

Randall L. Zwier

914 Monticello Drive • Naperville, Illinois 60563 • (630) 881-4972 • Randy.Zwier@gmail.com

Senior Sales Leader ... Sales/Marketing Strategy... Key Account Management
Process, Product, Marketing & Business Innovation ... Origination, Renewal & Portfolio Management
Equipment/Solution Financing, Leasing & Commercial Credit... Direct, Indirect & Enterprise Account Sales Channels

Accomplished sales and sales management professional combining more than 20 years of top performance in direct sales, portfolio management and business development of financing services & products, as well as equipment leasing and professional services financing programs in regional and national environments. Extensive experience in enterprise space securing and managing mid to large corporate accounts.

Strong sales, marketing, branding, channel partnership management and technical/consultative sales experience. Demonstrated success in recruiting, managing & developing top sales talent, as well as financial & credit analysis, sales, commercial finance lending, risk management, loss/delinquency reduction and customer service. Consistent, year over year success via building trusted, value-added relationships with corporations and sales partner ecosystems.

PROFESSIONAL EXPERIENCE:

CIT BANK (Avaya Financial Services), Chicago, Illinois

Formerly: AT&T Credit. CIT: bank holding company with more than \$35 billion in financing and leasing assets. Provides global asset financing for entire telecommunication solutions (equipment, software, professional services), including financing rentals, operating leases, finance leases and technology refresh/upgrades.

Area Sales Manager, Midwest (Enterprise Group)

1991 to Present

Accountable for new business development, portfolio management, account management and revenue growth leading financing solution sales in enterprise space in a 12 state, Midwest region. Drive new business in direct and indirect channels calling on senior VPs and CFOs in mid to large corporations, while building sales relationships with Avaya sales teams and authorized partner ecosystem. Manage a full sales cycle, including identifying/cultivating new and renewal sales opportunities, conducting preliminary credit analyses, developing strategic financing programs and deal structure, creating proposals and negotiating/closing contracts. Develop and manage financing solutions across fair market value lease financing, asset-based, trade-in programs, technology refresh and alternative financing and capital release strategies (sales-lease back) for total telecommunication solutions, maintenance/services and equipment.

Summary of Accomplishments:

- Consistently meet/exceed annual sales goals; achieved top 10% national performance for total volume and profitability year over year; achieved multiple top producer rankings nationally.
 - Received “President’s Award” for managing and closing a \$10 million deal.
 - Received several honors and recognitions for closing strategic accounts, as well as deal structure innovation in closing multiple high-profile, multiyear equipment/solution lease financing deals.
 - Managed and closed master leases with Fortune 500 corporations, including McDonalds, United Airlines and Caterpillar; cultivated relationships and closed contracts with named accounts, including Chicago Board of Trade, John Deere Company, Valspar, Sigma Chemical, Packaging Dynamics and FBL Financial.
- Conceptualized, developed and implemented numerous sales strategies, sales tools, marketing collateral, brochures and financing analytics models for direct and indirect sales channels, which were launched nationally:
 - CFO Tool Kit: Developed and refined an analytics tool to outline lease versus buy value in new business presentations, illustrating incontestable value across cost, tax, depreciation and long-term value; tool kit was rolled-out nationwide.
 - Tech Refresh: Developed lease renewal sales concept and created sales processes, schedules and presentation materials; deployed concept as a consultative sales approach to assist enterprise accounts in upgrading technology, reducing lease costs and reducing technology assets. Successful program, which was rolled out nationally and positioning company as a strategic business partner to accounts.
- Built and manage strong relationships with Avaya and integrator/partner sales teams in region; develop promotions, sales tools and incentives to position CIT for new sales opportunities and drive pull-through sales effectiveness.

BANK OF SCOTLAND (IFA), Chicago, Illinois

Bank of Scotland acquired IFA (regional equipment leasing company).

Sales Manager

1988 to 1990

Recruited by new leadership team to manage sales, account management and portfolio growth in Chicago region. Hired, trained, coached and developed a team of three sales representatives. Led direct sales, marketing, partnership formation and channel management targeting small to large corporate and commercial accounts for equipment lease financing.

Summary of Accomplishments:

- Grew portfolio by more than 30% within 18 months.
- Instrumental in developing market: secured partnerships with referral sources to develop business channels, establish market presence and develop book of business.
- Led all sales operations, including directing short/long range sales strategy, vision, budgets, goals, strategic planning, market intelligence, quality, risk, contract negotiations and pricing. Created new sales structure, strategies and processes, including sales resource allocation, target account plans and client relationship management programs.
- Created a high-growth business unit consistently exceeding all key metrics in sales/partnership formation, profit, credit quality, interest spread and charge off ratio.
- Leveraged business development, marketing, financial analysis, credit and compliance expertise to conduct asset, loan and financial analyses and create strategic financial structures for clients to maximize cash flow and asset value.
- Called-on, managed and developed accounts in manufacturing, wholesale and retail industries; closed several high-value transactions, including Sears, Roebuck & Co. and Montgomery Ward.

GREYHOUND LEASING/BELL ATLANTIC SYSTEM LEASING, Chicago, Illinois**Sales Representative** (Equipment Sales, Acquisition & Financing)

1981 to 1988

Drove new business development, account management and portfolio growth in Minneapolis and Michigan territories calling on commercial and corporate accounts to develop, negotiate and close IT asset (IBM mainframe, peripherals) sales, purchase and leasing/financing solutions.

Summary of Accomplishments:

- Led sales operations, including negotiating contracts, channel management, vendor relationship management and marketing program development.
- Accountable for P&L in acquiring and reselling products: conducted cost analyses, set pricing and developed and executed sales and marketing strategies to expedite product resale.
- Developed and managed top level relationships with resellers to create and implement strategic sales, financing and marketing plans to grow revenue.
- Closed new business and managed accounts such as Twin City Federal, Minnesota Mutual Life, Toro Companies, St. Paul Insurance, Burlington Northern Railroad and 3M.
- Recipient, "Rookie of the Year" honors for sales success.
- Consistently achieved 100%+ of sales quota year over. Achieved top honors for numerous sales contents.

EDUCATION: WESTERN ILLINOIS UNIVERSITY, Macomb, Illinois
Bachelor of Arts, Fine Arts & Business Administration

TRAINING:

- Advanced Credit & Financial Analysis (Dunn & Bradstreet).
- Effective Negotiating (Dr. Chester Karrass).
- Excel, PowerPoint and Microsoft Office Training.
- Sales Presentation Training.
- Bank Regulatory Training: Anti-Money Laundering; Regulation W; Privacy Awareness; Securities Trading; Anti-Bribery; Privacy & Data Protection; Unfair, Deceptive or Abuse Practices; Fair Lending; Regulation B.

TECHNICAL: MS Office (Word, Excel, PowerPoint, Outlook) and Salesforce CRM.

AFFILIATIONS:

- Member, Avaya Data Networking Group.
- Member, Avaya Business Partner Network.
- Member, Equipment Leasing & Finance Association.
- Member, Equipment Leasing Professionals.

COMMUNITY:

- Volunteer, Feed My Starving Children, Naperville, Illinois (2005-Present).
- Volunteer/Financial Mentor to Former Criminal Offenders, Koinonia House, Wheaton, IL (1997-1998).