

MATTHEW G. SMITH

FINANCIAL SERVICES EXECUTIVE LEADER

EXECUTIVE PROFILE

Member-centric team builder with demonstrated experience working directly with the Board of Directors, Chief Executive Officer, and Executive Management Team within all areas of the business divisions within the organization. Viewed as a strategic thinker bringing a mindset of process improvement, efficiency, and sound project management to improve the overall customer/member experience. Diversified skill set with experience in strategic planning, project management, process improvement, sales, business development, loan servicing, deposit operations, enterprise risk management, regulatory compliance and internal audit.

CONTACT



207.313.9279



smithma@alumni.thomas.edu



15022 Greenhaven Lake Lane
Cypress, TX 77429

EDUCATION

Doctor of Business Administration
Expected 2021

University of the Incarnate Word

Master of Business Administration
Thomas College

Bachelor of Science
Emphasis in Business Management
Thomas College

CORE COMPETENCIES

Development of People

Negotiation Skills

Risk Management

IT Applications

Business Planning

Project/Resource Management

EXPERIENCE

First Community Credit Union, Houston, Texas

\$1.4 billion-dollar state-chartered credit union serving Harris, Fort Bend and Montgomery Counties.

Vice President of Audit and Compliance

07/13 to Present

Strategic leader providing leadership for a staff of 15 employees in the Special Services (deposit operations and loan servicing), Titles, Imaging, Compliance and Audit departments through effective objective setting, delegation and communication. Collaborative partner in assisting the sales team to achieve business initiatives increasing sales from \$900M to \$1.4B.

Skowhegan Savings Bank, Skowhegan, Maine

\$450+ million-dollar community bank with 10 branches serving central Maine since 1869.

Internal Audit and Compliance Officer

01/10 to 06/13

Hired as the Board appointed Audit and Compliance Officer to develop, coordinate and maintain a comprehensive audit and compliance program to ensure that the bank conducts its operations in compliance with various rules, regulations and laws to which the bank is subject. Successfully completed the FDIC branch acquisition documentation, working to assist in the conversion of the branch and staffing levels.

Item Processing

06/09 to 01/10

Worked in the Item Processing department, which included processing of bank items in a fast but efficient manner, verifying items are not fraudulent, processing the bank's internal and external mail, providing call center overflow support, balancing teller work, and assisting the teller line in finding errors.

Teller

07/08 to 06/09

Responsibilities included providing superior customer service while supplying efficient and accurate transaction processing.

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FINANCIAL SERVICES EXECUTIVE LEADER

EXPERTISE

Analytical Skills



Technology Expert



Compliance / Risk Management



Strategic Planning



Project Management



Financial Expertise



PROFESSIONAL AFFILIATIONS

ALM First Financial Institute
(2016)

Credit Union Enterprise Risk
Management Expert (CUERME) -
CUNA

NAFCU Certified Risk Manager
(NCRM) - NAFCU

PROFESSIONAL MILESTONES

- Lead a staff of 17 employees in multiple departments through Hurricane Harvey and ensured services were restored with as little impact to our members as possible.
- Created and sold the vision of more efficient operations to executive management and all employees. Lead a unified team consisting of audit, IT, HR, branch operations, lending and compliance personnel to achieve cross departmental collaboration and strategic objectives. Remained steadfast in improving the experience for our members and fostered a member service culture.
- Created, implemented and provided oversight to a process improvement project to streamline First Community Credit Union's loan origination software and loan origination process. The project reduced the time needed to complete the loan application and booking process by 33% and has reduced defects by over 70%.
- Reduced budget by 25% in 2018 by renegotiating contracts with vendors and creating efficiencies which led to significantly reduced workload, enabling the credit union to do more with less and reduce full time employees through attrition.
- Organized multiple United Way fundraiser events by building relationships with local business leaders, organizing volunteers and finding venues to host the events. Provided vision and leadership to create several of the larger fundraising events for this United Way chapter. While sitting on this committee, our events and fundraising grew rapidly year over year.
- Appointed by the CEO to perform the research necessary and complete the application for a multiple branch acquisition in 2013. The application and acquisition were successful.
- Reinvented a loan quality control program to statistically measure loan defect rates, create efficiency, eliminate rework and cut cost. Set up the program to perform the same level of quality control review with a 66% staffing decrease. Production errors were reduced by 50%.
- Participates in the strategic planning process and provides insight into objectives and KRA's. Assisted in the creation of specified goals and long-term objectives to ensure objectives are met.
- Assist in managing credit risk by reviewing loan decisions with the Chief Lending Officer on a monthly basis to ensure sound underwriting practices are in place and provide feedback, improvements or corrective action as necessary.
- Assigned as a team member by the CEO to review a branch acquisition and successfully convert the data, bring in the new employees and provide the necessary marketing to ensure a smooth transition.

