

**SW381 – Senior Credit Risk Manager / Senior Lender**

Accomplished commercial banking professional with extensive experience in community and super-regional banking is seeking contract or full-time opportunity in credit risk management or commercial lending. Experience includes:

- Credit Risk Management – Chief Credit Officer with publicly traded and closely held community commercial banks; senior level credit officer with large super-regional bank.
- Commercial Lending and Portfolio Management – Chief Lending Officer of a community bank; senior department manager originating and approving commercial and real estate loans;
- Business Development – developed target market pre-call and call program; authored incentive compensation program; cross-selling financial services; interest rate hedge instruments; high “touch” client delivery service model;
- General Bank Management – managed teams up to 65 employees; budgeting / forecasting; employee career development plans; direct interface with Board of Directors and regulatory supervising agencies (federal and state).