

Halle Andre-Haddow

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Process Improvement ♦ Project Management ♦ Business Development Talent Recruiter ♦ Performance Coach

Change leader with a broad cross-functional background in both financial and retail industries. Proven record of success in multi-location sales, recruiting and developing talent, and project management. Key driver of countless process improvements and programs resulting in revenue growth, cost savings, operational efficiencies and risk mitigation. Lean Six Sigma certified.

Seeking challenging leadership opportunity that will engage my passion for coaching and developing people, leading teams, driving continuous improvement and providing the business with strategic vision and tactical planning.

PROFESSIONAL EXPERIENCE

AmTrust Bank, Cleveland, OH

1996 - February 2009

Assistant Vice President, Business Project Manager 2008 - 2009

Planned, organized and coordinated all aspects of Consumer Bank initiatives according to project management methodology; used defined timelines, budget controls and quality standards. Developed project proposals based on return on investment justification.

- Devised and executed solutions to reduce costs and increase productivity across lines of business. Served as a core member of the Process and Service Improvement steering committee. Examples of some project successes:
 - Drove project to uninstall infrequently used software, saving \$120,000 in annual licensing fees.
 - Led effort to streamline new account credit checks with projected savings of \$18,500 first year and future annual savings of \$30,500.
 - Proposed and led initiative to move inventoried forms to an online library resulting in cost reductions of over \$5,000 per year.
- Collaborated with business teams to improve processes and provide procedural documentation to streamline workflow and enhance user efficiencies. Managed the Process and Documentation team.

Assistant Vice President, Retail Business Liaison 2003 - 2008

Served as a subject matter expert, stakeholder and project manager for the Consumer Bank by demonstrating an elite level of knowledge of all sales and service processes, procedures and computer systems (Fiserv CBS).

- Developed sales tools and strategies to grow business, and improve customer satisfaction and retention.
- Implemented new and revised Bank policies, procedures and standards to support internal and external customer service, improve efficiency, reduce risk, and increase profitability. Designed and deployed practices to improve compliance to industry rules and regulations.
- Served as the business lead for the implementation of an online service that enabled sales associates to perform debit history verification prior to opening new accounts, resulting in \$60,000 in savings per year.
- Developed and managed a customer data collection process that decreased new account opening errors from 90% to 2% within months.
- Initiated the development and managed content of an intranet community site for a one-stop-shop for the real time delivery of mission critical information to Retail employees.
- Drove low cost solutions to provide training to front line employees using online technology, train the trainer and branch champions.

- Led the Retail division in a bank-wide computer conversion project. Provided front end user perspective for all system upgrades.

AmTrust Bank, continued

Sales and Service Field Director (OH, AZ, FL) 1996 - 2003

Led Retail branches and corporate support areas through a cultural transition from a transaction-based, reactive environment to a proactive, customer-centric, sales and service model.

- Evaluated and coached management teams on cultivating a successful sales and service culture.
- Developed and executed Retail promotions and initiatives including a cross-sell program that increased checking and savings account sales 25% over prior year.
- Recognized as a top interviewer for accuracy and interpretation through Talent Plus.
- Designed and facilitated training programs for consultative selling. Developed sales and service competency certification.

Norstan Apparel Shops Inc., Long Island City, NY

1995 - 1996

District Manager (OH, PA, WV, NY, MI)

Recruited and coached management teams in for-profit business practices.

- Coordinated local advertising campaigns, tailored product selection to meet local market needs, conducted site searches and inspections for new locations, and designed merchandise presentations and floor plans utilized throughout the company.
- Increased annual sales volume 19%, established payroll and district budget surplus, and achieved top loss prevention results in the company.

Dillard's, Canton, OH

1994

Area Sales Manager

Recruited, trained, and led teams of commissioned and non-commissioned sales people. Assisted buyers with merchandise selection.

- Implemented a successful customer-focused sales training program, set stretch goals and developed strategies to increase productivity and profitability. Increased sales volume 24% over same time prior year.
- Developed a client database that increased repeat and referral business. Administered direct mail and telemarketing programs.

World of Science Inc., Rochester, NY

1989 - 1993

Regional Manager (OH, PA, WV, NY)

Recruited, trained and led management teams at permanent and seasonal locations.

- Consistently exceeded sales goals and placed first in annual sales contest three consecutive years.
- Initiated and directed the remodeling of all original concept stores, resulting in a 30% increase in sales volume over prior year.
- Coordinated annual sales manager events and served as the key presenter for sales training, team building, and performance coaching.
- Achieved best loss prevention results in the company four consecutive years.

