



Fred Crispen, Senior Vice President of Celtic Bank, holds a Bachelor of Science Degree in Business Administration from Auburn University (197). Fred has over 35 years of institutional as well as non-bank lending experience in conventional and government programs. Since 1988, he has concentrated efforts in SBA lending operations on a national basis.

Currently Fred is responsible for the Celtic Express Loan Program, which provides working capital for small businesses on a national basis. He has served as Chairman of the Region IV Liaison Committee, the Technical Issues Committee and the Small Lender Committee for the National Association of Government Guaranteed Lenders (NAGGL). Fred serves on the Advisory Council for the North

Florida district Office of SBA and the Advisory Council for the Small Business Development Center at the University of North Florida. He has been the recipient of numerous awards on behalf of his SBA lending, including Outstanding Resource Partner from the Florida SBDC Network and Financial Advocate of the year from the Virgin Island SBDC.