

**Ralph E. Kelsey**  
**Endicott, NY**

**Professional Experience:**

Tioga State Bank

Senior Vice President – Credit Services 1972 to 2013

Consultant 2013 to Present

Grace Bible Church

Lay-Pastor 2001 to Present

**Education:**

Broome Community College

Attended Elmira College, Liberal Arts

Independent Bankers of America – Senior Management School

New York State Bankers Association – Consumer Credit School

New York State Bankers Association – Management School

Pennsylvania State Bankers Association – Central Atlantic School of Commercial Banking

Senior Bank Officer School – Wharton College

**Boards Currently Serving:**

Tioga County Senior Citizens Foundation

Tioga County Farm Bureau

Tioga County Industrial Development Agency

Tioga State Bank

Broome Cooperative Insurance Company

**Boards of Past Service:**

Southern Tier Business Development Corporation

New Bankers Association, Finance Committee

NYBDC-Southern Tier Loan Committee

Spencer – Van Etten School Board

Spencer Town Board

Tioga County Ethics Committee Member

Tioga County Empire Zone

Tioga County Local Development Corporation