EDUCATION & TRAINING

Bachelor of Arts, Psychology, 1989

Kent State University, Kent, OH
Graduated with Honors - Phi Beta Kappa

Lean Six Sigma Yellow Belt Certification, 2008
Corporate College and Workforce Solutions, Highland Hills, OH

Certified Talent Plus Interviewer, 1997
Talent Plus, Lincoln, NE

Tammy Wheeler

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CAREER SUMMARY

Financial services professional well versed in the banking financial services industry. Strong organizational and communication skills with the ability to work with both internal and external customers at all levels. Creative problem solver with outstanding interpersonal and customer service skills combined with business savvy who will add value to an organization. Adapt procedures, process, and techniques to meet more complex requirements of a position. Able to handle multiple tasks efficiently and learn new things with ease. Key competencies include:

- Good Judgment
- High Volume / High Quality
- Tact / Social Sensitivity
- Precision to Detail
- Epic
- Nautilus (On Base)
- CBS Plus & CBS Desktop
- Star Station
- Wire Manager
- Net Imaging

PROFESSIONAL EXPERIENCE

AmTrust Bank, Cleveland, OH

1996 - 2008

Full Service Bank offering financial services including retail banking, mortgage, construction lending, investment and insurance services.

Senior Operations Processor

2000 - 2008

Responsible for processing approximately 60 – 90 incoming wires on a daily basis as well depositing the funds into accounts and sending correspondence to customers.

- Delivered accurate, responsive and courteous customer service to internal and external customers.
- Identified as a department trainer and provided cross training for co-workers in 8 various functions.
- Made recommendations to manager for policy and process enhancements.
- Researched and responded to customer's fees and disputes daily.
- Interacted with other departments, branches, and agencies.
- Took responsibility for many processes from receipt of work to resolution and closure.
- Entered and monitored data into computer system, ensuring its integrity.
- Reconciled invoices for four vendors on a monthly basis.
- Implemented best practices and used lessons learned as a teaching tool.
- Processed various confidential forms and records.

Customer Service Representative

1996 - 2000

Handled high customer volume and large sums of money through a teller window as well as the vault.

- Resolved questions, concerns and problems referring to issues and / or complaints.
- Opened and closed customers account on a daily basis.
- Maintained accurate and orderly records and files.
- Processed ATM deposits and payments.

PROFERO SOLUTIONS, Beachwood, OH

2006 - Present

Agency offering companies solution-oriented, staff associates on a temporary basis.

IT Support (part-time)

Support Cleveland Clinic staff at the various hospitals with their new computer system.

- Assist doctors, nurses and secretaries when they need help to master their computer skills.
- Interact with other departments and staff members.

Dr. William S. Reid, Cleveland, OH

1989 - 1992

Local office specializing in general dentistry.

Office Manager

Responsible for insurance and customer billing, maintaining files, scheduling appointments, ordering supplies and providing chair side assistance when needed.

EDUCATION

Diploma, Intensive Secretarial Training

Cleveland Heights High School, Cleveland Heights, OH

COMMUNITY INVOLVEMNT

Volunteer, John Dewey Elementary School

Volunteer, Bedford High School

PTA Volunteer for Bedford City Schools

Benjamin Glen Pretzloff

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SUMMARY

A highly motivated, results oriented professional, with strong discipline in Banking and Financial environments. Outstanding communication skills with extensive managerial experience and the ability to motivate while working in a team environment. Focused on both internal and external customers. Challenged by meeting deadlines, very dependable, and a quick learner. Significant capabilities in maintaining business development, customer service, supported by a proven track record of consistent measurable achievements and bottom line results. Strong financial analysis and problem solver. Extensive computer skills. Competencies include:

Strong Analytical Skills	Credit Analysis/Underwriting	Cost Reduction
Technology	Customer Relations	Management Reporting
Verbal / Written Presentation	Financial / Data Analysis	Database Administration

WORK EXPERIENCE

AMTRUST BANK (OHIO SAVINGS BANK), Cleveland, Ohio **2003 to 2008**

Company headquartered in Cleveland, Ohio with \$17 billion dollars in assets and branches throughout Ohio, South Florida and Arizona.

Senior Quality Control Analyst **2006 - 2008**

Responsible for reviewing and re-underwriting first payment default loans measuring them to standardized compliance standards (Conventional, DU/LP, Fannie Mae, Freddie Mac, & Private Investor guidelines).

