

Denise M. Flynn

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PROFILE SUMMARY

- Experienced banking professional with over 20 years of successful business development and customer relationship;
- Top performer with a track record of consistently meeting and exceeding sales goals and customer's expectations;
- Strong negotiation skills in all aspects of commercial and personal banking;
- Excels at interfacing with customers and co-workers at all levels to ensure goals are attained;
- Proactive approach has resulted in capturing numerous accounts and expanding client base;
- Possess excellent interpersonal, analytical, and organizational skills;
- Excels within highly competitive environments.

ACCOMPLISHMENTS

- Ranked among the top five percentile of peers in exceeding goals and performance;
- Earned multiple awards for outstanding production;
- Attained over 150% of established goals year-over-year.

SKILLS

- | | |
|----------------------------------|----------------------------|
| ■ Coach and mentor team members | ■ Agriculture |
| ■ Marketing Strategies | ■ Commercial Real Estate |
| ■ Seminar Facilitator | ■ Investor Real Estate |
| ■ Customer Relationship Building | ■ Construction Real Estate |
| ■ Credit Analysis | ■ Equipment Loan/Leases |

EMPLOYMENT

UNITED SECURITY BANK

January 2018 – Present

Relationship Manager/Loan Officer, Vice President

- Acquire, develop, and maintain account relationships of business owners/customers with gross sales of \$4MM-\$100MM
- Sales development which include agriculture development loans and lines, commercial real estate loans, construction loans, investment real estate, C&I loans and lines;
- Analyze and underwrite complex credit application requests;
- Maintain and increase relationships of new and existing customers;
- Monitor risks, covenants, and deteriorating credit of customers in portfolio.

WELLS FARGO BANK

November 2003 – December 2017

Principal Business Relationship Manager, Vice President

- Acquire, develop, and maintain account relationships of business customers with annual gross sales of \$4-\$50MM;
- Sales development which includes equipment loans and leases, commercial real estate loans, and lines of credit;
- Analyze and underwrite complex credit commercial loans;
- Maintain and increase relationships of new and existing customers which also includes cross-selling all bank products and services;
- Prepare and monitor loan documentation, monitor risks, covenants, and deteriorating credit of customers in portfolio.

Equipment Finance Territory Manager, Vice President

- Originate, qualify, and close equipment loans and lease financing products;
- Responsible for marketing equipment financing products to bankers, non-bank clients, and equipment vendors;
- Prepare and monitor loan documentation;
- Analyze and underwrite financial statements and tax returns for credit applicants.

WELLS FARGO BANK (cont'd)

Branch Manager, Vice President

- Responsible for administration and efficient daily operation of a full service branch office, which included operations, lending, product sales, and customer service;
- Provided a superior level of customer relations and promoted the sales and service culture through coaching, guidance and staff motivation;
- Achieved individual and branch sales goals through new business sales, referrals and retention;
- Participated in community affairs to increase the Bank's visibility and enhance new and existing business opportunities.

Sales Development Manager/Consultant, Vice President

- Developed and facilitated strategic marketing campaigns and workshop strategies;
- Provided one-on-one coaching/training of marketing, tax return analysis, and bank products;
- Managed and coached a team of 12 specialized business bankers;
- Facilitated marketing seminars, classes, and meetings involving business bankers, partners, Sr. Management, and business experts.

OTHER RELEVANT EXPERIENCE

SILVERADO LEASING & FINANCIAL

1998-2003

Proprietor/ Self Employed

- Created and developed equipment leasing company from a single employee to a staff of 10;
- Investigated and analyzed credit requests for recommendation to lending sources;
- Responsible for documentation, funding, and collections;
- Maintained business relationships with lending sources, including banking institutions, and equipment vendors

WESTAMERICA BANK

August 2009 – March 2010

Financial Sales Officer

- Analyzed and negotiated credit requests based on risk and value of the relationship;
- Responsible for identifying, acquiring, and growing loan volume of small business relationships from \$2MM to \$20MM;
- Effectively managed the loan process from origination through booking.

PROFESSIONAL DEVELOPMENT & TRAINING

- **Fresno City College**
Accounting, Liberal Studies
- **Omega Performance**
Credit skills training courses
- **Wells Fargo College of Commercial Credit**
Advanced Complex credit analysis, MRA and UCA cash flow model, loan structuring, risk identification

VOLUNTEER WORK

- Valley Small Business Loan Committee
- Mentor/Teacher: Fresno Rescue Mission-Rescue the Children
- Habitat for Humanity