

Banking Professional
Banker – WB – 070724

- Objective A regional sales and lending management opportunity with a strong commercial financial institution that offers continued professional development and career growth.
- Experience 03/07-Present Community Bank
Regional Vice President – Commercial Loans
- Business Development – Assigned new office that opened in December of 2006 that has experienced minimal success. Primary assignment is to grow the net loans and deposits to \$10 Million in twelve, \$25 Million in 24 months and \$50 Million in 36 months. Initial growth to be obtained with RVP, one lender and operations staff of 5 with additions to staff of one lender/relationship manager per year.
 - Relationship Management - manage and service relationships as they are brought into the new office.
- 09/06-03/07 Trade Organization
Vice President – Business Development & Investor Relations
- Business Development – Develop new investors for the Council and upgrade members that are large companies to investors. Investors provide between \$5,000 and \$100,000 per year in support of the Council's strategic plan (represent business interests, infrastructure, workforce development and workforce housing).
 - Investor Relations - manage and service approximately 100 existing investors to maintain the Council's base and limit runoff.
- 04/02–09/06 Regional Commercial Bank
Vice President – Corporate Banking Team Leader
- Business Development – Loans (year to date at prior to move at \$6 million with a \$13 million deal to close in September 2006, produced \$9 million for '05 (on leave for two months), \$16 million for '04, \$12 million for '03, and \$8 million for '02, compared to annual goals of \$12 million). Loan production typically derived 20% from existing client base and 80% new business development (100% at the beginning).
 - Relationship Management - manage and service 10 +/- active clients and a total “outstanding” loan portfolio of approximately \$20 million from approximately \$35 million in commitments.
 - Responsible for managing a group of corporate / commercial lenders in the sales, portfolio management and customer retention efforts. Staff Management – manage a staff of 2-3 responsible for over \$35 million in outstandings (1-2 lenders, and 1 admin. Assistant)
 - Have successfully grown new unit through personal and group performance by obtaining new customer base. Products provided include revolving lines of credit, equipment term loans, M&A financing, and commercial real estate financing.

09/00–04/02 Beverage Company

President / CFO

- Managed a \$5 million investment in a start up FDA approved beverage manufacturing company for a group of individuals who were under contract to manage their previously owned flavor company (sold to Jordan Industries, Inc. in 2000).
- Responsible for all aspects of the company (manufacturing, sales, product development and financial) with limited assistance from the shareholders. Company's employee base grew from 3 to 20 which included manufacturing, food scientists, product development, accounting and general office.
- Successfully acquired new customers to bring the company to profitability prior to a legal battle with purchaser of flavor company (Jordan Industries, Inc.). As a result of the legal issues the shareholders were terminated by the flavor company and the beverage company became party to the lawsuit. This resulted in the beverage company filing for Chapter 11 protection. As the legal battle became more protracted, I decided to exit the company\

11/95–09/00 Community Bank

Regional Vice President – Commercial Lending

- Business Development – Loans (produced \$9 million for '96, \$9 million for '97, \$10 million for '98, \$14 million for '99, and \$8 million for the 9 months of '00 compared to an annual goal of \$6 to \$7 million). Loan production typically derived 60% from existing client base and 40% new business development.
- Relationship Management - managed and serviced 50 +/- active clients and a total "outstanding" loan portfolio of approximately \$17 million from approximately \$30 million in commitments.
- Staff Management – managed a staff of 6 responsible for over \$80 million in outstandings (4 lenders, 1 credit analyst and 1 admin. assistant).

11/94–11/95 Community Bank

Vice President – Commercial Loan Officer

- Responsible for the growth, management, quality and profitability of an \$11 million loan portfolio. Customer base consisted primarily of real estate related clients, professionals, business owners and some small to medium sized businesses.

06/84–11/94 Community Bank

Vice President – Commercial Loan Officer

- Responsible for the growth, management, quality and profitability of a \$10 million loan portfolio and a \$12 million deposit portfolio. Customer base consisted primarily of small to medium size businesses, business owners and professionals. Applicant was promoted to the Commercial Loan Department in April of 1987 as a loan assistant. Promoted to a loan officer in December of 1988. Previously, applicant held various positions in the Bank's operational departments.

05/80–06/84 Major National Bank

Various

- Applicant held various operational positions at branches located in Santa Ana, Seal Beach and Huntington Beach

Education

Golden West College Huntington Beach, CA

- Business Administration (Accounting I & II Tutor)

ABA's National Commercial Lending School (University of Oklahoma)

- Class of 1991

NACM's Graduate School of Credit & Financial Management (Dartmouth College)

- Graduate Degree, Class of 1999

Skills

People (Business Development, Customer Retention & Employee Relations)

Credit (Analysis, Control and Culture)

Computers (Windows, Microsoft Office, FAMAS, FAST, ACT!, and ITI)

Professional Designations

CCE (Certified Credit Executive), lapsed