- Completes statistical analysis of loan quality based on originator, loan product and other loan attributes including trends and patterns for upper management.
- Strong knowledge of the mortgage industry including appraisal review, title processes, and escrow processes.
- Analyzed first payment default loans for mortgage fraud and/or compliance violations.
- Provides feedback and policy/procedure enhancement suggestion to Product Development and Underwriting.
- Developed and implemented a new form of audit which eliminated a three month deficit of audits, and allowed the first payment default team to become current.
- Mentor and coach junior staff to help them excel and solve more complex tasks.

Lead Quality Control Analyst **2004 - 2006**

Managed five direct reports on the New Correspondent/New Broker audit team.

- Conducted employee cross training, data analysis, report writing, hiring of new staff, and training of new QC analysts.
- Spearheaded on-site business training of mortgage brokers to evaluate and assist in the implementation of Quality Control programs, and ensure compliance standards were being followed (Conventional, DU/LP, Fannie Mae, Freddie Mac, & Private Investor guidelines).
- Conducted and coordinated all quality control audits of all newly contracted mortgage brokers.
- Completed Suspicious Activity Reports (SARs) for the FBI and MARI (Mortgage Asset Research Institute) regarding confirmed mortgage fraud.
- Provided upper management with performance review input on lower level Quality Control Analysts.

Quality Control Analyst II/ Quality Control Analyst I **2003 - 2004**

Responsible for performing quality assurance audit and manual re-underwriting of wholesale and portfolio mortgage loan files to ensure AmTrust Bank and Investor standards are met.

- Investigated suspected fraudulent activity in loan files to determine berth of activity and define perpetrators.
- Summarized deficiencies discovered in loan file audits and reports said deficiencies to upper management.

Mortgage Banking Specialist**2003 - 2003**

Performed mortgage file audits on wholesale originated loans ensuring Bank and Investor guidelines are met.

- Successfully met or exceeded minimum audit production of 10 files per day.
- Responsible to ensure data accuracy of loan information on web based origination system (Gemstone) and internal loan tracking system (MTRS).
- Identified and resolved deficient loans by working closely with correspondents and brokers.
- Managed multiple production pipelines including individual loans to be audited and deficient files.
- Provided upper management reporting on wholesale originators performance based on production and deficient files.
- Conducted education of wholesale originating companies and their closing agents on AmTrust Bank's loan policies, procedures, requirements, programs and systems.

WELLS FARGO FINANCIAL, Maple Heights, OH**2001 – 2003**

Finance company specializing in real estate based debt consolidation loans, auto loans, small loans, and sales finance loans and contracts.

Credit Manager**2001 - 2003**

Completed loan application interviews, underwriting, approval process, and loan closing for Real Estate Loans, Consumer Loans and Sales Finance Contracts.

- Responsible for all branch operations. This included profitability, lending, collections, training, and human resources.
- Ensured all aspects of Human Resources were addressed effectively including maintaining staffing requirements, interviewing/hiring for proper staffing levels, performance reviews, staff promotions, disciplinary action and career advancement counseling for staff members.
- Maintained and ensured compliance with all company, state and federal lending standards/procedures.
- Successfully solicited new Retail Dealers for Sales Finance Contract business.
- Ensured continued branch profitability by successfully soliciting current customers for additional loan products.
- Partnered with individual appraisers, title search agencies and underwriters to ensure successful loan completions.
- Successfully completed branch collection activity including client credit counseling and developing payment options for past due accounts.

EDUCATION**B.S. –Education – Bowling Green State University**

Major: Sport Business/Organization

Minor: Marketing

Dean's List 2001

ADDITIONAL TRAINING**AmTrust Bank**

- Team Dynamics
- Managing Conflict
- Dealing with Difficult People
- Interviewing for Results
- Writing Business Documents

Underwriting Courses

- MGIC – Self-Employed Borrower Income Analyst
- Radian – Self-Employed Borrower Income Analyst

Computer Skills

- Microsoft Office Suite Products (Word, Excel, Power Point, Access, Outlook)
- Oracle Software and working knowledge of SAS
- Internet Capable

Robert Paskowski

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OBJECTIVE

A position using my experience, leadership and sales skills.

CAREER SUMMARY

Highly skilled with a broad range of expertise, including compliance auditing, sales and customer relations, collections, and training. Effective time management and organizational skills. Additional competencies in:

- Quality Assurance
- Customer relations
- Training
- Management
- Collections
- Problem Solving

PROFESSIONAL EXPERIENCE

AMTRUST BANK (formerly Ohio Savings Bank), Cleveland, Ohio

AmTrust Bank is a privately held bank with \$17 billion in assets serving Ohio, Florida and Arizona.

