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Employment Objective

To obtain a position that effectively uses my experience, ambition and leadership skills in the finance industry.

Education

Florida Institute of Technology	MBA in Accounting & Finance	September 2008 – December 2010
University of Phoenix	BS in Accounting & Finance	September 2003 – September 2008

RMA Courses in financial statement analysis, cash flow I, II & III analysis, loan structure and loan review.
Quickbook ProAdvisor

Employment Experience

21st Century Bank

• **VP Commercial Lender** Lilydale, MN May 2018 - Present

Presented over \$10MM in new relationship opportunities for owner-occupied CRE and SBA loan opportunities. Completed extensive credit displays for new and existing credits. Successfully communicated credit presentations to loan committee for credit decisions. Provided credit input to other commercial loan officer such as loan structure, pricing, collateral, SBA or conventional financing.

Village Bank

• **VP Commercial Lender** East Bethel, MN June 2015 – May 2018

Met 2015 year end loan goals by first week of November. Within 7 months added over \$6MM in new conventional and SBA loans to the East Bethel Branch. Was a leading producer of new loans out of all four branches. Kept and active pipeline of potential loans of at least \$15MM. Completed extensive credit displays for new and existing credits. Presented credit presentations to senior loan committee and board of directors for credit decisions. Provided credit input to other commercial loan officer such as loan structure, pricing, collateral, SBA or conventional financing. Member of senior loan committee to vote and approve credits up to \$3.5MM.

Lake Area Bank

• **Business Banking Officer** Hugo, MN April 2011 – May 2015

Consistent producer and met annual deposit and loan growth goals year over year. In 2015 met loan goals of \$8MM in new SBA and conventional loans by the second quarter of 2015. Kept and active pipeline of potential loans of at least \$15MM. Completed extensive credit displays for new and existing credits. Successfully communicated credit presentations to senior loan committee and board of directors for credit decisions.

Maple Bank

• **AVP Commercial Lender** Champlin, MN November 2007 - December 2009

Successful new business development, always maintained a full pipeline, consistently originated \$5MM annual loans. Other daily activities included loan reviews and credit displays ensuring files were current and compliant. Active participant in both internal and external committees. Successful in commercial and consumer loan collections, foreclosure activities and loan modifications. Provided leadership and direction to credit analysts, personal bankers, and tellers.

Citizens Independent Bank

- **AVP/Commercial Lender** Saint Louis Park, MN August 2006 – November 2007

Successful in cross selling and new business development. Always maintained a full pipeline and closed \$11MM in new commercial loans. Networking activities included a member of the Morning Side Rotary Club, Ambassador for the Twin West Chamber of Commerce and establishing relationships with CPA's and attorneys.

First National Bank of the Lakes

- **AVP Commercial and Retail Lender** Minneapolis, MN August 2002 – August 2006

Built a strong portfolio of new personal and business customers. Closed over \$4MM in new loans and outgrew a portfolio of a seasoned banker. Worked all areas of the bank from financial reporting for board meetings, to all deposit and lending areas of the bank. Responsible for loan file maintenance and ensured loan files were compliant with internal policy and external audit requirements. Collected on all past due notes. Managed of 10 employees.

Firststar/Bremer Bank

- **Personal Banker** Minneapolis, MN September 1999 – August 2002

Worked in retail banking with a focus on producing commercial leads to the business banking department. Met monthly sales goals of loans by consistently closing over \$300,000 in home equity loans month over month. Produced commercial banking leads by daily sales calls to all businesses in my area. Was a leader of referrals to investments, business bankers, and mortgages. My success in regard to providing referrals was constant cross-selling to existing customers.

Community Involvement

Minnesota Volunteer Tax Assistant	2019 Tax Season
East Bethel Chamber of Commerce - Board Member - Bookkeeper	2015 – 2018
Board Member & Treasurer/Bookkeeper North Anoka County Food Shelf	2015 -2018
Certified Score Mentor	2011 – Present
Planning Commissioner - City of Ramsey	2008 – April 2011
Actively donated time and efforts for Hugo Lions Club	
Actively donated time and efforts for Hugo Good Neighbor Food Shelf	
Toastmaster Club International - Earned Competent Communicator Certificate	