William J. Griffith

3207 N Clifton Ave., Apt 401, Chicago, IL 60657 ◆ 312/305-2505 ◆ Wgriffith61@yahoo.com

Portfolio Management, Risk Management, Operations, Credit, and Collections Professional

Highly knowledgeable and analytical Equipment Leasing Executive leveraging 25 years in Portfolio and Risk Management, Operations, Credit, and Collections within a Banking environment and the Commercial Equipment Leasing Industry with a proven track record of developing and implementing strategies which have resulted in exemplary risk management, sound operational excellence and process improvement, while maximizing revenues and positioning organizations for greater success.

Core Competencies

Portfolio Management - Reporting
Risk Management - Collections - Workouts
Contract Terms - Modification Negotiation
Strategic Planning - Operational Budgeting

Professional Profile

- Skilled negotiator, able to forge consensus around clearly communicated, credible and effective action plans.
- Highly organized, adept at being detail-oriented while maintaining a focus on the "big picture."
- Strategic thinker and problem solver; develops comprehensive, innovative solutions anticipating future needs.
- Builds partnerships across all levels; provides key stakeholders with the tools necessary to become more productive and effective.
- Flexible and versatile – able to maintain a sense of humor under pressure.
- Thrive in deadline-driven environments.
- Excellent team-building skills.

Professional Experience

General Electric Railcar Services, LLC – Chicago, IL **Sept 2014 – April 2016**
Vice-President, Portfolio Manager

- Final Approval Authority for Monthly Validations of Customer Defaults, Watch List Assignments, Risk Classifications, Customer Credit Ratings and the Primary Risk Contact for Loss Mitigation, Legal, and Collection Teams.
- Responsible for Completion and Presentation of Monthly Watch List, Quarterly Portfolio Review, and Reserve Adequacy to Executive Management.
- Responsible for Identifying, Reviewing and Approving 140+ Customer Annual Reviews as well as tracking/monitoring of covenants, LOC's, and Financial Statements.
- Rail Portfolio Management Representative for all HQ Presentations.
- Manage Staff of (3) Outsourced Underwriter Analysts.

Transportation Alliance Bank, Inc. – Ogden, UT **Feb 2012 – Sept 2014**
Director, Portfolio Manager

- Approval Authority for Funding, Booking, Daily Cash Batch/Reconciliations, Watch List Assignments, Loan Grade Modifications, and Reserves. Primary Risk Contact for the Special Asset, Legal, and Audit Teams.
- Responsible for Completion and Presentation of Monthly Watch List, Dashboard, and Quarterly Portfolio Review to Executive Management.
- Manage CRA – (Consumer and Commercial) and Commercial Lease/ Loan Portfolios.
- Identified, Reviewed and Approved 185+ Customer and 3rd Party Originator Annual Reviews.
- Managed Staff of 5 (Portfolio Analyst, Division Team Leader and (3) Underwriter Analysts.

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Portfolio Manager, Continued

- Management of Asset Management Valuation Tool – OLV and Outside Appraisals per policy.
- Responsible for periodic annual on-site due diligence/audit visits of existing Originators.
- Promoted from Commercial Equipment Leasing Manager May 2012.

Padco Financial Services, Inc. – Chicago, IL **May 1997 – Nov 2010**
Credit and Operations Manager

- Responsible for the Completion and Presentation of Monthly and Quarterly Portfolio Performance Reporting to Executive Management as well as Asset Management, i.e. Repossession, Valuation, and Liquidation.
- Responsible for overall Operations which included Broker/Vendor Relations, Credit Review/Approval, Funding, Booking, Collections, UCC and Title, Insurance of Portfolio.
- Developed and Implemented Credit and 3rd Party Broker Policy and Small Ticket Credit Scoring Matrix.
- Managed Legal Files which included 25+ outside attorney's.
- Managed the conversion and implementation of (Lease Team)-Lease Plus and Lease Sales Manager Software.
- Implemented ACH and security deposit program that improved cash flow and increased ROI by 6.8%.
- Managed Staff of 3 (Funding Manager, Accountant and Office Manager).

Transamerica Leasing – Westchester, IL **Sept 1992 – Oct 1996**
Senior Credit and Collection Analyst

- Established Central, Canadian and Gulf Regions Credit and Collections Departments.
- Developed and implemented regional procedure manual which resulted in improved tracking, efficiencies and a 30% reduction in lost assets.
- Responsible for the negotiation of contracts and security agreements, i.e. Letters of Credit, Security Deposits, and Additional Collateral requirements where applicable.
- Trained and supervised a staff of 5 employees.
- Developed and presented Executive Management monthly trends reports, i.e. Utilization, Revenue by Product Line, DV's and Recoveries.
- Formulated quarterly literature for existing and prospective client base identifying policy and services.
- Developed customer complaint resolution procedure manual.
- Reduced TA's total regional losses by 30%, an average savings of 3.5mm annually.
- Attained #1 customer satisfaction rating for surpassing both customer and corporate requirements exceeding regional goals.

Education

- De Paul University, Chicago, IL
  B.A. Marketing, Dean's List – 3.47 GPA.
- Computer Skills – Microsoft Office – (Word, Excel, PowerPoint), Lease Team (LP & LSM), Dominion- (LC), Fiserve (Precision, RPM, Director), Siebel (Elie) Sales Force, Vendor Point, System1 Plus.

Professional and Volunteer Associations

- Member – National Association of Equipment Lease Brokers (NAELB)
- Member – National Equipment Finance Association – (NEFA) (Board of Director 2007-2008)
- St. Vincent de Paul Outreach , Volunteer