Quality Assurance Specialist

April – December, 2008

Audited completed mortgage files for accuracy to ensure ability to sell loan in secondary market. Provided feedback and training to those submitting files to decrease the amount of errors and improve loan quality. Participated in answering and responding to help desk calls for technical assistance. Compiled daily reporting for senior management.

- Assisted coworkers with additional training, decreasing errors
- Consistently exceeded productivity goals

Mortgage Banker

1998-2001

Worked with brokers and investors to resolve funding and deficiency issues identified with loans. Maintained data integrity of wholesale database for mortgage files.

- Protected bank from errors in loan documents

Mortgage Collections

1994-1998

Tried to resolve delinquencies at early stage prior to necessity of legal action. Complied with federal Fair Debt Collection regulations. Average of \$50,000 - \$75,000 monthly collections.

- Implemented standard language to use at various levels of delinquency
- Promoted to mortgage banker

MONEY TREE MORTGAGE CO., INC., Rocky River, OH 2001–2007

Money Tree Mortgage is a small, privately owned mortgage broker. Originated mostly conventional and subprime loans. Average of \$10 million annual sales.

Operations Manager

Verified company's compliance with state and federal guidelines. Managed telemarketing staff for maximum efficiency. Identified and implemented methods to improve work flow. Worked with clients to evaluate their mortgage needs.

- Direct involvement with difficult customer to save relationship
- Implemented new approach to increase percentage of leads converted into closed sales
- Obtained Ohio State Brokers license – May, 2002.

CHARTER ONE BANK, N.A., Cleveland, Ohio

1986-1994

Mortgage Servicing Representative

Responsible for customer relations, as well as collections.

- Successfully collected an average of \$35,000 - \$55,000 a month in past due mortgage payments
- Built strong customer relations while developing payment plans
- Strengthened customer relationships through cross selling of additional products.

TECHNICAL EXPERIENCE

Microsoft Excel, Word, Outlook, Genesis Mortgage Operating System, Criss Cross Real Estate System, MTRS Wholesale Mortgage Operating System, Credit Bureau Software

WORKSHOPS/SEMINARS

Predatory Lending Laws, Real Estate Law, Mortgage Origination, Regulation
Compliance Foreclosure and Real Estate Appraisal

EDUCATION/LICENSE

Mortgage Broker License, May 2002
Cuyahoga Community College business courses

KINA KERST

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KINA@OH.RR.COM 216/272-6984

PROFESSIONAL SUMMARY

Experienced Professional well versed in the Banking and Mortgage Industry. Proven ability to work effectively with both internal and external customers of all levels. Results oriented and deadline driven on complex projects. Leader in professional growth of employees, team members and peers. Successful track record of department start-ups and reorganizations.

- Branch Management and Sales
- Mortgage Underwriting
- Mortgage Fraud Investigations
- Investor Repurchases
- Title Review and Claims
- Post Closing Audit
- OnBase Document Workflows
- Lean Six Sigma

EXPERIENCE

AmTrust Bank 2001 - 2008

A regional savings bank headquartered in Cleveland, Ohio with 3000 employees, formerly known as Ohio Savings Bank. It is among the top 10 home loan originators in the country.

Mortgage Operations/Quality Control Manager

Executed 6 department start-ups and 3 department reorganizations. Managed daily operations of 20-40 employees in Mortgage Fraud, Investor Repurchases, Quality Assurance, Pre-Funding Quality Control and Post Closing Audit. Responsible for tracking and status reporting using Project Management methodology.

- Developed necessary training to maintain standards to control risk. Objectives were to maximize return on assets and minimize loss. Comprehensive understanding of State and Federal laws, regulations and statutes associated with Consumer Mortgage.
- Reviewed Investor Repurchase and Make Whole Requests. Based on findings, issued rebuttals or negotiated settlements. Modified functions allowing for more consistent controls of repurchase and indemnification agreements, resulting in a 25% decrease in agency repurchases, 50% increase in broker repurchases and 33% reduction of resolution time.
- Supervised Fraud Investigations, Coordinated efforts with Loan Servicing, Default and Real Estate Owned departments, insured gathering of documentation and evidence for legal proceedings. Facilitated integration of CoreLogic and InterThinX.
- Assessed Pre-Funding needs, implemented databases, created policies and operating processes to tighten audit standards and enhance efficiencies.
- Reduced Post Closing delivery time of outstanding collateral to investors by 50%. Authored Business Requirements for Kofax Optical Character Recognition (OCR) software.

