

STEVE T. SMITH, CCE

123 Main Street
City, State

888.858.7545
info@skilledresumes.com

CREDIT UNION PRESIDENT

Lending & Collections / Banking / High-Growth Organizations

Providing Strategic & Tactical Leadership to Increase Efficiency, Improve Performance & Drive Revenue

Credit Union and Banking industry leader consistently successful in defining business strategy and translating into high-impact actions, operations, and financial results. Expert performance in developing policies, leading operations, identifying and capturing new business opportunities, and directing employees to achieve and exceed organizational goals and objectives. Delivered consistently strong financial results and profitable growth within intensely competitive B2B & B2C markets. Outstanding planning, organizational, team building, leadership, and communication skills. Executive liaison to regulators, financiers, attorneys, auditors, and client base.

Expertise Includes:

Financial Management / Business Lending / Employee Relations / Sales / Training & Development / Customer Service
Business Development / Client Relations / Strategic Planning / Expense Control / Product Development & Marketing

PROFESSIONAL EXPERIENCE

XYZ CREDIT UNION, City, State

2006 to Present

\$281 million credit union with 175 employees throughout 9 locations.

President

Recruited by Executive Board to provide financial management, lending, collections, and business development leadership. As President, hold full strategic planning, sales, operating, financial, and P&L responsibility. Challenged to boost ROA, reduce loan delinquency, and grow loan volume/assets amidst turbulent regional and national economic environment. Manage 4 direct reports; Operations Manager, CFO, Compliance/Business Development Managers.

- Improved Capital Ratio (10.85% to 12.23%+) by implementing strategic earnings' increase initiatives and revising loan portfolio guidelines.
- Rejuvenated lending /collections functions by improving collection techniques, developing underwriting procedures, and more; maintained consistent 25%-35% lower delinquency ratio.
- Successfully lead operations to consistently exceed organizational expectations and **outperform peer group across all key statistical metrics; grew assets 37.3%** during 4-year period by enhancing marketing efforts, and improving products and processes.
- Spearheaded strategic marketing initiatives and product improvements that led to an increase in member deposits and loan balances by 68% and 32%, respectively.
- Researched, planned, and managed construction of state-of-the-art facility that has increased efficiency and enhanced both customer and employee experience.
- **Consistently achieved** industry leading rating agency "**5 Star**" financial rating throughout tenure by providing exceptional leadership and driving organizational excellence.
- Created high-impact, high-yield company-wide training programs that enhanced individual performance and helped employees achieve and surpass targeted business goals.

SAMPLE CREDIT UNION, Oshtemo, Michigan

1996 to 2006

Community chartered credit union serving clients throughout Michigan; 90+ employees across 8 locations.

Vice President of Lending

Highly successful 10-year tenure with Credit Union. As the most senior Lender, responsible for the organization's entire loan portfolio performance (\$150 million by 2006) and ensuring regulatory compliance. Challenged to grow loan portfolio while maintaining credit quality, providing strategic direction, executing programs/processes, and positioning the organization for long-term revenue growth and expansion. Managed 10 direct reports (Department & Loan Managers) across 3 departments (Business, Mortgage, Collection). Served as Credit Committee Chairperson.

SAMPLE CREDIT UNION (Continued):

- Significantly improved loan portfolio management, established new mortgage department and in-house lending divisions, and successfully **grew organization's loan portfolio from \$39M to \$150M+** during 10-year tenure.
- Instrumental in building new Business Services department; developed strategic initiatives to drive new revenue (Business Loans/Deposits; generated \$568k in income during first 12-months) and helped facilitate start-up operations.
- Improved loan quality and increased volume by creating new Indirect Lending Program (generated 50+ monthly deals), establishing indirect lending channel, and enhancing loan process efficiencies.
- Established and implemented innovative credit card and other lending guidelines/policies that increased immediate revenue and profitability, enhanced client satisfaction, and generated long-term growth.
- Trained and developed new employees on regulatory compliance and lending guidelines, and created high-impact training programs that improved employee performance and boosted morale.

PREVIOUS PROFESSIONAL EXPERIENCE (1987 to 1996)**Senior Loan Officer – CENTRA FEDERAL CREDIT UNION**

Trained, developed, and mentored junior loan officers, underwrote large complex credit applications, and provided project management expertise for credit scoring, indirect lending, and various project implementations.

Comptroller of the Currency – ASSOCIATE NATIONAL BANK EXAMINER

Analyzed bank financials/policies and performed bank examinations to ensure safety and compliance. Recommended appropriate solutions to senior bank management.

Branch Officer – FIRST OF AMERICA BANK-MI, N.A.

Successful 8-year tenure with First of America Bank. Led daily operations for large commercial bank office, developed new business (focused on commercial markets), increased deposits by 92% during 5-year period, and achieved numerous awards for sales production and overall performance.

EDUCATION / PROFESSIONAL DEVELOPMENT / ORGANIZATIONS / TECHNOLOGY

MBA – Business Management – NAME OF UNIVERSITY, City, State (1987)

BA – Business Economics / Marketing Communications – XYZ COLLEGE, City, State (1985)

Certified Chief Executive (CCE); Credit Union Executive Society

*3-year executive program at top-tier business schools throughout the US

CUES Business Lending School

Credit Insurance License, State of Michigan

CUNA Mutual BDS Skills and Sales Leadership Skills

MEMBER, Credit Union Executive Society

MEMBER, Indiana Credit Union League Audit & Exam Committee

MEMBER, Indiana Credit Union League Products & Services Committee

Proficient in Microsoft Word, Excel, PowerPoint and Outlook; Ultradata and Symitar (Credit Union software)