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Professional Profile

Dynamic results-oriented executive with over 30 years of successful experience providing fiscal, strategic, compliance, and leadership expertise in diverse and uniquely challenging positions.

Skills

- Extensive budgeting experience in both the public and private sectors.
 - Over 30 years of strong political skills including negotiating and consensus building skills to navigate and successfully collaborate with stakeholders on legislation and policy issues (including 27 years as an elected alderman in the City of New Haven - including ten years as its President) Gained experience in negotiating the various phases of economic development initiatives and understanding union contracts and philosophy.
 - Skilled in bringing opposing sides to the table to achieve a common goal for the benefit of all parties involved.
 - Strong personnel management skills, including the ability to inspire, coach, mentor and develop staff in both the private and public sectors.
 - Experience with media relations.
 - Experience speaker in both public and private sectors.
 - Experience legislator and commercial lender with strong background in structuring, financing, and implementing various economic and real estate development initiatives.
 - Extensive experience serving on various boards and commissions, including serving as President of or Chairman of various organizations, such as, City of New Haven Board of Alders, Connecticut Housing Finance Authority, Hill Development Corporation and New Haven Works, among others.
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Experience

State of Connecticut Department of Banking Banking Commissioner

Hartford, Connecticut (March 2015 to Present)

Responsibilities include:

- Implementation and enforcement of Connecticut laws pertaining to commercial banks, savings institutions, savings and loan associations, credit unions, consumer creditors and broker-dealers, investment advisers as it relates to security tender offers and business opportunities (collectively "Regulated Entities").
- Working knowledge of all applicable federal and state banking regulations and procedures, including SAFE Act, OFAC, BSA, CRA, PATRIOT Act, Privacy, among others.
- Broad statutory discretion over the application of laws and regulations regarding chartering and/or licensing, operation, liquidation, merger and/or acquisition of Regulated Entities.

- Oversee a staff of 118 employees including six division directors.
- Responsible for the preparation and management of the agency's budget of approximately \$22 million fully funded by the Regulated Entities.
- Coordinated replacement of the current legacy operating computer system.
- Lead the agency's efforts to increase efficiency and productivity.
- Lead the agency's efforts for national accreditation of our three main operating divisions (first time in the history of the agency that this was accomplished).
- Responsible for negotiating and consensus building while balancing the interests of the Department of Banking and its constituents with those of lobbyists, legislators and Regulated Entities when critiquing proposed legislation and/or proposed amendment(s) to state statutes.
- Oversee outreach educational efforts to consumer and community organizations as well as Regulated Entities.
- Represent the Department of Banking with various other regulatory agencies such as the FDIC, Federal Reserve Bank, CFPB, Conference of State Bank Supervisors (CSBS), and the National Association of State Credit Unions (NASCUS).
- Work with various state and federal law enforcement agencies to facilitate the prosecution and conviction of entities or individuals that criminally violate our banking laws.

Liberty Bank (The Bank of Southern Connecticut)
New Haven, Connecticut (April 2002 to March 2015)

Subsequent to Liberty Bank's merger with the Bank of Southern Connecticut in June of 2013, I was retained and promoted to the position of Vice President, Senior Commercial Loan Officer.

Responsibilities included:

- Developing and nurturing new client relationships to attain established lending goals and objectives.
- Maintaining effective professional relationships with existing customers, borrowers, mortgage loan correspondents, accountants, attorneys, and other centers of influence to insure continued generation of new business.
- Conducting loan-structuring negotiations with prospective borrowers and, thereafter, negotiating loan documents with borrowers, correspondents, and local counsel.
- Analyzing credit risk by reviewing financial statements, tax returns, and business plans of prospective borrowers.
- Preparing loan summaries and detailed reports for proposed loans to applicable loan committees for approval.
- Cross-selling other Bank products to commercial customers with an emphasis on cash management services, DDA and other non-interest-bearing accounts.
- Reviewing credit files on an on-going basis to ensure information is maintained on each borrower and guarantor as required to meet internal and external audit requirements and to permit ongoing evaluation and review of creditworthiness.
- Identifying and anticipate problem areas in a credit based on financial information provided. If necessary, develop an action plan to ensure resolution to any problems identified.
- Adhering to all applicable federal and state banking regulations and Bank policies and procedures, including OFAC, BSA, PATRIOT Act, Privacy, and other regulations pertaining to commercial lending.
- Responsible for completing all required regulatory training.
- Representing the Bank at various community events.
- Assisting the Bank's CRA Officer in developing and implementing the Bank's CRA efforts for the Greater New Haven market.

