

JEFFERY T. KNOWLS, MBA

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EXECUTIVE SUMMARY

Time-tested and proven **Vice President of Commercial Lending** with a long history of success in Residential and Commercial Lending, Operations Management, and Loan Portfolio Management. Consistent high achiever who surpasses sales and P&L goals, drives customer satisfaction, makes incremental improvements and reinvigorates underperforming areas by promoting discipline and accountability. Admired Leader of Origination, Underwriting, Processing, Hispanic Marketing and Customer Service teams. Known for enthusiasm, reliability and landing key clients. Generate good will from Community Service and Public Relations efforts to earn loyalty, repeat business and referrals as key drivers of sales and market share growth. Offer finesse in recruiting, training and developing talent from within, which ensures consistent underwriting quality and sales achievement.

AREAS OF EXPERTISE

- Motivating Lending Teams
- Generating New Business
- Managing Banking Operations
- Team Leader Management Style
- Training and Career Planning
- Developing Policy & Procedures
- Forging New Strategic Alliances
- Financial Analysis
- Growing Sales and Profits
- Commercial Lending & Credit
- Consensus & Team Building
- Controlling Budgets and P&L
- Strategic Planning & Development
- Implementing Best Practices
- Residential Lending Guidelines
- Continuous Improvement
- Solving Complex Problems
- Sales & Marketing Dynamometer
- Driving Client Satisfaction
- Servant Leadership
- Sound Risk Management
- Landing Major Accounts
- State & Federal Compliance
- Rock-Solid Integrity

EXECUTIVE LEADERSHIP EXPERIENCE AND ACHIEVEMENTS

Bank Vice President - Commercial Lending, FIRST ARIZONA BANK, Surprise, AZ 2007 – Present

Sales and Customer Service Management for a retail branch bank, including all aspects of branch operations: sales, customer service, personnel, and operations.

- ▷ **P&L ownership/management highlights: After laying off nonessential staff and incentivizing the high potentials and management, the Surprise AZ branch finished first vs. 37 other branches for overall profitability for the last seven consecutive years since the Financial Crisis.**
- ▷ **Earned “Executive of the Year Award” from First Arizona Bank in 2009, 2011, 2013 and 2015.**
- ▷ **Achieved an annual P&L performance ranking in the top 5 vs. 37 other branches from 2008 to present despite the state’s downward economic spiral during the Great Recession.**
- ▷ **Reduced troubled loans from 11% of portfolio to 7% YOY by enforcing underwriting standards and establishing quarterly report cards for underwriters.**
- ▷ **Fifteen team members were promoted into management in 18 months or less after completing the management development program I was assigned to develop and run.**
- ▷ **After sustained success with the management development program from 2007-2009, five branches nearby send their managers in training to our branch for training. This consolidation of training efforts resulted in a 33% savings in annual training expenses for our area.**
- ▷ **Earned the “Clio Award” for advertising campaign excellence for commercial lending success stories advertising campaign in 2009.**
- ▷ Train, mentor and coach 30 associates, with focus on professional development in conjunction with organizational goals and objectives.

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- ▶ Provide leadership in the bank toward achieving branch and organizational goals, which results in consistently retaining our existing customer base, and expanding our customer base via proactive business development activities.
- ▶ Oversee team performance including performance evaluation, progressive discipline, mediation of staff disputes and grievance procedures in accordance with state and federal laws.
- ▶ Direct various community relations, charitable donations and public relations efforts where they will create the most good will, improve name recognition and public perception.
- ▶ Publicize FAB's commercial lending success stories in print media, radio and TV advertising campaigns to take full advantage of the recovering economy and co-op/discount rates.

Bank Vice President - Residential Lending, FIRST ARIZONA BANK, Surprise, AZ 2000 – 2007

Tested, developed and deployed a new business development initiative for residential lending. The pilot branch achieved sales growth of 12% within first 12 months using new seven step sales process, proactive business development activities, and dedicated community involvement and service.

