

Banking Cooper

555 Lee Road
Smiths, AL 36877

Cell (706) 777-8907
coop@aol.com

SUMMARY

Highly motivated financial professional with 20 solid years of experience in the financial services industry. Expertise includes commercial lending, managing portfolios, and overseeing staff. Possess strong risk analysis, forecasting and reporting skills. Excels in managing multiple projects simultaneously with strong attention to detail, problem solving and follow-through capabilities. Exceptional interpersonal and analytical skills, excellent time management and organizational aptitudes, and effective communicator and problem-solver.

PROFESSIONAL EXPERIENCE

Synovus Financial Corporation -Regional Credit, Columbus, GA **2007-2013**
Credit Administration Manager, 2011 – 2013

Managed the Commercial Construction Draw process and authorized loan disbursements. Monitored loan portfolio during construction loan disbursements and handled the underwriting and determined all pre-closing documents for closing and post closing. Collected data and prepared analyses and reports of key credit measures and portfolio performance. Worked with credit managers to collect and prepare data for analysis and reporting on company's performance, trends, forecasting and other established measures. Supported department with reporting and other ad hoc requests, as needed.

Commercial Risk Manager, 2007 – 2011

Managed and monitored risk for four banks which included balancing, compliance (HMDA, RESPA), insurance, flood tracking and monitoring loan approvals and financial statements.

Citadel Homebuyer, LLC (a franchise of HomeVestors, Inc.) **2003 – 2006**
Office Coordinator / Property Manager /Dig Lead Coordinator

Managed all aspects of the office to include property management (i.e. showing properties, pulling credit reports, making decisions on leasing, coordinating repairs, collection and posting of payments, etc.) completed lease agreements as necessary. Filed eviction notices for future reference. Worked directly with attorneys, handled payroll and assisted with all bookkeeping.

- As Dig Lead Coordinator researched and found vacant properties for potential purchase.
- Researched tax records and used specific software or allocated resources to find property owners.
- As a Licensed Georgia Real Estate Agent, listed properties for Citadel Homebuyer, LLC potential customers to purchase.
- Maintain various reports using detailed spreadsheets.
- Successfully managed vacant home inventory portfolio.
- Analyzed credit reports and authorized to determine whether to lease or not to lease to clients.

Temporary Positions, Columbus, GA **2000-2003**

Provided various administrative services to AFLAC Inc., Uptown Columbus, and Steve Horne, CPA. Projects included:

- Assisted IT department in the design and implementation of new supplemental policies.
- Served as interim Marketing Director for Uptown Columbus and worked with BID office in preparing reports.
- Organized all SBA files for an audit for CPA firm. Resulted in a passing audit score and the filing process were implemented throughout the organization.

Columbus Bank and Trust Company**1989 – 2000*****Group Lending Operations Manager and Vice President***

Managed 35 employees in six areas which included Letters of Credit, Cash Flow Manager, Documentation, Vault, Centralized Participation Area and Centralized Payment Processing.

- Successfully led the conversion of the M&I loans system.
- Selected to assist in the loan reconciliation and cleanup of outstanding loans.
- Part of the United Way Campaign Allocations Committee

SBA Loan Coordinator and Vice President

Co-managed of the SBA department and successfully established the department to include writing SBA loan policy, creating budgets/projections, and business cases/plans.

- Primary liaison for servicing 4 of the affiliate banks loans.
- Trained and educated other lenders and SBA employees.
- Wrote job descriptions and development of SBA marketing package.
- Served as SBA loan originator which included making credit decisions, packaging and closing the loans and also managing the portfolio.
- Set up service saying segment of the department which ran on a standalone PC system.

Commercial Lending Officer and Vice President

Managed a loan portfolio in excess of \$15MM which included making credit decisions, coordinating sales efforts and maintaining sound customer relationships.

Senior Credit Analyst and Vice President/Credit Analyst and Assistant Vice President

Developed and analyzed credit information in order to make recommendations on new and existing credits. Assistant loan officers in the preparation of loan request packages and annual financial reviews. Made recommendations to the department manager and division manager on ways to improve the credit quality of the bank and improve the credit skills of credit and loan officers.

- Successfully completed Advance Cash Flow Analysis course.
- Graduate of Financial Analysis Credit Training School.
- Instructed in coordinated the internal financial analysis and credit training school.
- Successfully completed Commercial Loan Omega course.

Loan Operations Officer

Supervised and managed Commercial Loan Operations, Installment Loan Operations, Documentation and File Room. Planned, coordinated, supervised and re-organized work flow in all areas in accordance to bank policies to ensure better credit and loan operation quality.

EDUCATION

Columbus State University
Bachelor of Business Administration

TRAINING

Dale Carnegie course
United Way Loan Executive-Achieved 110% of corporate goal-recognized by management
March of Dimes-Board of Directors, Co-Chairman
Chamber of Commerce-Executive Sales Team Captain