

SENIOR LENDING OFFICER - VP EXECUTIVE OFFICER

Summary

As the Senior Lending Officer at a regional Community Bank in Upstate NY, my role and responsibilities were for that of the outbound sales growth of the Lending function of the bank. Over the past five years I have effectively grown each segment of the bank including Residential Mortgages, Consumer and Commercial lending. Each sub segment of the banks business has been given a new department manager to help execute the action steps for growth and planned operating efficiencies as a result of my planned new initiatives as suggested by being a part of the banks Executive Committee.

Senior Commercial Lender with 25 years as a leader in the financial industry. Service-oriented with expertise in building a solid customer base.

Highlights

- Small Business Development Leader.
- Product Line Expansion on both Residential Mortgage and Consumer Loan Platforms.
- Credit and Debt Management experience.
- Created a CRM platform with the banks BakerHill Commercial Software.
- Implemented new software systems with MortgageBot and DecisionPro.
- Effectively grew Commercial Loan balances 5-10% each of the past five years.
- Established a robust outbound calling plan for the banks sales force.
- Designed and implemented an Incentive Compensation Plan (ICP) for the sales force.
- Active member of local financing agency's Board of Directors (GSBDC and NYBDC)

Experience

Senior Lending Officer - VP Executive Officer 11/2009 to Current Company Name City , State

- Responsible for the Management and Development of six(6) Commercial Lending Officers whose roles and responsibilities include the development of new business within their assigned areas of responsibilities and portfolios.
- Achieved an average of \$60,000.0 in new commercial lending originations over the last five years .
- C&I and CREM portfolio active balance growth for the bank to over \$150,000.0 representing a 5% year/year growth rate.
- Responsible for the management and functionality of the banks Residential Mortgage Group including the groups 7 staff members.
- Responsible for the development and management of the Consumer Loan Manager.

Commercial Lender - Regional Medical Liaison 10/2008 to 11/2009 Company Name City , State

- Responsible for the outbound sales and servicing activity of the Commercial Lending and Business Banking activity/function in the Syracuse region.
- Small business expert for this segment.

Commercial TEAM Leader 04/1998 to 10/2008 Company Name City , State

- Responsible for the development and growth of five (5) Commercial Lenders whose responsibilities and goals included the management of existing Commercial relationship within the bank and the new business development in a holistic approach.

Commercial Lending Officer - AVP 09/1994 to 04/1998 Company Name City , State

- Responsible for the daily management and monitoring of a \$25,000.0 lending portfolio through ten (10) Bank branch offices covering three Western NY counties.
- Activities included the development of new and existing loan business as well as solicitation of retail, trust & investment and insurance business.
- Generated over \$30,000.0 in new commercial originations during this period.

Business Development/Commercial Lending Officer 09/1991 to 09/1994 Company Name City , State

- Responsible for the outbound sales and management of Business Banking Credits along with the cash management sales of related bank products.
- Also active in the preparation of case and credit analysis cases for the origination of bank assets.

Advanced Staff Auditor 07/1988 to 08/1991 Company Name City , State

- Responsible for the complete and accurate completion of client job work-papers for a variety of industries including Municipal, Private, Real Estate, Manufacturing, Wholesale and Retail segments of the local business market.
- Related Federal and State Income Tax return preparation along with personal income tax return preparation were an additional critical component of all jobs performed.

Staff Accounts Payable Clerk 06/1985 to 06/1988 Company Name City , State

- Responsible for the preparation and submission of timely and accurate payments of both the Coated and Medical Product vendor invoice: maintained accounts payable system and all raw material transactions for subsidiary plants in Alpena, MI; Pittsburgh, PA and Buffalo, NY.
- Also processed monthly expense reports, air-travel invoices and performed special accounting projects as requested.

Education

Commercial Lending : Advanced Lending Certificate 1996 University of Buffalo City , State , USA

Commercial Lending Academic Achievement Award

BBA : Accounting 1988 Niagara University City , State , USA

Coursework in General Accounting and its related fields

High School Diploma : General Studies 1984 St. Joseph's Collegiate Institute City , State , USA

General Studies

Skills

accounting, accounts payable, Banking, business development, cash management, Commercial Lending, communication skills, credit, credit analysis, CRM, client expense reports, finance, HR, insurance, Leadership, market management, new business development, Real Estate, Retail, sales, sales and management, Tax return preparation, WORD , EXCEL and PowerPoint knowledgeable.