



Michael Scharf

Michael Scharf is a Managing Director and investment banker at GT Securities, a technology focused investment banking firm. For more than 30 years, he has helped companies across a wide spectrum of industries. His teams have been responsible for almost \$10 billion in financings, mergers and acquisitions. He is a recognized business leader and advisor, succeeding with early stage entrepreneurial partnerships as well as Fortune 500 Companies.

As a corporate executive, Michael spent 20 years in the financial services industry working with TRW Information Systems, Great Western Bank, and First Interstate Bancorp. Some of Michael's achievements include:

Great Western Bank. Managed the credit card, home equity, and consumer loan division. Grew the portfolio by 22% (to \$950 million) in under three years, while reducing total expenses. After his recommendation to Board, he negotiated and managed the portfolio's sale and transition to new owners. Achieved premium twice investment banker's prediction.

First Interstate Bank. Created multiple new credit card and loan products, reigniting stagnant portfolios for this multi-state bank holding company.

University of California Irvine, Institute for Innovation. He is an "Expert in Residence" at the Institute, where he advises very early stage technology and healthcare companies participating in this growing incubator program.

National Renewable Energy Lab. As part of the Solar Access to Public Capital Working Group, Michael advised on issues relating to regulation, securitization, and public rating of funds used to finance solar energy projects.

Experian (Formerly TRW Information Systems & Services). Developed new products and grew existing product lines for \$600M business. Pioneered the partnership between Experian, CompuServe and Beneficial Finance, creating the first on-line consumer loan system.

GoLiveSMS. In 2008, Michael founded GoLiveSMS. The company quickly became the nation's leading text messaging provider focused on enterprise messaging for financial services, healthcare and non-profits.

Zoomoozik. As COO, Michael enabled the company to move from an idea to the largest online record label in six months, serving over 7,000 artists worldwide.

Venture Point SBDC, TriTech SBDC, OCTANe. Michael was part of the coaching staff and leadership team for these SBA, California State, and OC Business Council joint ventures.

Visa USA. He was an advisor to the US board on issues related to marketing promotions and advertising as well as market research.

Michael earned an MBA from California State University and a Bachelor's degree in Communications from Northwestern University, and holds active Series 79 and Series 63 FINRA Licenses.