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"In my 20 plus years as a banker, TGA's loan review is one of the best that I have seen. TGA's risk-based approach ensured coverage of our most risky loans while ensuring appropriate portfolio coverage based on our credit risk. Although our ALLL has been reviewed by other loan review firms over the years, the first review TGA performed identified an opportunity to save our bank significant dollars. I highly recommend them."

– Robert M. Fisher, *President & CEO, Tioga State Bank*



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