

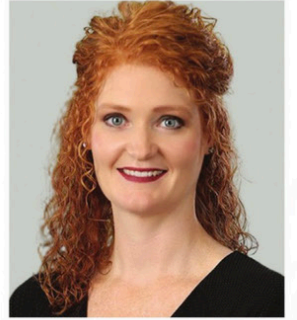
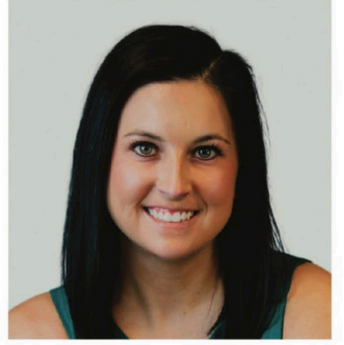
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6TH ANNUAL
WOMEN IN
EQUIPMENT
FINANCE

BANK 50
RANKINGS





HAYLEY CHAVARRIA

Vice President of Portfolio Risk

**First Financial Equipment Leasing —
JA Mitsui Leasing Group**

ELFA

Hayley Chavarria has been a leader in the leasing industry for more than 35 years, known for her exceptional skill and expertise in overcoming operational challenges. Chavarria prioritizes the customer first; she has a deep commitment to surpassing client expectations and fostering unwavering customer loyalty, which has earned her widespread acclaim for her dedication. As an innovator and key contributor, Chavarria has leveraged her extensive industry knowledge and empathetic management style to achieve success.

Spending the first 22 years of her leasing career in multiple roles at El Camino Resources, Chavarria became recognized as a 'jack of all trades' — a versatile leader who can step into any role as needed. It was this intensely broad knowledge that led to her being one of three people retained when CHG-MERIDIAN Leasing USA acquired El Camino Resources to expand its international footprint in the U.S. and Canadian leasing markets.

Chavarria's deep industry expertise allows her to quickly identify the root cause of operational issues and implement policies and processes to ensure operational excellence. Throughout her career, Chavarria has enhanced lease profitability through direct sales and consignment partnerships, achieved an annual resale activity of \$5.2 million and introduced services for customers that became



“Build strong relationships and seek collaboration with your peers, mentoring one another. Foster connections with customers and vendors, building trust and mutual success. Seek mentorship from experienced professionals to guide your growth. Let your accomplishments be known and your ideas heard. Above all, prioritize integrity.”

new revenue sources for her employers. With these new profit centers and her steadfast commitment, Chavarria grew sales to a year-over-year high of 70% return on income.

She is also known for consistently exceeding client expectations and building strong customer loyalty. As a mentor to many, she is an empathetic, kind leader who helps team members grow and reach their full potential by creating a culture in which employees feel acknowledged, respected, trusted and highly valued. Her generosity is apparent through her efforts to share her wealth of knowledge with her team, while upholding the highest standards of integrity.

In addition to prioritizing mentorship and maintaining strong professional relationships, Chavarria has garnered a wide variety of accomplishments in her career. Since assuming the role as the head of the portfolio team at First Financial Equipment Leasing in January 2023, Chavarria has developed remarkable improvements to the team's operations and profitability within a short time period. Chavarria has forged key consignment partnerships and achieved an average of 35% of the original equipment cost, which nearly doubled the previous year's performance. She was also able to identify measures to mitigate the company's audit risk, enhance the billing of lease extensions and implement

tracking systems to account for every leased asset, effectively preventing asset loss while maximizing revenue.

"Hayley Chavarria is a dynamic leader who cut her teeth at El Camino Resources, grew into a tremendous leader at CHG-MERIDIAN and now mentors the next generation of leasing talent for First Financial," Brian Dundon, former senior vice president and head of corporate development for First Financial Equipment Leasing, and a former manager of Chavarria, says. "She has developed systems, trained dozens of personnel, negotiated with the largest customers in the industry and left every department better than she found it."

Chavarria has proven herself to be a dynamic leader in the equipment finance industry, expertly managing a leasing portfolio valued at \$1.2 billion, while doubling First Financial's resale value. She has also been instrumental in streamlining the team's operations in light of the company's rapid expansion, ensuring a smooth transition and operational efficacy as transaction volumes surged. Her efforts have delivered high-value results, greatly benefiting the company. •