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John McGrath joined US Bank's national Education and Nonprofit group in June of 2012 and is responsible for the provision of taxable and tax exempt financing to the bank's clients in the Western States. John is a 31 year banker who has worked exclusively with 501c3's for the past 14 years, underwriting, closing and monitoring credit products such as Letters of Credit, SBPA's and Direct Purchases. In that time, John worked at both Allied Irish Bank and Union Bank before joining US Bank, and has been involved in underwriting and closing approx. \$4BN of facilities.