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## SENIOR EXECUTIVE SUMMARY

### Chief Executive Officer

Visionary, results-driven leader focused on data driven plans in achieving exceptional results. Experienced in developing successful financial initiatives; customer service improvement programs; effective collaborative work with the Board of Directors; creative programs for employee professional development; established proactive positive work environments; and prudently managed operations of the organization. Areas of expertise include the following:

- Strategic Planning
- Data Analytics
- Credit Union Operations
- Financial Management
- Advocacy
- Member Services and Relations
- Collaborative Work Environments
- Community and Industry Relationships

## PROFESSIONAL EXPERIENCE

**Inland Valley Federal Credit Union**, Fontana, CA

1985-Present

### **Chief Executive Officer** (1993-Present)

Responsible for leading all areas of credit union functions including governance, finance, compliance, human resources, and operations.

- Achieved high level of member value; evidenced by higher dividend payout ratios, assessing fewer fees and maintaining lower loan rates compared to peer group. Winner of 2014, 2016 and 2017 CUNA top three highest member value award among peer credit unions.
- Consistently delivers lower operating expense ratios compared to California credit unions of similar size and member base.
- Achieves top levels of member growth compared to the industry norms.
- Effectively utilized technology to increase member access to credit union services including past implementations of: debit card program, shared branching, call center and remote access services such as, on-line, mobile and text banking with biometric access options. Effectively reduced the cost per transaction by more than 50%.
- Consistently advocated for credit union and member issues at the local, state and national levels with elected officials and regulatory agencies. Co-founded a local group with other leaders to improve relationships with elected officials and collaborate on issues.
- Implemented transition from in-house to cooperative ASP core processing system. Decreased transaction risk and lowered costs by more than 35%. Established partnerships with other organizations to enable outsourcing of tasks to broaden services, increase reliability and reduce costs.

- Established programs to improve the credit union's products including Risk-Based Lending and Credit Card Bonus Points – increased percentage of credit union members with loans by 80% in five years.
- Supervised all facets of new \$1.35 million building construction including the following: construction committee comprised of Board Members, architects and the contractor; administered construction.
- Developed and implemented employee professional development policies, procedures, and incentives.

### **Executive Vice President (1987-1993)**

Responsible for all credit union functions including operations, human resources, and finance.

- Conceived and implemented programs to make the credit union competitive in the financial environment by increasing product offerings to industry standards. Such programs included the following: checking accounts with ATM access, Certificate Accounts, and Visa.
- Implemented transition from on-line to in-house data processing system. Decreased data processing costs by 50% and enabled custom reporting of member data.
- Developed and implemented employee benefits program including health care benefits and a cafeteria plan.

### **Special Projects (1985-1987)**

- Converted credit union financial reports to computer spreadsheets. Enabled unlimited archiving and decreased processing time from four days to less than one day.
- Worked in a three person team to complete transition from batch to on-line data processing. Reduced nightly processing time from three hours to less than ten minutes.

## **EDUCATION**

### **Executive Masters of Business Administration, 2010**

Claremont Graduate University  
Drucker School of Management  
Claremont, CA

### **Graduate, with Honors, 1990**

Western CUNA Management School  
Pomona, CA

### **Bachelor of Science (BS), Management Science, 1987**

University of California  
San Diego, CA

### **Certificates of Completion**

CUNA Regulatory Compliance School: 1988-1993, 1995, 1997, 1999, 2002  
CUNA Investments E-School: 2011

## **HONORS AND ACTIVITIES**

### **CU\*Northwest Board of Directors**

Chairman (2015 – Present)

Vice-Chairman (2014 – 2015)

Member (2013 – 2014)

Represent owners and provide guidance to management of credit union owned core processing company providing service and solutions to 40 credit unions.

### **California Credit Union League (CCUL) Board of Directors**

Chairman (2015 – 2016)

Vice-Chairman (2014 – 2015)

Executive Committee Member (2013 – 2014)

Asset Group B Representative (2012 – Present)

District 8 Representative (2010 – 2012)

Provide direction and governance for largest U.S. Credit Union trade association. Advocated for improved efficiency and benefit to member credit unions including installing fixed price remote training packages which more than doubled usage.

Shapiro Group Committee Member (2010 – 2014)

Provide advocacy, grants, and education for CCUL member credit unions with less than \$60 million in assets. Committee Chairman for annual education summit for Shapiro Credit Unions and break-out presentations at the annual conference. Member of the Income Sub-Committee which developed an eight-part webinar series on building a successful investment program.

### **Southern California Credit Union Alliance, Steering Committee Member (2010 - Present)**

Part of a 13 person committee that annually holds more than a dozen collaborative events for credit unions of all sizes in Southern California. Committee member for annual conference.

### **Xtend Board of Directors**

**Secretary/Treasurer** (2017-present)

Represent owners and provide guidance to management of credit union owned execution company providing call center, marketing and accounting solutions to 150 credit unions.

**Catalyst National Advisory Council, Member (2014 - 2015)**

**Catalyst Western Region Advisory Council, Member (2012 - 2013)**

Represent Credit Unions in evaluation of current products and processes. Advise on potential new products.

**Drucker School Board of Visitors, Member (2009 – 2011)**

Evaluate program parameters and collaboratively generate ideas to improve the Executive Management Program. Was the only student appointed to the alumni Advisory Board to Claremont Graduate University's Drucker School of Business.

**CREER, Treasurer (2009 – 2010)**

Compile financial reports and prepare \$135,000 annual budget for community based advocacy group.

**ALL**, Treasurer (2009 – 2010)

Worked with a team of seven parents to fund-raise and further improve the established two-way immersion program advocacy group comprised of families and teachers in the Saddleback USD.

**LIFT**, Treasurer, Founding Member (2008 – 2009)

Worked with a team of five parents to establish a two-way immersion program advocacy group comprised of families and teachers in the San Juan Capistrano Unified School District.

Developed a fund raising strategy and coordinated two annual events.

**Beta Gamma Sigma Honor Society**, Member