

SCOTT FITZGERALD

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SENIOR LENDING OFFICER

COMMERCIAL | CONSUMER | AGRICULTURAL LENDING

A solutions-focused bank executive with more than 15 years of experience overseeing and ensuring the safety, soundness, and overall quality of deposit and loan portfolios within large, mid-size, and small community banks. Well-versed in all areas of banking including deposit / lending products as well as bank operations. A master negotiator; with an exceptional track record of success managing work-outs and executing cost effective restructurings for distressed clients.

AREAS OF EXPERTISE INCLUDE:

- Residential & Commercial Real Estate (CRE), Home Equity (HELOC), Commercial, Consumer, and Agricultural Lending
- Risk Assessment / Risk Management
- Special Assets / Loan Workouts / Asset Recovery / OREO
- FSA (Farm Service Agency) and SBA (Small Business Administration) Loans

LICENSES

Credit Life and Credit Disability - Licensed

Life and Health Insurance - Licensed

BANKING EXPERIENCE

UNITED BANK OF NEBRASKA— ANYTOWN, NE

2008 TO 2010

United Bank of Nebraska is listed 1st in Nebraska and 22nd in the nation based on total volume of agricultural loans as of 12-31-09.

VICE PRESIDENT / BRANCH MANAGER

Fostered a culture of teamwork and professionalism required to meet branch goals. Oversaw all day-to-day branch operations including management of 16 frontline personnel. Developed new sources of business, provided knowledge and expertise to employees regarding loan and insurance products, credit and delinquency decisions, difficult account problems, and servicing accounts.

KEY RESULTS

- Successfully reversed a 2-year downward spiral of negative DDA growth by increasing deposit assets from \$50 million to \$60 million in one year.
- Managed an existing commercial/agricultural loan portfolio of more than \$17 million.
- Maintained a loan loss ratio of less than 1% on all personally approved loans.
- Worked out and restructured 14 OREO loans which had been approved by previous lender.
- Successfully closed a customer's \$960,000 SBA loan within 45 days; far below the industry average.

BANK OF THE WEST – ANYTOWN, NE

2007 TO 2008

Bank of the West has customers in all 50 states and operates more than 700 branch banking and commercial office locations in 19 Western and Midwestern states. Prudent credit underwriting, a diversified loan portfolio, and careful risk management have allowed Bank of the West to grow to more than \$62 billion in assets

VICE PRESIDENT / BRANCH MANAGER

Charged with the attainment of overall branch profitability through the direction of sales and business development activities of 11-staff members in two locations.

KEY RESULTS

- Met or exceeded quarterly branch goals two quarters in a row which resulted in growing total DDA by 11%.
- Established new procedures resulting in increased productivity and more efficient resource utilization.

Continued...

REGIONS BANK – ANYTOWN, NE

2006 TO 2007

Regions Financial Corporation is one of the nation's largest full-service providers of consumer and commercial banking, trust, securities brokerage, mortgage and insurance products and services with offices in 16 states.

SENIOR AGRICULTURAL LENDER

Supervised credit function of Agricultural portfolio as well as credit related services and business development. Handled larger complex credits as well as distressed credits, examined, evaluated, and authorized or recommended approval of customer applications for commercial loans. Ensured that the Loan Committee had timely, accurate and relevant credit management and risk related information.

KEY RESULTS

- Managed a loan portfolio valued at \$17 million which included some of the most complex and largest Agricultural credits in the bank.
- Monitored loan delinquencies and developed asset resolution alternatives and strategies including the restructuring of two non-performing credits and bringing them current.
- Developed strategic lending initiatives that resulted in building a high-quality agriculture/real-estate loan portfolio in Nebraska.

US BANK – VARIOUS TOWNS IN NEBRASKA

1999 TO 2006

MARKET PRESIDENT – ANYTOWN, NE (2002 TO 2006)

MARKET PRESIDENT – ANYTOWN, NE (2001 TO 2002)

SENIOR AG LENDER – ANYTOWN, NE (1999 TO 2001)

Provided on-site leadership, motivation and direction for the 21-member staff; expanded the customer base and branch profitability; integrated products/services with customers' needs and actively participated in the community in order to market and promote U.S. Bank products and services.

KEY RESULTS

- Consistently recognized for the lowest percentage of loan documentation exceptions within the region.
- Effectively eliminated all 30-day past due accounts for 11 consecutive months.
- Effectively managed the largest and most complex agricultural and commercial credits in the bank.
- Successfully worked out and restructured several large credits over \$2 million without suffering any loss.
- Quickly promoted to Market President in Centreville due to exceptional work performance.

ADDITIONAL EXPERIENCE

STRATFORD FINANCIAL ADVISOR GROUP – ANYTOWN, NE

2010 TO PRESENT

STAFF ACCOUNTANT

COMMITTEE MEMBERSHIP

Advisory Board Member for Committee to Bring Casino to Anytown □ Former Vice President of County Economic Development Board □ Former Member of Anytown Betterment Foundation □ Former Board Member of Alton Workshop Development Center □ Former Lion's Club President □ Former School Board Member

EDUCATION & PROFESSIONAL DEVELOPMENT

BACHELOR OF ARTS – MAJOR: BUSINESS MANAGEMENT | MINOR: ECONOMICS

Central College – Anytown, NE

NEBRASKA BANKER'S ASSOCIATION – AGRICULTURE LENDING SCHOOL

– COMMERCIAL LENDING SCHOOL