

## FINANCIAL SERVICES PROFESSIONAL

**Customer Service ➔ Management ➔ Credit Underwriting ➔ Service Delivery ➔ Team Coaching**

An accomplished professional with over twenty years of progressive experience in the credit union environment. Provide positive staff coaching so that unified team efforts result in exceeding sales and service expectations. Create and implement policies and procedures for best practices, improve processes, and decrease costs as a way to maximize ROA. Excellent communication skills, both verbal and written, enhance professional profile.

### **Key performance indicators include:**

- ➔ Credit Granting & Underwriting
- ➔ Motivational Leadership
- ➔ Financial Analysis & Reporting
- ➔ Process Efficiencies Improvement
- ➔ Communication Skills
- ➔ Project Facilitation
- ➔ Relationship Management
- ➔ Business Writing
- ➔ Problem Solving
- ➔ Team Coaching
- ➔ Change Management
- ➔ Risk Management

## CAREER CHRONOLOGY

**West End Credit Union** – Hamilton, ON

**1979 – PRESENT**

*A financial organization that serves general communities throughout southern Ontario, including a client base of successful small to medium-sized businesses. With twelve branch locations, online banking and worldwide ATM access, West End Credit Union is committed to strengthening the community by supporting business-based initiatives that empower individuals to reach their full potential.*

### **BRANCH MANAGER (2008)**

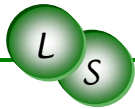
Implemented annual branch business plan in conjunction with marketing plan and corporate goals. Provided leadership to nine direct reports to achieve targets while increasing membership base. Controlled staff efficiencies to ensure positive audit results.

- ➔ **Coached** financial representatives to increase professional ability, which resulted in higher performance levels, streamlined processes, and elevated service delivery.
- ➔ **Switched** gears expediently with a focus on risk management in response to global economic downturn of 2008. Evoked staff commitment to focus on attraction and retention of deposits.
- ➔ **Maintained** branch revenue and expenses at acceptable and/or exceeding budget requirements. Identified cost control measures and communicated these to executive team monthly.
- ➔ **Established** credibility as a member of the *Management Planning Group*, a senior team charged with management planning for the entire organization.

### **DIRECTOR, SERVICE DELIVERY (2007)**

Recruited internally to provide leadership to four branch managers and 17 indirect reports; tasked to improve service delivery by creating and implementing special projects and/or efficiencies. Managed cash operations, audits, and certification standards for branch locations.

- ➔ **Rolled out** a conversion plan to eliminate antiquated passbook process. Authored communiqué, liaised with IT, and coached staff; moved to new process within 60 days, which elevated service and cut costs.
- ➔ **Convinced** executive group to approve a plan which decreased monthly paper statements for over 4000 member users, thereby reducing administrative costs by approximately \$10K month.
- ➔ **Eliminated** negative audit issues with respect to the use of security and maintenance of pin machines. Directed eight supervisors to update processes in accordance with certification standards.
- ➔ **Played** a key role as a member of the *Efficiency Team*, which saved over \$100K in 2007 by implementing efficiencies on behalf of the organization.



**CAREER CHRONOLOGY...continued**

**West End Credit Union...continued**

**MANAGER, CALL CENTRE (2004 - 2007)**

Created and implemented annual call centre business plan in alignment with organizational strategic plan. Provided leadership to a staff of seven.

- ☞ **Increased** service delivery and elevated customer satisfaction with a proactive approach rather than a reactive error correction with respect to AFT (Automated Funds Transfer) loan payments.
- ☞ **Achieved** 100% of income before appropriations and taxes, 99% of deposit growth and 97% of loan growth against 2006 corporate plan.
- ☞ **Motivated** team to place over 4000 outbound calls, which represented 117% of target; exceeded mortgage campaign target by 42% in 2005.

**ASSISTANT BRANCH MANAGER (1997 - 2004)**

- ☞ Assigned new management role following leave of absence.

**SELF-DESIGNED SABBATICAL (1996)**

- ☞ Granted ten-month leave to pursue family initiative in the USA.

**BRANCH MANAGER (1992 - 1996)**

- ☞ Sought to assume leadership at branch level. Continued to hone team leadership and operational skills.

**ASSISTANT MANAGER, OPERATIONS (1990 - 1992)**

- ☞ Directed 13 direct/indirect reports; applied operational know-how and ability to increase profitability.

**SUPERVISOR, DEPOSIT SERVICES (1983 - 1990)**

- ☞ Recruited to assume supervisory role; groomed to take on subsequent management responsibilities.

**ADMINISTRATIVE/ACCOUNTING CLERK (1979 - 1983)**

- ☞ Hired as the ninth employee of West End Credit Union at commencement of growth period. Recognized as high potential employee which led to increased responsibilities.

**EDUCATION & PROFESSIONAL DEVELOPMENT**

Course of Study	Educational Institution	Year
Credit Union Marketing & Sales Management	Credit Union Institute of Canada	2008
Credit Union System	Credit Union Institute of Canada	2004
Financial Management	Mohawk College	2002
Mutual Funds Branch Compliance Officer	The Institute of Canadian Bankers	2002
Third-Party Mutual Fund Certification	Credential Asset Management	1997
Dynamics of Supervision	Credit Union Central of Ontario	1996
Personal Credit Granting, Level III	Credit Union Lenders Association	1994
Principles of Mutual Fund Investment	Trust Companies Institute	1993
Accounting	Credit Union Institute of Canada	1992

*"Lisa uses sound judgement in her decision-making process and demonstrates common sense solutions especially involving issues related to member service. Lisa takes great pride in providing the best service possible to our members... Wendy T. - Reporting Manager"*