Underwriting Group Manager

Directed start-up initiative to transfer Mortgage Underwriting from contractors to an in-house unit. Acted as Project Manager to expedite projects from planning through completion.

- Managed staff of 45, resulting in a net savings of \$200,000 the first six months.
- Reduced loan approval time from 3 days to 5 hours, while improving compliance ratings.
- Thorough knowledge of Credit Policy, Title Searches, Appraisal Review, National Mortgage Lender Statutes, Predatory Lending laws, and Tax Return analysis.
- Coordinated implementation of OnBase Workflow Solutions to increase system productivity by 100%, including receipt of Mortgage Insurance files via sFTP.

Bank One, NA 1992 - 2001

Bank One is now part of JPMorgan Chase & Co, one of the world's largest financial services companies, headquartered in New York.

Underwriting Manager

Organized the creation of a department to underwrite, to process and to close Mortgage Loans for the Retail Branches in Ohio.

- Managed 56 Supervisors and Underwriters. Ensured timely and accurate completion of Quality Assurance reviews, identifying trends and training needs.
- Implemented training for underwriting, tax return analysis and lending compliance.
- Maximized productivity, maintained sales budgets and service quality; ensured proper loan documentation. Participated in policy and procedure upgrades.
- Established customer relationships, ensuring relations were maintained but without risk to the bank.

Retail Branch Manager

Coached team to proactively solicit deposit, loans and investment products from Consumer and Business clients, emphasizing sales, profit maximization, customer service and retention. Branch consistently exceeded goals.

- One of 25 Banking Center Managers nationwide named "Simply the Best," 1998 Leadership Conference.
- Ranked third for Mutual Fund production for the Ohio Community Market, 1998.
- NASD Series 6 License; State of Ohio Life and Health Licenses; Notary Public.

Credit Analyst

Underwrote Consumer and Business Banking Loans to Bank Credit Policy

- Assessed client needs based on their individual goals.
- Reviewed current income and debt analysis to determine loan terms.

EDUCATION

Master of Business Administration, Management	Ashland University
Bachelor of Arts, Economics	Ohio State University
Paralegal Certificate	Lorain County Community College
Legal Investigations Certificate	Lorain County Community College

ORGANIZATIONS

- Greater Cleveland Mortgage Bankers Association: 2008 Member of the Year; Residential Committee Chair
- Domestic Violence Shelter - Coordinate Cell Phone Drive
- Laurel Run Cooking School: Volunteer - Preparation during various cooking classes
- Greater Cleveland Alumnae Chapter, Alpha Gamma Delta - Vice President
- Juvenile Diabetes Research Foundation - Fundraiser
- Mercedes Benz Club of America - High Point Driver Award; Membership Committee

PATRICIA K. DAVID

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Parma, Ohio 44134

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216/749-1168

SUMMARY OF QUALIFICATIONS

Results oriented Manager with expertise in customer service, collections and loan servicing. Demonstrated proven track record in analyzing and redesigning business processes to strategically focus on critical business issues for internal and external service level agreements and regulations. Successful in establishing rapport and credibility with diverse business units and all levels of management and staff.

PROVEN ABILITIES AND RESULTS

Customer Service

- Developed and implemented a quality assurance program to ensure accuracy and effectiveness of customer correspondence and contact resulting in improved efficiency and quality ratings
- Developed strong working relationships throughout the bank and branch system causing previous reputation of Loan Servicing to be significantly improved
- Managed and developed multiple vendor relationships pertaining to collateral management
- Maintained relationships with Recreation Finance dealers on a national scope and with KeyCenters in the Great Lakes and Northeast regions

Process Improvements

- Increased bank revenue by actively participating in major process improvements including implementation of credit bureau reporting, automated fax payoff quote system, fax service fees, and county level lien release fee charges
- Coordinated automated lien release filing process using the REKON Lien Release System, which eliminated external vendor expense in excess of \$500 thousand annually

Risk Management

- Analyzed monthly reporting with senior management to ensure compliance within all state guidelines reducing risk to the bank
- Implemented compliance processes, policies, and procedures to meet requirements of various federal regulations pertaining to collateral management and customer service
- Performed portfolio analysis resulting in potential loss avoidance in excess of \$4 million

