

NAME • email
address and phone

BANKING & LENDING EXECUTIVE

Agribusiness & Production Agriculture • Commercial & Consumer • Lending Programs
Credit Analysis • Startups & Turnarounds • Business Planning
Risk Assessment & Management
Regulatory Compliance • Loan Portfolios & Documentation • Forensic Accounting

- Extensive expertise directing all aspects of lending programs, projects, and operations.
- Proven ability to train, motivate, and lead successful cross-functional teams of employees.
- Demonstrated skill evaluating/improving existing policies, processes, and technologies.
- Recognized for spearheading strategic planning and problem solving in diverse settings.
- Strong negotiation, mediation, and presentation skills with all levels of individual/group.

PROFESSIONAL EXPERIENCE

CORPORATION, location • Dates
Vice President, Portfolio Administration

Directed bank loan portfolio covering 5 states from aggregated/macro level. Optimized profitability and growth and ensured comprehensive risk management and regulatory compliance. Identified, documented, and resolved fraudulent loan origination in designated markets. Directed credit and loan processes in cooperation with senior and middle management personnel.

- Successfully recommended development of lending process map for all portfolios.
- Identified and corrected loan origination process deficiencies in assigned territories.

COMPANY, location • Dates
Vice President, Agri-Service Center/Community Bank President

Integral executive leadership team member developing and deploying agricultural loan workout strategies and implementing new agricultural lending program. Managed \$24 million portfolio and analyzed all agricultural loans over \$100,000. Architect for underwriting standards as 1 of 6 Community Bank Presidents during integration period. Trained, evaluated, and led 30 employees in 4 separate branch locations. Served on Senior and Directors Credit Committee, Compliance Committee, and Community Reinvestment Act Committee.

- Restructured, mediated, and liquidated 75% of classified portfolio in just 12 months, removing bank from Memorandum of Understanding classification.
- Built consolidated agricultural lending program from ground up to \$32 million in under 1 year.
- Consistently maintained over 18% ROE in branch by stabilizing deposit relationships.
- Devised and implemented web-based credit analysis application.

COMPANY, location • Dates
Senior Agribusiness Account Manager

Developed and deployed production agricultural lending program, designing credit delivery program to meet agricultural producer requirements and deliver client loyalty tool for suppliers. Drove creation of new lending products by cross-functional team of managers and analysts. Managed credit for loans in 3 states and originating from 2 farm cooperatives and 3 independent agribusiness entities. Directed due diligence review of all loan portfolios acquired from alliance relationships.

- Championed wholesale/retail lending initiative and achieved implementation in just 6 months.
- Deployed and executed pioneering credit training programs for wholesale/retail lending product.
- Completed all key account loan programs within schedules and budgets.

NAME
Contact info
• Page Two •

PROFESSIONAL EXPERIENCE continued...

COMPANY, location • Dates
Internal Review & Credit Specialist

Key team member for startup captive finance entity of Fortune 500 company. Developed internal loan review program and restructured/liquidated collection accounts for spinoff formation of Cooperative Finance Association, Inc. Directed litigation strategy as liaison with 25 retained counsels in 15 states. Conducted negotiations/mediations and represented company as expert witness in civil proceedings.

- Managed Special Assets division with \$8 million average outstanding loan volume and less than 1% losses.
- Successfully recovered 90% of outstanding fraudulent accounts with specialized/confidential discovery.
- Designed comprehensive loan preview process identifying risks in all portfolios.

ADDITIONAL EXPERIENCE – details on request

- Vice President, Agricultural Loan Department, XXXXX. Managed \$35 million loan base with delinquency rate under 1%. Developed and deployed loan workout strategy program. Provided commercial, consumer, and agricultural asset recovery.
- Senior Vice President and Senior Credit Officer, XXXXX. Administered credit and compliance for consumer/commercial lending of \$36 million asset-base institution. Managed \$3.4 million in classified loans by 95% with under 1% loss. Improved Regulatory classification rating (CAMEL Rating) from 4 to 2 in 18 months while improving Regulatory compliance rating from 4 to 1 in 12 months.
- Removed Cease and Desist order from troubled bank within 7 months of appointment as CEO. Concurrently development management controls for 6 independent banks based on completion of internal audits.

FORMAL EDUCATION

UNIVERSITY, location
Degree

UNIVERSITY, location
Degree

CERTIFICATION

Certified USDA FSA Lender & Appraiser