

JOHN H. SMITH

PO Box 1673 | Callahan, FL 32011 | 800-991-5187 | info@greatresumesfast.com

SENIOR LENDING & OPERATIONS MANAGEMENT PROFESSIONAL

Provide strategic direction for all aspects of lending and operations leveraging broad range of financial expertise and extensive senior-level mortgage and consumer lending management experience including nine years within the credit union industry.

- **STRATEGIC PLANNER** able to align resources, staff, processes, and products/services to meet the needs of customers in the current market by defining corporate goals, improving process workflows, and enhancing product offerings.
- **PROVEN LEADER AND INFLUENTIAL COMMUNICATOR** adept at developing and coaching teams to excel; improve overall cohesiveness and productivity and effectively collaborate with all levels of an organization.
- **CLIENT-FOCUSED DIRECTOR** with a track record of improving client satisfaction and revenue growth in the lending environment. Implement consultative sales and service strategies that enhance client relationships and expand revenue opportunities.
- **CREATIVE MANAGER** with a passion for analyzing and resolving issues in order to improve the visibility and performance of key departments. Develop and implement effective loan structures, solution-based sales approaches, and risk-based lending models.

AREAS OF EXPERTISE

- | | | |
|-------------------------|------------------------|-----------------------------------|
| - Process Improvements | - Financial Planning | - Policy Development |
| - Sales Management | - Mentoring & Coaching | - Forecasting & Budgeting |
| - Contract Negotiations | - Customer Service | - Underwriting & Loan Structuring |

EXPERIENCE & ACCOMPLISHMENTS

LENDING & CREDIT MANAGEMENT

- Led strategic development and implementation of loan operations for multiple financial organizations. Implemented structured credit analysis, underwriting, loan structuring, and workout solutions.
- Established policies to align corporate credit and lending environments; evaluated current procedures and implemented key improvements. Provided executive leadership to organize and direct business groups.
- Significantly increased lending and improved ROI by developing and implementing highly effective risk-based pricing models at multiple organizations. Created and executed successful business plans for mortgage lending, small-business lending, and indirect lending programs.

SALES MANAGEMENT

- Provided senior-level strategic direction and defined corporate goals and value propositions to improve lending growth and client service at United Credit Union. Drove the cultivation of relationship-based consultative sales and service environment to improve customer borrowing trends and client service. **Increased receivables growth by 34%** in two-year period; increased insurance penetration to 32%.
- **Increased receivables growth by 28%** in three-year period at State Credit Union by implementing sales management program focused on service; introduced new products to meet customer demands. Average yield increased from 6.71% to 7.49% and residual income improved via ancillary products/services.
- Established secondary market presence and educational finance programs in the Southeast for BLUE Finance Corporation and Redbird Consumer Services—**generating \$18.9 million in new business within the first two years**. Created structured sales process to effectively identify participants and capitalize on opportunities to drive growth and success.

- Implemented best practices for hiring, training, and development. Implemented competitive compensation programs, recruitment assessments, coaching techniques, and behavior modifications.
- Improved sales and customer service processes by providing effective sales coaching and valuable feedback. Implemented solution-based sales techniques to advance customer relationships, determine financial needs, and identify cross-selling opportunities.

OPERATIONS, STRATEGIC PLANNING, & BUDGETING

- Developed and presented innovative recommendation for the reorganization and amortization of expenses, **achieving \$10 million in savings during five-year period** for NW Division of Redbird Consumer Services; exceptional success resulted in companywide implementation.
- Developed and managed \$13.5-million budget to achieve operating and financial goals for SE Division of Redbird Consumer Services. Conducted in-depth financial forecasting and budgetary projections, established system for accurate monitoring and reporting, and implemented action plans. **Reduced unnecessary spending and implemented cost controls to achieve \$2 million in annual budgetary savings.**
- Created checks and balances system and team training program to efficiently identify and mitigate regulatory risks at State Credit Union. Designed processes to resolve compliance issues and eliminate potential liabilities regarding transaction records and Regulation Z data.
- Directed the identification and resolution of organizational security issues within depository and vault protocols; oversaw security education and theft prevention.
- Key contributor to the annual financial forecasting and budgeting of multiple organizations and internal departments. Developed and presented essential recommendations to enhance corporate operations during executive strategic planning sessions.

EDUCATION

Bachelor of Science in Business Administration

STATE UNIVERSITY; Tampa, FL

PROFESSIONAL HISTORY

Financial Advisor; FINANCE JAMES; Atlanta, GA	2008-2012
Senior Vice President of Operations; STATE CREDIT UNION; Tampa, FL	2004-2007
Vice President of Lending; STATE CREDIT UNION; Phoenix, AZ	2002-2004
Vice President of Lending & Marketing; BLUE CREDIT UNION; Atlanta, GA	1999-2002
General Manager; CREDIT SERVICES, LLC; Reno, NV	1994-1999

PREVIOUS EXPERIENCE

BLUE ACCOUNT SERVICES/REDBIRD FINANCE; New York, NY

AVP of Administration, Correspondent Lending Manager, A/E of Secondary Marketing, Branch Manager, Senior Underwriter, Collections Supervisor

LICENSES & CERTIFICATIONS

FINRA Series 7 ▪ Series 63 ▪ Life Insurance & Variable Insurance, New York