

Paul Guagenti

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Glen Ellyn, IL 60137

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Commercial Banking Business Development

Top performing banking sales professional with exceptional ability for initiating banking relationships with commercial accounts and growing the number of services customers utilize. Extensive experience and progressive responsibility in all aspects of bank management and sales. Energetic personality driven to meet and exceed goals, quotas and challenges, in a team environment or independently.

Business Deposit Accounts	Sales Management	Negotiating Skills
Loans, Letters of Credit/ Lines of Credit	Client Development	Risk Management
ACH, Credit/ Debit Cards/ Positive Pay	Profit Growth Strategies	New business development

Freedom Title Corporation, Rolling Meadows, IL

2016 – Present

Responsible for direct sales

New product development

Maintenance and Collections on Portfolio

Manage/Entertain Portfolio (Banks, Attorneys, Developers, Credit Unions,..etc)

Train and update Customers of procedures, products and policies

Republic Bank, Darien- Hodkins, IL

2005 – 2016

Vice President Small Business Officer/ Government Relationships

Increased number of customers from 15 to 50 and the average deposits portfolio from \$22M to \$ 68M.

In 2016, established full banking and investment relationship with National Chiropractic College (\$1.3M CRE loan; \$200k line of credit, \$6M letter of credit with annual fees; \$3-9M in deposits). Set Up banking and cash management for Hillside Library and Berkley Public Library. Closed \$1.5M in additional commercial real estate loans.

Increased the number of accounts by 25 and the customers by 6 in 2015.

Through cold calling, converted two accounts for Will County with \$10M in deposits.

Grew relationships by increasing the number of services at 70% of customers. Average number of services grew from 1-2 products to 5 – 7 products including treasury management, loans, credit cards, positive pay, ACH Debit/ Credit, security services and electronic banking etc....

Most successful loan officer achieving the smallest percentage of past due and default accounts in total bank. Selected to train other relationship managers in initial underwriting assessment, loan collections and identification of potential at-risk customers.

Recruited to analyze 350+ at- demand business loans for other sections of the bank. Collected outstanding balances and converted all to lower risk products avoiding potential defaults and past dues.

Generated new business with City of Darien in 2008. Deposits grew from \$3M to \$8M in first 3 years and retained to present.

In 2009, opened new accounts for School District 61 for \$3M and grew to \$11M which represents their full banking and investments needs.

Evaluated the banking needs for City of Winfield suggesting additional investment services and banking products growing share of wallet from \$100k to \$1.2+M.

Created an after school community program that provided tutors for underserved students at struggling school. School test scores went bottom 10% Nationally to top 10% Nationally in 3 years. School District redirected all banking relationships to Republic Bank becoming a top 20% customer.

Renewed collateral agreements for all customers through two transitions between Wells Fargo and Private Bank.

Received referrals from School District 105 and opened new customers with LaGrange School District, LaGrange Park District, and Hodgkins Public Library.

Leveraged initial relationship with City of McCook in 2006 to add new customers including City of Hodgkin's, C.L.Y.D.E Park District, Hodgkin's Fraternal Order of Police (F.O.P) pensions, McCook F.O.P. pensions, Hodgkin's and McCook Police departments, Justice Park District and Village of Tinley Park. All are current customers.

Created all credit applications including loans, lines of credit, letter of credits, ACH Debit/ Credit and presented to Loan Committee for approval. Processed all loan documents to closure.

Branch Manager, LaSalle Bank, Lincolnshire, IL

2004 – 2005

Managed staff of 12 professionals, Instrumental in developing staff to promotion
Reached/achieved goals set for this branch

Business Banking Officer, US Bank, Glen Ellyn, IL

2002 – 2004

Responsible for direct sales of loans, staff training, new product development and account maintenance.

Managed portfolio of large accounts for bank including Glen Ellyn Main \$8M loan, the Duane \$4.5M and the Roosevelt Road \$5.5M loans

Trained branch personnel on all aspects of loan, checking, savings and profile development on the current customer base and new walk-in clients.

Branch Manager, Charter One Bank, Lisle, IL

2000 – 2002

Responsible for training, developing and direction sales efforts of up to 12 staff

Emphasized quality client relations, new account development strategies and increasing sales productivity

Utilized sophisticated market processing systems to gain Fortune 500 clients

Served on various planning teams and task forces including strategic planning team and new bank acquisition task forces.

Owner/Operator, All Communications Wireless, LaGrange, IL

Owner/Operator, Areawide Cellular, Lagrange and Glendale Heights, IL

Managed up to 5 inside sales associates and 10 outside sales associates.

Achieved #2 sales ranking 3 consecutive quarters

Regularly ranked #2 or #3 for nationwide sales by the manufacturers

Education/ Training/ Community Involvement

Active member of Lincolnshire Chamber of Commerce and Rotary Club

LaGrange Chamber of Commerce Executive Director 2000

LaGrange Chamber of Commerce President 1998

Member of Religion Education and Parish Council Boards, 1992 – Present

Manager for Glen Ellyn Baseball Pinto League 2001 – Present

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Cub Scout Leader and Scout Master 1999 – Present
Knights of Columbus financial secretary, 1999 – 2004
Knights of Columbus Grand Knight 2004 – Present
Triton College, completed 3 years toward BS Business
Zig Ziegler's Sales Training; Dale Carnegie Sales Training
IBT for Sales Management and Coaching (sponsored by Charter One)