

Jack Frost
13 Winter Lane, Snowville, MI 93213
907-555-7837
jack@frosty.com

Skill Summary Skilled executive with extensive background in and thorough knowledge of bank operations and mortgage, commercial, and consumer lending. Experienced in developing and implementing competitive programs and services. Exceptional organizational, analytical, and managerial skills.

Experience June 1979-current

Woodgrove Bank, Wausau, WI *January 1991-current*
Vice President

- Supervise 60 employees and total bank operations for main office and three branches with a total of \$50 million in assets.
- Developed and continue to implement new business development plan, which includes calling on customers and prospects while enhancing bank's image in the community.
- Established new IRA procedures and discount brokerage service, which expanded customer service offerings and created new business.

Manager *March 1987-Jan. 1991*

- Performed branch employee evaluations, scheduled continued education and training, and assisted with career and sales development.
- Managed all daily branch operations, including opening and closing of branch, implementing and maintaining policies and procedures, ensuring compliance with federal banking regulations, customer contact and conflict resolution, and overdraft authorization.
- Developed and implemented bank's enhanced automated teller machine system.

Loan Officer *Oct. 1984-March 1987*

- Developed, originated, documented, and closed commercial, consumer, and mortgage loans, concentrating in residential construction lending and commercial lending.
- Expanded business development to include deposits and loans, which increased loan business 25%.
- Developed and implemented indirect lending program, which filled a need as identified by customer feedback.

Assistant Branch Manager *June 1979-Oct. 1984*

- Handled most daily branch operations and trained all new employees.
- Supervised successful conversion from manual to computerized record-keeping, resulting in enhanced customer service and account reporting.
- Coordinated construction and on-schedule completion of new branch.

Education **B.S. in Business Management**, Oak Tree University, Wisconsin *1979*