

VICE PRESIDENT / DIVISION OPERATIONS MANAGER, SOUTH TEXAS MARKET

Professional Experience

VICE PRESIDENT / DIVISION OPERATIONS MANAGER, SOUTH TEXAS MARKET

January 2008 to January 2014 Stanley Black & Decker, Inc. 1/4 Metz , MO

- Managed all aspects of market operations (Retail Bank, Private Bank, and Business Bank). Mentored staff through one-on-one coaching and team consultation to improve overall performance. Analyzed weekly change-offs and monthly sales and loss reports. Prepared markets for annual risk assessments and reviewed budgets within established plans. Guided facilities management. Developed and monitored capital expense budgets while prioritizing expense projects. Approved high-risk transactions up to \$35 million. Acted as the subject matter expert for large corporate initiatives. Provided expert insight, follow-up, and direction to ensure compliance with federal regulations. Entrusted with full responsibility for banking center openings, relocations, and closures in the Southern California and Texas markets.
- Leadership: Directed all aspects of banking center operations in South Texas Market with 66 banking centers and three direct reports.
- Organizational Agility: Played a senior role in the due-diligence, acquisition, integration, and consolidation activities of a large financial services company acquired by Comerica in 2011.
- Collaboration: Worked closely with regional sales management to address and resolve staffing and sales issues.
- Regulatory Oversight: Monitored compliance of various regulations including Reg B, Reg D, Reg CC, GMI, Reg DD, Reg Z, and other required disclosures. Primary market contact for Fed Reserve and CFPB inquiries.
- Risk Management: Decreased Texas audit failure rate from 30% to the national average of less than 7% within 12 months.
- Process Improvement: Identified, analyzed and improved processes to increase organizational performance and effectiveness.

BRANCH MANAGER

January 2006 to January 2008 FIRST FINANCIAL CREDIT UNION 1/4 City , STATE

- Recruited, motivated, and coached commanding teams to exceed monthly sales goals through ongoing training and the development of recognition programs for the team. Led meetings to communicate and reinforce current standings and sales objectives to staff. Conducted employee evaluations and administered individual coaching sessions to maximize staff performance and yield top-producing teams. Analyzed loan requests of up to \$1 million to determine eligibility while ensuring exemplary customer service. Maintained compliance programs and achieved full adherence to legal and regulatory requirements.
- Innovative Marketing: Created targeted marketing programs for specific client bases. Coordinated and executed dynamic marketing programs to secure new business and retain existing client relationships.
- Leadership: Trained and mentored teams to capitalize company success.
- Accomplishments: Consistently exceeded \$1 million monthly lending goal while maintaining 0% loan delinquency ratio. Improved banking center rating from bottom 10% to top 10% within a year.

Vice President / Branch Manager

January 1993 to January 2006 FIRST FEDERAL BANK 1/4 City , STATE WASHINGTON MUTUAL BANK, Pan Pedro, CA Vice President / Financial Center Manager WM FINANCIAL SERVICES, Irvine, CA Financial Consultant

Education

MASTER OF BUSINESS ADMINISTRATION : BUSINESS ADMINISTRATION , 2011 MOUNT SAINT MARY'S COLLEGE 1/4 City , State , US MASTER OF BUSINESS ADMINISTRATION, 2011 MOUNT SAINT MARY'S COLLEGE, Los Angeles, CA

BACHELOR OF SCIENCE : BUSINESS ADMINISTRATION , 2010 MOUNT SAINT MARY'S COLLEGE 1/4 City , State , US

BACHELOR OF SCIENCE (BUSINESS ADMINISTRATION), 2010 MOUNT SAINT MARY'S COLLEGE, Los Angeles, CA

Certifications

Certified Associate Project Management SharePoint Site Owner Project Management Institute Member (2010-Present) Management and Strategy Institute Member (2013-Present) Mount Saint Mary's (College) University Alumni Association Member (2010-Present)

Professional Affiliations

Project Management Institute

Presentations

Articulate communicator skilled in delivering insightful presentations and strengthening relationships with business partners, peers and senior leadership

Skills

Financial Services, And Sales, Coaching, Million, Monthly Sales, Sales, Audit, Budgets, Disclosures, Facilities Management, Federal Regulations, Increase, Integration, Integrator, Operations, Operations Manager, Process Improvement, Regional Sales, Retail, Retail Marketing, Risk Assessments, Risk Management, Sales And, Sales Management, Securities, Staffing, Subject Matter Expert, Trading, Customer Service, Exceed, Lending, Marketing, Receptionist, Retail Sales, Sales Goals, Sales Objectives, Training, Project Management, Associate, Microsoft Sharepoint, San, Sharepoint, Storage Area Network