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## Chief Financial Officer

Asset / Liability Management	Income Enhancement	Liquidity Management
Risk Mitigation	Cost Control	Operational Enhancement
Growth Strategies	Mentoring	Accounting

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Results driven, highly successful with **27+ years' rich experience** in the credit union, banking and corporate domain; major experience across all facets of budgeting and cost control, investment and liquidity strategies, balance sheet and income statement management, productivity and operational enhancement. An acquired skill in management, mentoring and listening; sound expertise in risk mitigation and managing operational functions within a business environment. Successfully integrated solid management skillsets, personnel leadership and career experience to achieve bottom-line goals and objectives.

Management style includes equal attention to listening, while mentoring staff and department managers. Most successful in "shoulder to shoulder", team approach to problem solving and development of growth strategies.

### PROFESSIONAL VALUES

Investments Management	Liquidity Management	Budgeting and Cost Control	Mentoring and Listening
Productivity Improvement	Financial Planning & Projection	Profitability	Operational Enhancement
Asset / Liability Management	Risk Mitigation	Growth Strategies	Accounting
Balance Sheet Management	Credit and Collections	Financial Analysis	Team Dynamics
Bank Reconciliations	Payroll and Auditing	Cash Flow Analysis	Versatile Leadership

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### PERFORMANCE MILESTONES

- Instrumental in initiating and implementing new products and services which resulted in over \$720,000 additional annual fee income.
  - Competently mitigated risks in first mortgage loans which resulted in an additional revenue of \$120,000 in annual interest income.
  - Successfully initiated operational expense reductions totaling over \$480,000.
  - Pioneered a 10% staff reduction with no degradation of service to the memberships.
  - Implemented a loan rate setting methodology to ensure competitively priced loan products, while accounting for alternate investment yields, breakeven and desired ROA.
  - Considerably reduced abandoned call ratio for the call center from 22% to 3 to 5% through software enhancements and efficient call distribution.
  - Developed and implemented a 'back door' community charter to enhance membership growth.
  - Currently implementing a strategy to reduce deposits by \$5.8 million and enhance the Net Worth to Asset Ratio.
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### CAREER PROGRESSION

#### Senior Vice President / Chief Financial Officer, [REDACTED]

- Responsible for providing the strategic directions of ALCO, investments, liquidity and risk mitigation.
- Accountable for directly managing and mentoring the staff managers of the accounting, operations, scanning, branch administration, call center and IS departments.
- Actively managing the day to day operations of the credit union.
- Manage the development and implementation of the annual operating budget and act as the Chief Executive Officer in his absence.

#### General Business Manager (Financial and Administrative Manager), [REDACTED]

Gained invaluable insight and experience in an array of responsibilities:

- Proactively managed the accounting, dealer registration, title, information systems (IS), credit / collections, block clerks, posting clerks, human resource and security departments.
- Judiciously managed all overhead expenditures to ensure cost efficiency and fiscal responsibility in all spending levels.
- Prepared and implemented the annual budget for an auto auction with over 250+ full time / part time employees.
- Responsible for analyzing monthly financials including variances to budget, standards and trends, with emphasis placed on areas indicating a deterioration of profitability.
- Engaged in interpreting findings with appropriate auction management / staff and developed a plan of action for improvement.
- Administered and approved all contracts and agreements for the auction.
- Acted as the General Manager in his absence.

**Vice President / Compliance Officer,** [REDACTED]

- Responsible for the preparation and development of all policies, procedures, forms, training materials and manuals to ensure the banks adherence to all federal, state, FDIC and FRB rules, regulations and laws.

**Corporate Vice President / Bookkeeping, Compliance and Internal Control,** [REDACTED]

- Managed the bookkeeping division (over 50 Bookkeeping clerks and officers), including the general ledger reconciliation department , IRA department, Fed returns department, and filing and statement preparation department.
- Managed the compliance department to ensure all departments and branches (45+) policies, procedure and forms adhered to all federal, state, FDIC and FRB rules and regulations.

**Corporate Vice President / Controller and Chief Accounting Officer,** [REDACTED]

- Accountable for the supervision of the accounting department and subsidiary companies of the association which included a resort hotel, mortgage company and realty company (over 15 accounting clerks and officers).
- Responsible for accounts payable and receivable, reconcilements, payroll, investments, fixed assets, funds and cash management, general ledger account balancing and financial statement preparation.
- Analyzed and prepared all monthly, quarterly and annual financial reports for the board of directors, senior management and executive committee members.
- Developed appropriate policies, procedures and internal controls relating to the General Ledger and Accounting Department.
- Prepared and analyzed appropriate financial reports to the government regulatory agencies.

**Vice President / Controller,** [REDACTED]

- Responsible for the supervision, training and staffing of the Accounting Departments.
- Prepared and analyzed all monthly, quarterly and annual financial reports to the board of directors and other executive management committees.
- Ensured that all excess funds were invested to achieve maximum return.
- Input data, analyzed and made financial recommendations based on results from an econometric asset / liability computer model.

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**EDUCATION**

- Bachelors Degree in Business Administration from [REDACTED]
- Graduate of the National Consumer Compliance School from [REDACTED]
- 25 Semester hours of Accounting from Florida Atlantic University.
- CPA Candidate [REDACTED]

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**References and Verifying Documentation Furnished upon Request**