

Jessica Claire

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Summary

Results-focused management professional offering 20 years of progressive leadership experience. Transforms high-potential staff into outstanding leaders who demonstrate the creativity and savvy that is critical to financial and operational success.

Highlights

- Collections proficiency
- Sales expertise
- Customer service-focused
- Steward of institutional regulatory compliance
- Detail-oriented
- Excellent time management
- Analytical
- Energetic
- Excellent communicator

Accomplishments

Implemented several strategies that successfully increased sales and improved client retention rates.Leadership

- Served as key contributing member to Leadership team.
- Repatriated over \$250 million in distressed credits through repatriation, asset sale and refinance.
- Drove Net Increase in Portfolio Metrics to comply with Corporate Directive by increasing portfolio coverage of impaired loans from 65% to over 80%.
- Adjudicated over 300 customer relationships during year.
- Contracted Watchlist by 48% year over year.

Experience

MANAGING DIRECTOR, CREDIT AND RISK MANAGEMENT, 06/2011 to Current

Gallagher Bassett Nz Ltd – Bellevue, WA

- Independently manages large and complex relationships.
- Primary duties include: re-structuring loans, enhancing the Bank's collateral position, identifying alternative repayment plans, and collection of loans in a manner that results in the highest possible recovery of principal and interest within established time frames.
- Leads team of 35 relationship managers, portfolio managers and analysts to repatriate distressed loans in an accurate and timely manner.
- Provides recommendations to Senior Management, Senior Credit Officers, and the Special Assets Division's Steering Committee regarding alternatives for resolving problem credit Relationships.
- Updates parties on a timely basis as to current status of relationship.
- Works with Bank's Credit, Audit, Accounting, Loan Review, Real Estate, Compliance and Legal Departments to monitor and report status of problem credits and insure that the Bank complies with Regulatory requirements.
- Trusted with \$20 million in loan authority.

SENIOR VICE PRESIDENT, REGIONAL SENIOR CREDIT OFFICER, 2010 to 06/2011

Gallagher Bassett Nz Ltd – Brentwood, TN

- Responsible for adjudicating and monitoring credit-related efforts for \$4+Billion Wisconsin CRE team as well as all credit-related activities for M&I Capital Markets and Fixed Income Group.
- Approved credit requests within assigned lending authority, based upon the risk taking philosophy of the corporation and conveys decisions and actions to appropriate personnel.
- Provided coaching and mentoring on risk assessment, credit underwriting, loan structuring and relationship management to Commercial Lenders.
- Worked with less experienced lenders in developing credit skills and career growth.
- Involved in one-on-one coaching sessions with Bankers in client selection, client calling, business development, loan underwriting and structuring.
- Supported Chief Credit Officer in managing, identifying, and closely monitoring past dues and non performing assets, lending activity, and other portfolio trends.

SENIOR VICE PRESIDENT/SENIOR LOAN OFFICER, COMMERCIAL BANKING, 2001 to 2010

BANKERS BANK – City, STATE

- Directed seven sales/lending teams of over 70 reps within \$25 million budget.
- Responsible for all aspects of commercial lending process including origination, underwriting and closing.
- Increased loan originations from \$250 million to \$1.5 Billion.
- Grew customer base from 620 to over 930 clients.
- Established and approved credit terms.
- Leveraged market expansion by opening four LPOs that resulted in \$300 million growth.
- Identified need to diversify loan portfolio outside of Southeast concentration.
- Devised formula to demographically add more cities.
- Selected and added lending staff.
- Reduced loan concentration from 90% to 65%.
- Increased production 21%.
- Decentralized decision-making and doubled loan portfolio.
- All loans were underwritten and approved at home office, which was time-consuming and lacked local knowledge and input.
- Created regionalized cross-functional lending teams.
- Quadrupled fee income and added 25% to bottom line.
- Coached internal lenders how to negotiate fee income sharing with loan-originators.
- Created incentive program whereby portion of origination fee would be shared with internal lender.
- Increased fee income from \$1 million to \$4 million per year.

VICE PRESIDENT, 1998 to 2001

BB&T – City, STATE

- Developed new and grew existing relationships with middle market commercial and commercial real estate clients in a four county territory.
- Regarded as a trusted advisor to over 85 clients.
- Qualified prospects and clients by analyzing credit histories and financial statements.
- Performed cash flow and collateral analysis for C&I and CRE transactions.
- Notable Contributions: Grew customer base over 70% from 50 active accounts to 85 active accounts.
- Lead originator in new business generation in region for1999.
- Cross-sale champion in 2000.

VICE PRESIDENT, 1987 to 1998

M&I MARSHALL & ILSLEY BANK – City, STATE

- Originated loans to regional and national builders, developers and investors.
- Structured, underwrote, approved and closed transactions in the following sectors: Multi-Family, Investor Owned, Owner Occupied, Build-to Suit, Residential Land Development, Commercial Land Development, Retail Strip, Big Box Retail, Warehouse and Distribution.
- Notable Contributions:.
- Closed over \$30 million in new business for four consecutive years.
- Built relationship value through cross-sales of Cash Management, Insurance, Leasing, Private Banking, Investment, Trust and Merchant products.
- Surpassed revenue goals in four consecutive quarters.Served as mentor to junior team members.

Education

MBA: FINANCE

Marquette University - Milwaukee, WI

Coursework in Business Administration and Finance

BACHELOR OF ARTS: Economics

ECONOMICS, University of Wisconsin - Madison, WI

Minor in Mathematics

Skills

Accounting, Banking, Budget, Business Development, Capital Markets, Cash Flow, Cash Management, Coaching, Credit, Decision-making, Senior Management, Financial analysis, Producer, Real Estate, Relationship Management, Sales