Team Building and Supervision

- Implemented a team based work environment resulting in increased cooperation and productivity
- Coordinated formation and implementation of a Collateral team in Loan Origination. Led team in lien initiation for both consumer and commercial loans, including title work, UCC and Mortgage filings
- Initiated internal service level agreements and developed and implemented daily and monthly goals / objectives to ensure these service level agreements were met
- Coordinated national roll-out of Marine/RV processing function to the Cleveland site, leading team in document analysis of new Indirect Marine/RV/Motorcycle loans for policy, legal and regulatory compliance and entry to the ALS loan system

Patricia K. David, Page Two

EXPERIENCE

AmTrust Bank, N.A. 2005 - 2008

Assistant Manager Mortgage Loan Servicing, Escrow, Mail Services

Directed a management staff of two (staff 18) for Customer Service Research, Escrow Analysis, Mortgage Insurance and Special Loans, servicing First Mortgage Loans, Home Equity Lines of Credit and 2nd Mortgages. The portfolio included loans serviced for investors as well as bank owned loans.

Charter One Bank, N.A. 2000 - 2005

Manager Loan Servicing, Collateral Release and Customer Service

Directed a management staff of two (staff 24) for Lien Release, Subordination, Customer Service and Research. Portfolios included Home Equity Lines of Credit, 2nd Mortgages, Autos, RVs, Marine, Mobile Homes, and Unsecured Loans and Lines of Credit.

KeyBank N.A. 1987 – 2000

Assistant Vice President, Loan Origination Team Coordinator

Led two direct reports (staff 19) for National KeyBank USA Recreation Finance and Great Lakes KeyBank Lien Initiation. Portfolio included RV, Marine, and Motorcycles.

New Loan Input Supervisor

Supervised 11 employees in all phases of new loan data entry to the HOGAN Loan System. Streamlined workflow and procedures to maximize available data entry time, allowing for a 34% volume increase without additional hires. Developed and documented department's procedure manual.

Installment Loan Collection Support Supervisor

Supervised 13 employees in clerical support functions including A&H/credit life insurance claims, payment processing, charge-off processing, month-end reporting and general ledger balancing.

Collateral Management Supervisor

Supervised marine correspondent loan collections, auto and mobile home repossessions, collection support and bank-owned real estate.

Training Specialist, Quality Assurance

EDUCATION

Bachelor of Science Degree - Bowling Green State University

AFFILIATIONS/RECOGNITION

NOCA - Northern Ohio Credit Association
Charter One Bank Incentive Compensation Awards
Key Bank Incentive Compensation Award
Key Services Achievement of Excellence Award

Debra A. Burns
4730 Boston Road, Strongsville, Ohio 44149
(440) 878-1360 e-mail: debbieb4730@att.net

Summary

Branch manager with more than 15 years of experience in the banking industry. Demonstrated proficiency in sales, service, operations, management and leadership.

- Strong organizational and communication skills.
- Excellent people skills that enhanced the ability to manage, motivate the supporting staff and work effectively with both internal and external customers.
- Reliable / Organized
- Problem Solving
- Good Judgement
- Business Development Skills
- Lead by example

Professional Experience

Amtrust Bank/Ohio Savings Bank Cleveland, Ohio 1981 - 2008

Began as a Customer Service Representative for Ohio Savings Bank. During 27 years of employment attended college and training courses in an effort to learn more concerning the banking industry. This resulted in continual progression within the company to my final position.

Senior Branch Sales Manager, Assistant Vice-President

- Managed Branch for 18 years, most recent deposit base of \$137 million.
- Led a team of 10, included hired, trained, coached, motivated, evaluated production and consistently generated ways to increase sales and improve service.
- Telemarketing with staff to increase sales and business prospects.
- Consistently coached to high performance, led Branch to #1 in Home Equity and Credit Card sales for 3 years.
- Branch excelled in Customer Service Scores / rated above 95% Customer Service consistently.
- Recognized and leveraged opportunities to cross sale banking services/products included referrals to Investment and Insurance professionals.
- Provided customer with product choices that would maximize benefits and results.
- Profiled customers to deepen relationships.

Business Development and Networking

- Made sales calls and promoted Group Banking concepts to Companies/Businesses.
- Served as Co-Chair on Chili Open for The Strongsville Rotary.
- Assisted at the registration desk for The Strongsville Chamber luncheons.
- Former President of Strongsville Kiwanis.
- Former President on the Board of Trustees for Living in Cleveland Center.

Education

- West Technical High School Cleveland, Ohio
- Cuyahoga Community College
- Amtrust Bank structured Management, Development and Bank Training Classes.