Sovereign Bank New England (BankBoston)

New Haven, Connecticut (December 1992 to April 2002)

As a result of the divestiture required by the merger of Fleet Bank and BankBoston on March 24, 2000, Bank Boston's New Haven Exchange branch was sold to Sovereign Bank New England. As part of the sale, I was retained by Sovereign Bank as the Vice President, Community Banking Manager of the New Haven Exchange Branch.

October 1997 to April 2000. Promoted to Sales and Service Market Manager/Vice President of the New Haven Exchange, Whitney Avenue, and the New Haven Shaw's Supermarket branches. Supervised a team of twenty-two banking professionals.

Responsibilities included:

- Analyzing customer needs and trends in local markets.
- Identifying new areas of profitable growth for existing bank products and services.
- Developing strategies to grow bank's customer base, revenue stream, and sales goals.
- Conducting sales visits to customers and potential customers at their place of business to increase account portfolio and strengthen relationships.
- Resolving customer complaints, problems, special requests, or other difficult situations.
- Monitoring and ensuring delivery of quality customer service enabling these branches to meet their goals and customer expectations.
- Communicating priorities about goals and expectations to branch team members.
- Motivating and coaching team members to adopt a sales environment focused on customer needs.
- Increasing customer usage of alternative delivery channels.
- Providing ongoing feedback to branch team members about work performance while providing coaching and development suggestions.
- Conducting formal performance evaluations and feedback.
- Representing the bank at various community events.
- Assisting with various CRA related activities.
- Passing the annual operational and security audits.

From December 1992 to October 1997, I held various positions in the branch system where I was promoted four times from Floating Branch Manager to my promotion on October 1997 as Sales and Service Market Manager/Vice President of the New Haven Exchange, Whitney Avenue, and Shaw's Supermarket branches.

Major accomplishments: Met or exceeded all goals and expectations set by bank management. Promoted four times from 1992 to 1997. Selected into Accelerated Leadership Program (only 170 out of 20,000 employees were selected to participate in this program). Acted as the Regional Manager on an as needed basis.

First Constitution Bank

New Haven, Connecticut (March 1988 to October 1992)

February 1992 to October 1992. Promoted to Financial Manager/Assistant Vice President of Other Real Estate Own.

January 1990 to January 1992. Promoted to Assistant Vice President/Group Product Manager.

July 1989 to December 1989. Promoted to Marketing Officer/Group Product Manager.

March 1988 to June 1989. Cost Accountant.

Uniroyal Chemical, Inc.
Middlebury, Connecticut

July 1986 to February 1988. Cost Accountant.

Peat, Marwick, Mitchell & Company
Hartford, Connecticut

July 1985 to June 1986. Auditor.

Community Activities

Alderman, City of New Haven – 5th Ward – Elected November 1987-March 2015

- President of the Board of Alderman (2000- 2005 and 2012-2015)
- Chairman, Black & Hispanic Caucus (2006-2012)
- Citywide School Construction Committee (1997-1999 and 2004-2005)
- Member, Finance Committee (2006-2015), Chairman (1992-1999)
- Litigation Settlement Committee (1990-1999 and 2006-2015)
- Community Development Committee (1988-1999)

Non-City Community Activities:

- President Board of Directors of New Haven Works, Inc. (2013-Present)
- Board of Directors – Connecticut Housing Finance Authority (2001-2005 and 2015-Present)
- Past Board Member – Hill Development Corporation (1988-2010)
- Past Board Member and Treasurer – New Haven Habitat for Humanity, Inc. (1987-1990)
- Past Member of the New Haven Advisory Board of Habitat for Humanity, Inc. (1990-2008)
- Alumni – Delta Chi Fraternity, UNH

Education

University of New Haven, West Haven, Connecticut (June 1985)
Bachelor of Science degree in Accounting (Cum Laude Diploma)

HONORS:

Member, Who's Who Among American Colleges and University Students
Member, The National Dean's List
Member, Lambda Delta Honor Society

PERSONAL:

Bi-lingual – Spanish.
Hobbies – Baseball, bowling.

REFERENCES:

Furnished upon request.