

JOE SMITH

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VICE PRESIDENT • CEO

Professional integrity, "big picture" focus, and a history of meeting and exceeding goals and objectives, are the cornerstones of a career distinguished by sustained accomplishment in the banking industry. Dedicated, hard working individual with the personal communications skills to work at all levels of the organization. Acknowledged as an intuitive strategist in conceiving solutions that surpass goals and objectives, produce returns on investment, build organizations, employee teams and overall financial performance.

Professional Skills and Abilities include:

- Customer service development
- Building customer account base
- Improving and maintaining customer retention rates
- Identifying and pursuing new business opportunities
- Employee and management team development
- Meeting and exceeding organization goals and objectives
- Building interest, non-interest, deposit income and raising ROA
- Introducing new product lines.
- Building and maintaining professional relationships.
- Marketing and sales background
- Recruiting and retaining key team members
- Developing, organizing and implementing special programs, promotions or incentives
- Loan and finance background

CAREER HIGHLIGHTS

- As CEO of a credit union since 2006, tripled membership, increased investment portfolio income by over 20%, improved overall organizational income by over 2000% and increased loan volume by \$1 million per year.
- Recruited, trained and retained an employee team dedicated to service, sales, marketing and customer retention.
- Develop and promote banking management dedicated to meeting customer needs and building business opportunities.
- Built, managed, maintained and developed a portfolio from 1999 to 2005 in excess of \$180 million. Met and exceeded sales goals and objectives every quarter for 6 years.
- Successful in targeting, pursuing and obtaining market share in existing and new markets. Direct and indirect marketing specialist.

PROFESSIONAL EXPERIENCE

WONDER WORLD CREDIT UNION, Hattiesburg, MS *CEO*

2006 – 2009

- Changed the credit union name due to the former single sponsor going out of business years prior and recruited and signed three new company sponsors.
- Successful in utilizing former portfolio management experience to increase income from investments 20% compared to peer averages and loan volume to over \$1 million per year.
- Tripled membership, increased loan and service activity on existing and new accounts to generate an increase in overall income by 2000%.
- Spearheaded and managed the renovation of the facility inside and out.
- Responsible for introducing bilingual services to the growing Hispanic community in the area.
- Manage daily operations, develop and retain a strong employee team and met and exceed goals and objectives for the organization.
- Implemented checking and Visa debit card service to the credit union and its' membership.
- Successfully applied and received \$230,000 in 1% loans and grants through the NCUA.
- Received over \$250,000 in non-member deposits through the CDCU.

PROFESSIONAL EXPERIENCE (Continued)

MY BANK

1999 – 2005

Senior Analyst

- Built, developed, managed and maintained a portfolio in excess of \$180 million over 6 years. Met and exceeded all sales goals and objectives every quarter.
- Managed a sales territory that encompassed all of South Florida while in Tampa and Louisiana, South Texas, Mississippi and Arkansas while in New Orleans. Prospected for new businesses in the automotive industry. Successfully pursued direct and indirect markets to gain market share.
- Made presentations to auto dealerships that closed sales agreements. Worked with each account to provide the product that met their individual needs.
- Developed dealership promotions, performed all product marketing, serviced current accounts and developed marketing strategies.
- Successfully marketed and sold new product lines to new and existing accounts.

YOUR BANK

1995 – 1999

Assistant Vice President/ Analyst

- Successfully marketed financing opportunities to automotive dealerships throughout Mississippi and Arkansas. Prospected for new accounts and successfully penetrated new and existing markets.
- Generated over 35 dealership relationships that generated in excess of \$60 million in auto loans per year. Top sales professional in the office.
- Maintained existing account base, serviced existing accounts and marketed new products to existing accounts.
- Responsible for contacting dealerships, making presentations that closed sales, preparing promotions and developing marketing strategies.
- Met and exceeded all quarterly sales goals and objectives.

Buyer/Loan Officer

- Obtained information for loan applications from customers, reviewed credit history and other financial data and made decisions based on data to make an offer or decline the application.
- Developed and successfully penetrated an indirect lending market to sell auto financing products. Earned a promotion to Assistant Vice President/Analyst.

MAMA'S FINANCE

1991 – 1995

Branch Manager

- Opened a new branch office and secured seven franchise dealerships and three used car dealerships that resulted in \$1.45 million in loans and 0% delinquency.
- Successfully penetrated a new market in Columbus, MS from the Meridian office that resulted in a new branch opening in Columbus to manage the flow of business from that location.
- Won the award for Branch of the Month twice.

Branch Manager

- Turned an existing operation that was losing revenue to profitability. Developed and implemented sound lending policies and procedures that lead to a reduction in delinquency from 22% (\$150,000 in losses per month) to 4%.
- Developed new auto financing products and successfully marketed the products in the area to local dealerships. Generated extensive sales growth and gained market share.

COMPUTER SKILLS

Able to utilize Microsoft Word, Excel, PowerPoint, Works, proprietary banking software, the internet and email.

EDUCATION AND TRAINING

University of Western Mississippi
Attended 3 years pursuing a BSBA in Banking and Finance