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Troy Miller is Senior Vice President and Regional Director for the Interest Rate Risk Management Group of Charter One, a wholly owned subsidiary of the Royal Bank of Scotland. His primary responsibilities include the origination, structuring and execution of interest rate hedges and hedging strategies.

With over 19 years in the field of interest rate risk management, corporate finance and banking, Troy has particular expertise in developing systematic interest rate hedging programs and strategies for non-profit, public and private organizations. Troy has successfully provided interest rate hedging strategies and products to commercial banks and their clients throughout the East, Mid-west and South.

Troy's formal education includes a Master's degree in Business Administration from The University of Dayton and a Bachelor's degree, with a major in Finance, from Miami University. Troy resides with his wife Kathy and two children in Cleveland, Ohio.