

Chief Credit Officer / Senior Credit Executive

Strategic credit executive with extensive experience leading credit risk management, portfolio oversight, and lending operations within community and regional banking environments. Proven ability to optimize portfolio performance, protect capital, and drive disciplined growth through balanced risk management and sound credit practices.

Recognized for blending analytical rigor with practical judgment to support complex credit decisions. Strong leadership track record building high-performing teams, improving processes, and aligning credit strategy with overall business objectives.

Value Proposition

- Executive leadership of commercial and consumer credit functions, including C&I, CRE, and SBA lending
- Expertise in portfolio risk management, credit structuring, and regulatory engagement
- Proven ability to scale teams, enhance underwriting quality, and improve operational efficiency
- Collaborative leadership style focused on accountability, development, and performance

Career Highlights

Enterprise Credit Leadership & Portfolio Oversight

- Led credit administration, analytics, loan operations, and production teams within a community banking platform
- Oversaw loan portfolio growth exceeding 20%+ annually while improving overall credit quality
- Primary liaison with regulators on asset quality, credit risk, and portfolio performance

Operational Transformation & Process Improvement

- Implemented systems for covenant tracking, underwriting, and workflow automation to improve efficiency and scalability
- Transitioned allowance methodology to CECL in partnership with finance leadership
- Led initiatives to digitize loan documentation and improve accessibility across teams

SBA & Government Program Execution

- Directed large-scale PPP efforts, originating and processing hundreds of millions in loans
- Demonstrated strong expertise in SBA lending, including origination, servicing, and workout

Team Leadership & Talent Development

- Built and led teams of 30+ professionals across multiple regions
- Developed talent pipelines, implemented training programs, and elevated team performance
- Reduced decision timelines significantly through streamlined processes and credit scoring frameworks

Credit Risk & Special Assets Management

- Managed large, multi-billion-dollar portfolios across diverse lending segments
- Led workout and restructuring efforts to minimize losses and preserve capital
- Partnered with legal and external stakeholders on complex restructures, liquidations, and risk mitigation strategies

Professional Experience

Community / Regional Banking Institutions

Chief Credit Officer / Executive Credit Leadership Roles

- Led enterprise-wide credit strategy, including risk management, loan approval, and portfolio oversight
- Oversaw credit administration, loan operations, and production functions
- Approved and recommended complex credit transactions to senior committees and board-level stakeholders

Head of Credit Risk & Portfolio Management

- Managed \$1B+ portfolio with significant annual production across multiple lending verticals
- Oversaw underwriting, portfolio monitoring, and credit quality across geographically dispersed teams
- Led regulatory interactions, audit processes, and credit policy adherence

Relationship Management & Portfolio Leadership Roles

- Built and managed client portfolios with focus on small business and asset-based lending
- Structured and managed complex credit facilities, including higher-leverage and transitional credits
- Developed strong foundation in underwriting, portfolio monitoring, and client relationship management

Early Career – Business Development (ABL Focus)

- Developed and sourced lending opportunities within asset-based lending platforms
- Built pipeline through targeted outreach, market coverage, and industry engagement

Education & Professional Development

- Bachelor's Degree in Accounting
- Executive Leadership Certification (Banking School Program)
- Ongoing professional education in credit, risk management, and regulatory practices

Leadership & Industry Involvement

- Board leadership roles within industry associations
- Active involvement in credit and risk management organizations
- Contributor to banking education and leadership development programs

Core Competencies

Credit Risk Management • Portfolio Management • Loan Structuring
Commercial & SBA Lending • Special Assets & Workouts
Regulatory Engagement • CECL & Credit Policy
Operational Transformation • Team Leadership & Development