Jonathon Miller 13585 Stanford Street, Omaha, NE 68144

Phone: (563) 663-3071 **E-Mail:** jonathonmiller723@msn.com

Summary of Qualifications

Creative, innovative and results-driven executive with nearly 30 years of hands-on experience in a competitive financial environment. Proven ability to direct financial and business operations of a full-service financial cooperative. Ability to grow consumer and real estate loan portfolio, increase loan margin, non-interest income and share of wallet by growing strong member relationships. Proficient in short and long-term strategy development. Extensive experience in staff and resource management.

Core Competencies

Marketing Communications
Strategic Planning
Executive Management
Social Media

Marketing Strategy Event Management Risk Management Community Outreach Relationship Management Consumer Lending Human Resources Business Development

Career Experience

Union Pacific Streamliner Federal Credit Union, Omaha, Nebraska President & CEO January 2019 to Current

Responsible for providing strategic direction, managing profitability, supervising managers, advising volunteer board of directors and building member equity for growing single SEG (Union Pacific Railroad) credit union.

- Developed and successfully implemented the credit union's Net Worth Restoration Plan that returned the credit union's capital ratio to "Well Capitalized."
- Successfully moved credit union to a new core processor, which allowed for greater self-service options for members, increased management tools and significantly lower costs.
- Established relationship with Professional Employment Organization (PEO) to stabilize employee benefit costs and improve Human resource management and compliance.
- Expanded member contact and service through partnership with outside member support center.
 Partnership augments and supports voice and web-chat access to members to allow extended hours during the week and on Saturdays with full access to member information for inquires or transactions.
- Launched new website with enhanced online banking platform, electronic loan applications and closings and car buying resources. Mobile application supports most desktop online banking functions plus Remote Deposit Capture.
- Re-launched credit union's credit card program by combining 3 fixed rate programs into a single variable
 rate program utilizing enhanced loyalty rewards, stand-alone mobile application, contactless plastic cards
 and digital wallet capability.

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IntegrUS Credit Union, Dubuque, Iowa President & CEO (formerly known as Dubuque Teachers Credit Union) July 2009 to September 2017

Responsible for providing strategic direction, managing profitability, supervising managers, advising volunteer board of directors and building member equity for \$28 million closed membership credit union.

- Expanded Field of Membership by amending bylaws to add members from student and alumni of high schools and colleges in trade area and geographic expansion into three counties in two adjoining states.
- Worked with outside advertising agency, board and members to successfully rename and re-brand credit union to support future growth.
- Grew In-house portfolio to over \$20 million with a consistent 90% or greater Loan-to-Share Ratio.
- Motivated lending staff to successfully originate multi-million-dollar yearly goals in consumer, home equity and real estate loans

Dubuque Teachers Credit Union, Dubuque, Iowa Assistant Credit Union Manager/Loan Officer November 2005 to June 2009

Manage day-to-day operations of credit union and supervise credit union staff as they built member relationships and provided superior member service experiences.

Increased credit union loan portfolio through implementing full-service real estate and home equity programs and introducing risk-based pricing on all consumer loan products.

DuTrac Community Credit Union, Dubuque, Iowa Assistant Branch Manager/Branch Sales Manager May 2002 to November 2005

Motivated branch associates to provide excellent customer service while building stronger member relationships through cross selling of financial products.

CargoLargo.com, Independence, Missouri Catalog Merchandise Manager June 2000 to January 2001

Supervised the presentation of product on the Internet including photography, copy writing and pricing. Managed all division operations including recruiting, budgeting, staff development, and training.

Place's Discount Stores, Bethany, Missouri Director of Marketing May 1996 to June 2000

Managed all marketing and advertising programs to support the merchandising efforts of 49-store discount store chain.

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CT Farm & Country, Des Moines, Iowa **Cooperative Advertising Coordinator** May 1994 to May 1996

Managed 70-store farm store chain promotional budget by monitoring advertising expenditures, analyzing effectiveness of promotional efforts and maximizing cooperative advertising revenue.

Education

Drake University, Des Moines, Iowa School of Journalism and Mass Communication Master of Arts, Mass Communications, May 1994 · Integrated Marketing Communications. Bachelor of Arts, Journalism & Mass Communications, May 1990

· Public Relations and Marketing Management

Other Activities

Associate Board Director, CU*South, Inc., Fairhope, Alabama May 2024 to Current

Board Director, Iowa Credit Union League & Affiliated Companies, Des Moines, Iowa

September 2011 to September 2017 Audit Committee Member, September 2012 to September 2017 Audit Committee Chair, September 2012 to September 2014 Finance Committee Chair, September 2012 to September 2015

Board President, CULink Incorporated (Real Estate CUSO), Dubuque, Iowa April 2011 to July 2017

Chair, Small Credit Union Task Force, Iowa Credit Union League, Des Moines, Iowa Fall 2014 to Spring 2015

Participant, Iowa Credit Union League/MICOOPE - Guatemala National Federation of Financial Cooperatives Exchange, Guatemala City, Guatemala

October 2014

Inaugural Member, Iowa Innovation Group, Iowa Credit Union League and Filene Research Institute, Des Moines, Iowa

April to September 2013

Committee Member, Iowa Credit Union League/CoOpportunity Health Steering Committee, Des Moines, Iowa

January 2012 to December 2012

Worship Services Coordinator, Word of Life Church, Dubuque, Iowa

April 2008 to April 2011