

Jason Myles

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CREDIT, OPERATIONS, & SALES EXECUTIVE

Business Development ▶ Credit Operations ▶ Risk Management

Change agent and growth catalyst recognized for exceptional credit quality, risk management, portfolio performance, and team member engagement in the consumer lending industry. Offers precise direction and deep commitment to organizational success through hands-on leadership, strong relationships, and rigorous internal processes.

**Credit Portfolio Management ▪ Strategic Planning & Execution ▪ Operational Excellence ▪ Risk Analysis
Talent Development & Management ▪ Client Relationship Management ▪ Customer Service ▪ Training & Outreach
Policy & Procedure Development ▪ Process Reengineering ▪ Cross-Functional Leadership ▪ Coaching & Mentoring**

A track record of game-changing business outcomes:

- ▶ Fully accountable for \$1B auto loan portfolio that produced unmatched profitability and performance.
- ▶ Ignited network-wide operational and procedural excellence as proving ground for corporate pilots.
- ▶ Established center as #1 for employee growth—delivered highest number of promotions nationally.
- ▶ Emerged as leader among peers for data-driven decision making and process reengineering acumen.
- ▶ Revived broken relationship to steer partnership to platinum status (in the top 10 of 12K dealers).

LEADERSHIP HIGHLIGHTS

XYZ Bank Dealer Services

2003 to 2018

VICE PRESIDENT / REGIONAL BUSINESS CENTER (RBC) MANAGER, 2006 to 2018

**\$1B auto loan portfolio ▪ 60-member team ▪ Full-scope sales, credit, operations, & collections
#1 in the Rocky Mountain region ▪ Top 10% in the nation**

Earned promotion to direct and optimize operations for a \$1B top-performing regional business center (RBC). Directed 60+-member sales, credit, operations, and collections teams. Enhanced profitability, reduced credit losses, and surpassed revenue goals. Forged profitable, service-focused relationships with dealerships.

Business Development, Credit Operations, & Risk Management Excellence

- ▶ Granted highest lending authority of all center managers in the western region due to exceptional risk management and underwriting practices.
- ▶ Awarded Platinum RBC distinction out of 57 centers for credit quality, risk management, portfolio performance, and team member engagement.
- ▶ Launched multiple corporate-initiated pilot programs designed to test mission-critical process changes.
 - Improved compliance with fair lending practices with a pilot to standardize pricing.
 - Introduced enhanced loan documentation later adopted at all RBCs for increased risk management, regulatory compliance, and quality.
- ▶ Consistently ranked in the top 10% for quality and regularly achieved near-perfect compliance audit scores.

Talent Development, Employee Engagement, & People Leadership

- ▶ Achieved distinction as “go-to” people manager, providing coaching and mentoring that led to dozens of promotions for front-line, managerial, and corporate staff.

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XYZ Bank Dealer Services

continued

- ▶ Realized outstanding employee engagement scores, surpassing company and industry averages for 12 years.
- ▶ Honored with the Leadership Excellence Award for unwavering commitment to team development.
- ▶ Vaulted team productivity and engagement through robust talent development including role clarification, regular goal setting, and efficiency tools.

ASSISTANT VICE PRESIDENT / BUSINESS DEVELOPMENT MANAGER, 2005 to 2006

Assumed oversight for business development within auto finance lending center. Directed 5-member business development team charged with building and sustaining relationships with 200 dealerships.

- ▶ Surpassed origination volume goals 20% for 12 consecutive months.
- ▶ Raised loan conversion rates 10%, strengthening dealer education and internal practices to elevate rates from 18% to 28%.
- ▶ Emerged as valued mentor to other regional business centers, providing consultation and training on best practices and internal operations.
- ▶ Increased loan volume and team efficiency through sales team training and education on proper sales techniques, products and services, and client relations.

ASSISTANT VICE PRESIDENT / CREDIT MANAGER, 2003 to 2005

Led credit and production departments for full-spectrum regional auto finance lending center. Managed 6-member team of analysts. Liaised with sales and collections teams to deliver seamless service and effective operations.

- ▶ Reinitiated and rescued relationship with dealership that had terminated services, directly providing concierge-level support for dealer later emerging as 1 of the top partners out of 12K nationwide.
- ▶ Exceeded profitability goals 25% while upholding strict contract quality standards.
- ▶ Championed team member skill development to support 3 direct reports in securing promotions.

XYZ Bank Financial Acceptance / Flagship Credit Corporation

2000 to 2003

ASSISTANT CREDIT MANAGER

Managed credit operations at a high-volume loan center. Led and developed 15-member team (3 team supervisors and 12 credit analysts). Forged productive relationships with dealerships and internal teams.

- ▶ Led team to maintain delinquency and loss rates below goal while managing the region's highest volume of incoming contracts.
- ▶ Amplified team underwriting capabilities and services levels through intensive auditing and coaching.

—Foundational Experience—

ABC Auto Group | **FINANCE MANAGER:** Gained invaluable hands-on dealership experience. Earned promotion to oversee financing. Managed the lending process through credit analysis and auto loan structure.

EDUCATION

Bachelor of Science, Aeronautical Engineering | Iowa State University