



**Amy Novak**  
**Senior Analyst**  
**Public Finance Department**

CONTACT

Phone: 612-851-4945

Email: [anovak@northlandsecurities.com](mailto:anovak@northlandsecurities.com)

BACKGROUND

Amy Novak is a Senior Analyst with Northland Securities and joined the firm in 2013. Amy initially managed municipal bond closings for Northland's issuer clients, and then transitioned to the role of analyst in 2015. Amy works with cities, counties, school districts, economic development authorities, housing and redevelopment authorities, and special districts in Minnesota, Iowa, North Dakota, Colorado, and Illinois.

With more than 15 years of experience in the financial industry, her areas of expertise include determining appropriate statutory authorization and regulatory factors governing the issuance of municipal debt, analyzing, and preparing debt structures that best meet an issuer's objectives, identifying refinancing opportunities for municipal issuers, assisting in the preparation of debt studies, and helping issuers with the preparation of their Official Statements. Amy prides herself in taking complex and multiple deal structures and delivering issuers a complete and clear financial plan.

Prior to joining Northland, Amy worked for First National Bank of Omaha as a lending associate and investment advisor, working with bankers to originate loans for local businesses and farmers. Her banking experience has helped her guide municipal issuers with the structuring of their debt.

EDUCATION

Bachelor of Science in Business with an emphasis in Finance, University of South Dakota

PROFESSIONAL LICENSES/DESIGNATIONS

Series 7 – General Securities Representative

Series 53 – Municipal Securities Principal

Series 50 – Municipal Advisor Representative

Series 54 – Municipal Advisor Principal

Series 66 – Uniform Combined State Law Examination

Resident Insurance Producer License (MN) – Accident & Health, Life, Variable Life, Variable Annuities

---

**NORTHLAND SECURITIES, INC.**

Northland Securities, Inc., Member FINRA/SIPC, Registered with SEC and MSRB, is a diversified financial services firm, including investment banking and full-service broker-dealer divisions, offering investment and finance services for government entities, financial institutions, non-profit organizations, and individual investors. Northland is a leading underwriter of tax-exempt bonds in the Midwest and is recognized for its equity markets research and specialization in finance and capital market access for corporate, government, and non-profit clients. Headquartered in Minneapolis, Minnesota, Northland Securities has branch offices in California, Colorado, Iowa, Michigan, New York, and Wisconsin.

*DIVISION OF NORTHLAND SECURITIES, INC.*  
*Member FINRA and SIPC | Registered SEC and MSRB*