- ▷ **Earned the President's MVP Award for above and beyond performance 2005 – 2007.**
- ▷ **Promoted to VP of Commercial Lending in 2007 for outstanding performance P&L management and results.**
- ▷ **Recognized with the Manager of the Year Award in 2005 for covering for VP of Commercial Lending (out on family leave) for six months while still serving as VP of Residential Lending.**
- ▷ **Achieved double-digit YOY growth in loan and deposit totals in four consecutive years. Received a substantial award of bank stock as a result.**
- ▶ Documented best practices and performance metrics to ensure client satisfaction and retention, and consistent behavior among staff.
- ▶ Established cross-functional relationships with high-value business partners to maximize cross-selling of bank products and services, including private banking services for high net worth individuals, mortgages, corporate/treasury services, and investments.
- ▶ Utilize bilingual talent and knowledge of Hispanic community to welcome and encourage Spanish speaking clients. Had five direct reports that are dedicated to this mission with FAB.

Director of Residential Lending, FIRST ARIZONA BANK, Surprise, AZ 1995 – 2000

Supervised, trained and coached a residential lending team of 20-25 associates.

- ▷ **Branch achieved top ten ranking within region vs. 33 other branches for five years in a row.**
- ▷ **Grew loan and deposit totals YOY by ten percent or more from 1995-2000.**
- ▷ **Trained and developed branch loan origination team based on prior experience in residential lending. In year one there were no lending specialists with over \$1M in monthly sales. In year two, we had five lending specialists averaging over \$1.5M in monthly loan volume.**
- ▷ **Personally brought more than \$15.0M in new loans through personal networking and relationship building at Eagle's Nest Country Club while golfing on weekends.**

EDUCATION, CERTIFICATES AND PROFESSIONAL DEVELOPMENT

MBA, WHARTON BUSINESS SCHOOL, UNIVERSITY OF PENNSYLVANIA, Philadelphia, PA
Graduated Summa Cum Laude; member, Golden Key Honor Society, GPA 3.91

Bachelor of Science in Finance and Banking, UNIVERSITY OF PENNSYLVANIA, Philadelphia, PA

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Graduate, Brown University Executive Training Program (eight weeks of training), Providence, RI

Six Sigma Executive Black Belt Certificate, WHARTON BUSINESS SCHOOL, UP, Philadelphia, PA

Commercial Banking Management Certificate, COMMERCIAL BANKING INSTITUTE, Fresno, CA

Commercial Underwriting Certificate, COMMERCIAL BANKING INSTITUTE, Fresno, CA

Certificate, Residential Lending Executive Training Program, NATIONAL MORTGAGE BANKERS ASSOCIATION, Las Vegas, NV

Certificate, Residential Lending Underwriter Training Program, NATIONAL MORTGAGE BANKERS ASSOCIATION, Las Vegas, NV

Certificate, Advanced Public Relations for Executives, PUBLIC RELATIONS EDUCATION INSTITUTE, New York, NY

Graduate, Rosetta Stone Immersion Spanish Program, ROSETTA STONE INC., Mexico City, Mexico
(A much needed refresher to sharpen my Spanish reading, writing and speaking skills.)

Attend various Residential and Commercial Banking Conventions twice a year including: National Mortgage Bankers Association, Commercial Banking Institute and North American Bankers Association Trade Show.

COMMUNITY SERVICE LEADERSHIP

Volunteer Home Builder, Treasurer and Key Fundraiser for Habitat for Humanity's Annual Home Building Blitz from 1995-Present

Director of Operations for The Annual Golf Tournament to support the Ronald McDonald House and the Southwest Children's Hospital from 2001-Present.

President, the Arizona Angel Investment Network; provide financial support for entrepreneurs of every type that otherwise would not qualify for any business loans in once a month meetings. This support enables these fledgling businesses to move to the next level.

Director, Golfing for Dollars – An annual golf tournament designed to provide statewide visibility and raise funds for local entrepreneurs/small businesses. Winners receive \$5,000, \$10,000 or \$15,000 in a forgivable loan from First Arizona Bank.

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