

*Tim brings extensive commercial banking experience to National Capital Bank, with a strong background in credit analysis, portfolio management, and small business lending. He began his career as a credit analyst, underwriting a wide range of loan types before progressing into a Portfolio Manager role and ultimately becoming a Small Business Relationship Manager.*

*Since the start of his career, Tim has specialized in the SBA 7(a) loan program, helping both startups and established small businesses access the financing they need to grow and succeed. As NCB's in-house SBA 7(a) expert, he is a trusted resource for clients seeking guidance and support throughout the lending process. A proud graduate of Old Mill High School, Tim earned his bachelor's degree from Moravian University before returning to the DMV area to serve his local community.*