

March 2009



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### OBJECTIVES

Seeking to share my experience with credit underwriting, strategic planning, analytical skills, communication, and superior leadership skills with a growing and expanding company.

### STRONGEST BEHAVIORS

- Strong intuitive understanding of team cohesion
- Actively interested in the development of people for the company's benefit
- Adept at conveying how the product or service will help the prospect
- Interested in people, building relationships, and teamwork

### EXPERIENCE

#### Senior Commercial Lender, Vice President | **Arizona Bank & Trust**

June 2008 - March 2009

- Took existing portfolio with 154 financial statement delinquencies to 5 in 6 months
- Reduced payment delinquencies in portfolio from 10% to 0%
- Met 2009 production goal in loans and deposits in first two months of 2009
- Instrumental in market production, leading to over \$12MM in lending in pipeline, with over \$10MM in deposits
- Created Nonprofit Banking Division
- Responsible for strategy planning and budgeting for the division as well as marketing and staffing
- Established underwriting guidelines and product mix
- Coached and mentored Junior Lenders

#### Senior Business Relationship Manager, Vice President | **JPMorgan Chase**

2006 - 2008

- Managed portfolio of over 100 small business clients with close to zero attrition
- Specialized in sub-contractor lending (steel, excavation, lumber, etc)
- Provided referral opportunities to retail part of bank to further increase cross-sell ratio to over 5:1
- Provided credit underwriting, cash management, and cross-sell expertise

#### Senior Business Relationship Manager, Vice President | **Wells Fargo Bank**

2001 - 2006

- Increased portfolio revenue by more than 265% of goal
- Year end cross sell ratio of 7.35
- Excellent rating on portfolio quality risk management by internal auditors three years in a row.

#### Banking Officer | **California Bank & Trust**

1997 - 2000

- Achieved 140% of sales goals in year 2000
- Sales coordinator for the branch tellers and new account representatives
- Year end cross sell ratio of 7.35
- Excellent rating on portfolio quality risk management by internal auditors three years in a row.

**Personal Banking Officer**  
**Customer Service Representative**  
**Teller | Northwest Bank Arizona**

1995 - 1997

- Promoted from Teller to Personal Banker in just over a year
- Gained new customers through outbound calls and partner referrals
- Exceeded goals every quarter each year

**EDUCATION**

**Pacific Coast Banking School**

2004-2007

- The Premier National Graduate School of Banking

**2008 Associate Director**

- Invited to come back as Staff Member
  - There were 220 students in graduating class and 12 students were singled out as leaders and invited back to assist in teaching first year students

**Arizona State University**

1995-1997

- Studied Business Management
- Minored in Quality Statistics Analysis

**COMMUNITY INVOLVEMENT**

- Arizona Commercial Real Estate Women (AZCREW)
  - Chair, Golf Tournament Committee
    - Co-chair in 2006
    - Member of committee for past 5 years
  - Member Board of Directors
  - Member Finance Committee