Smith, Matt

2073139279 smithma@alumni.thomas.edu

Application		Comments
Status:	New	There are no items in this section.
Country:	United States	Correspondence
Attachments to be included in all Job Submissions:	Submission Attachments 0 attached	02/05/2019 People First Action: Email
Attachments Added After Submission	Submission Attachments 0 attached	Thank You for Your Interest in Job COMMISSIONER OF...
Vacancy Source:	Job Seeker Website	Offer Letter
Relatives: To your knowledge, do you have any relatives working in this agency?	No	There are no items in this section.
Gender:	Male	Application Status Audit Trail
Race (Check only one):	White	02/05/2019 People First New
Ethnicity (Check only one):	Not Hispanic or Latino	Tags
Date of Birth:	07/30/1984	There are no items in this section.
Right To First Interview	Not Applicable	More Information
	If you responded yes to the above statement, attach a copy of your official layoff letter when applying for this vacancy.	Alternate Phone Number:
Veteran Status	None of the Above	*Mailing Address : 15022 Greenhaven Lake Ln
ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING?	No	*City Cypress
HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING?	No	*State: Texas
People First Initial VP Review	No Selection	*ZIP Code: 77429
People First Eligible VP Category (if different)	No Selection	*Country United States
Agency Final VP Eligibility Review	No Selection	*Exemption from public record: Are you a current or former law enforcement officer, other covered employee** or the spouse or child of one, whose information is exempt from public records disclosure under Section 119.071(4)(d), Florida Statutes (F.S)?
Agency Final VP Category Determination	No Selection	*Citizenship: The State of Florida hires only U.S. citizens and lawfully authorized alien workers. You will be required to provide identification and either proof of citizenship or proof of authorization to work in the U.S. Are you a U.S. citizen or legally authorized to accept employment with the specific hiring authority to which you are applying?
	Background Information	Yes
	A "yes" answer to these questions will not automatically bar you from employment. The nature, job-relatedness, severity, and date of the offense in relation to the position you are applying are considered. [see 112.011, F.S.].	

Have you ever been convicted of a felony or a first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ?	No
If yes, what were the charges ?	
Where ? (City/State)	
Date	
	Signature
	<p>I am aware that any omissions, falsifications, misstatements, or misrepresentations above may disqualify me for employment and, if I am hired, may be grounds for termination at a later date. I understand that any information I give may be investigated as allowed by law. I consent to the release of information about my ability, employment history, and fitness for employment by employers, schools, law enforcement agencies, and other individuals and organizations to investigators, human resources staff, and other authorized employees of Florida state government for employment purposes. The consent shall continue to be effective during my employment if I am hired. I understand that applications submitted for state employment are public records. I certify to the best of my knowledge and belief all of the statements contained herein and on any attachments are true, correct, complete, and made in good faith.</p> <p>If applicable, Complete Qualifying Questions prior to submitting your application.</p>
By checking this box, I certify that I have read and agree with these statements	Yes
Interview Result	
overdueInterviews	

<p>*Selective Service: Section 110.1128, Florida Statutes, prohibits employment by the state (including re-hire after a break in service) of any male born on or after October 1, 1962, who failed to register with the Selective Service System, under the provisions of the U.S. Military Selective Service Act, during the person's period of eligibility (ages 18 through 25). Additionally, if currently employed by the state, this law prohibits the promotion of such person. You may be required to provide documentation. If you are a male born on or after October 1, 1962, have you registered with the Selective Service or do you have proof of an exemption from this requirement?</p>	Yes
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Screening Details	
Are you legally authorized to work in the United States?	Yes
Will you now or in the future require sponsorship for employment visa status (e.g. H-1B visa status)?	No
Do you have five (5) or more years of responsible private sector experience working full-time in areas within the scope of the subject matter jurisdiction of the Office of Financial Regulation within the last ten (10) years?	Yes
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	I have over 9 years of experience in working in both bank and credit union management, compliance and audit roles. I have worked closely with both BOD's and executive teams.
Do you have five (5) or more years of experience as a senior examiner or other senior employee of a state or federal agency having regulatory responsibility over financial institutions, finance companies, or securities companies?	No
If you answered "yes" to the previous question, please indicate the number of years of experience and elaborate in detail your experience. If no, please respond N/A.	N/A
Do you claim exemption from the public records law under the provision of the Florida Statutes 119.071(4)? If so, please provide exemption category.	No

Periods of Employment	
*Name of Employer	First Community Credit Union
*Your Job Title	Vice President of Audit and Compliance
*Currently Employed	No
*Start Date	07/01/2013
*End Date	02/05/2019

*Hours Per Week	50
Employer's Address	Houston, Texas
Supervisor's Name	
Supervisor's Phone Number	
*Duties and Responsibilities	\$1.4 billion-dollar state-chartered credit union serving Harris, Fort Bend and © smithma@alumni.thomas.edu Montgomery Counties. ø15022 Greenhaven Lake Lane Vice President of Audit and Compliance 07/13 to Present Cypress, TX 77429 strategic leader providing leadership for a staff of 15 employees in the Special Services (deposit operations and loan servicing), Titles, Imaging, Compliance and Audit departments through effective objective setting, delegation and EDUCATION communication. Collaborative partner in assisting the sales team to achieve business initiatives increasing sales from \$900M to \$1.4B. Doctor of Business Administration
*Reason For Leaving	Seeking a new challenge
Your name, if different during employment	

Formal Education

There are no items in this section.

Language Skills

There are no items in this section.

License, Registration or Certification

There are no items in this section.

Job-Related Training or Course Work

There are no items in this section.

Knowledge, Skills and Abilities

There are no items in this section.