 18 years in banking, with his last seven being with Encompass Credit Union, the whole time in business lending. Darcy enjoys the challenge of helping new entrepreneurs get their financing to start new businesses and help established businesses grow. Darcy's easy-going personality and sense of humour help members feel comfortable with him as he works to help those members achieve success. Darcy, like all our Business Account Managers are mobile, able to meet with business members in-branch or in their places of business.

Darcy enjoys life, an active long-distance runner who loves spending time with his family and his new grandchild.

**Contact Darcy directly at [darcy.golden@encompasscu.ca](mailto:darcy.golden@encompasscu.ca) or his direct line at 780-842-1789**



### **Jodi Naugle, Business Account Manager**

Jodi has been with Encompass for eight years, seven in lending. For the past three years she has been a Business Account Manager, working with members from the beginning of their business cycle right to the end and everywhere in between. One of her strengths is her patience, she is willing to work with members to complete a business plan or to assist existing businesses achieve their growing needs and reach their goals. She offers a holistic approach for her members by helping with both their consumer as well as the business needs. Jodi, like all our Business Account Managers are mobile, able to meet with business members in-branch or in their places of business.

Jodi relocated to Wainwright 15 years ago with her military spouse, established roots and now calls Wainwright home. Jodi enjoys finding ways to give back to the community and provides financial literacy through Each one Teach one, she is also willing to take on a new challenge: Roller Derby.

**Contact Jodi directly at [jodi.naugle@encompasscu.ca](mailto:jodi.naugle@encompasscu.ca) or her direct line at 780-842-1711**



### **Nik Verganovsky, Business Account Manager**

Nik Verganovsky is a recent addition to the Encompass Credit Union team, but brings with him experience as a Business Account Manager with RBC in Lloydminster, and has a Bachelor of Commerce Degree. Nik was born in Ukraine, and moved to Canada when he was seven years old. He is fluent in English, Russian and semi-fluent in French. He enjoys outdoor activities and is interested in various technology-learning as hobbies. Nik, like all our Business Account Managers are mobile and able to meet with business members in-branch or in their places of business.

**Contact Nik directly at [nik.verganovsky@encompasscu.ca](mailto:nik.verganovsky@encompasscu.ca) or his direct line at 780-842-1718**