



**Chet Schultz, Vice President, SBA Relationship Manager**

SouthState Bank

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Chet Schultz lives in Central Virginia with his wife of 45 years, Renee'. The incentive for the move was to be 20 minutes away from their daughter Danielle, Son-In-Law Jared and four grandchildren Brielle, Julia, Declan, and Leland. Chet and Renee' also have a son, Ryan and Daughter-In-Law, Jasmine living in Simi Valley, California who have a son, Landon, born in October 2023.

Chet has been in commercial lending since 1979 starting as a Wholesale Floorplan Inspector in New York City for ITT Diversified Credit. During his 10 years with ITT, he was promoted to Accounting Manager and then to Manager of Business Development for the Northeast overseeing a sales team of seven with an annual production budget over \$100,000,000.

In the early 90's, he took a break from corporate America and he and his wife bought and operated an Italian Restaurant and later opened a French Restaurant while also operating a catering and concession division withing their companies. When their two kids came along, they decided to move on from the restaurant business to become co-chairs of the Greater Greene Chamber of Commerce and for Chet, re-entering lending as an SBA Specialist for Upstate New York with The Money Store Commercial Lending Division. That position led him to work for HSBC which was later purchased by First Niagara and ultimately by KeyBank as he continued his career as an SBA Specialist. He carried that specialty to Binghamton Savings Bank, Tioga State Bank and Virginia National Bank where Chet was also in a dual role of conventional relationship manager and SBA specialist. At Virginia National Bank he was responsible for writing bank SBA Lending Policy which was adopted by the board and put into standard lending procedure.

When not working remotely from his home office in Amherst, Virginia, Chet enjoys creative writing spanning from poetry to stories inspired by life events to heartfelt letters to friends, family and even to a victim of abuse he met in a hospital emergency room.

Having survived a near fatal motorcycle accident in 1975, Chet counts each day as a gift from God and was blessed to publish his first Children's book in 2023 entitled "I've Never Seen a Nuff". He also continues to be an avid motorcyclist having ridden throughout the Mid-Atlantic States, California, Arizona, the Northeast, and Nova Scotia.

When not writing or riding, you will find him volunteering for the Salvation Army and the Christian Aid Benevolent Society Cemetery in various capacities.