

Professional Profile: Tracy Dembicer, 2015

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Name: Tracy Dembicer Title: Vice President

Company: First Niagara Bank

Location: 17 S. Broadway, Nyack, N.Y.

Birthplace: Long Island, N.Y. Education: Juris Doctorate

First job outside of real estate: Moody's Investors Service-Structured Finance

First job in real estate or allied field: In-house counsel at AIG Realty

What do you do now and what are you planning for the future? Commercial real estate banker providing financing for hi-net worth, middle market, and institutional owners and developers within the Tri-State region. I'm executing on my plan to leverage my expertise in order to provide a broader scope of products and services to an ever wider band of clients and to deepen existing client relationships.

How do you unwind from a busy day in real estate? Depending on the time of year, tennis, biking, yoga, hiking, kayaking, and experimental cooking for dinner guests.

Favorite book or author: E.L. Doctorow

Favorite movie: "Boyhood"

Last song you purchased/downloaded? Beck's "Morning Phase"

One word to describe your work environment: Flexible

Rules to live by in business: Give it your all; be creative; be rationally responsive to your clients' needs; and always be fair.

If you could invite one person to dinner (living or dead) who would it be and where would you go? Mahatma Gandhi at a spot overlooking the Mediterranean Sea.

What is your dream job? Eco-tourism leadership role that partners with indigenous communities and respects their environment.

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