

William G. Swayne

Objective	To obtain a challenging position which will utilize my skills and abilities obtained from 25+ years of Credit Union Lending experience.		
Experience	2003-2008	Premier Solutions Group	Elkridge, MD
	Director of Lending Services		
	<ul style="list-style-type: none">▪ Analyzed credit information from applicants and issued approvals or made recommendations for each application.▪ Communicated credit decisions to dealers.▪ Stipped applications as required.▪ Hired, trained and coached staff on loan processing and each client's underwriting requirements.▪ Completed performance appraisals for staff with recommendations for continued improvement.▪ Developed a network of Automobile Dealers to work with our Credit Union Clients.▪ Managed the relationship with over 80 dealers.▪ Contracted with dealers to provide the ability to assign loan contracts to Credit Union clients.▪ Intervened with dealers on Credit Unions behalf.▪ Processed loan applications submitted by credit union members over the phone and from contracted dealerships via fax.▪ Notified dealers of credit union rate changes.		
	2001-2003	State Employees Credit Union	Linthicum, MD
	Director of Business Development		
	<ul style="list-style-type: none">▪ Served as main dealer contact for the Credit Union.▪ Made sure that dealers had all necessary paperwork to assign loan contracts to the Credit Union.▪ Notified Dealers of rate changes.▪ Would intervene when requested to determine bottlenecks in decision making or funding.▪ Conducted rate surveys to make sure the Credit Union's auto rates were always competitive with the rates of other lenders.		

1990–2001 State Employees Credit Union Towson, MD
Consumer Lending Manager

- Supervised a staff consisting of 3 supervisors and 15 loan officers.
- Implemented and recommended changes to lending policy and procedures.
- Monitored adherence to the Credit Union's policies and procedures.
- Implemented the Credit Union's risk based lending program.
- Served as lead in the Credit Union's development and implementation of a custom scorecard.
- Served as lead in the revalidation of the custom scorecard.
- Served as management liaison to the Board of Director's Credit Committee.
- Processed and underwrote credit applications according to credit union policies and procedures.
- Communicated credit decisions to dealers/borrowers.
- Hired, trained and coached staff for continued improvement.
- Conducted performance appraisals according to each staff member's expectations with recommendations for continued improvement.

1986–1990 State Employees Credit Union Towson, MD
Loan Department Supervisor

- Reviewed loan applications to insure compliance to Credit Union's underwriting criteria.
- Conducted performance appraisals for loan department staff.
- Exercised disciplinary action as necessary.
- Maintained staffing schedules to insure proper staff coverage.

1984-1986 State Employees Credit Union Towson, MD

- Reviewed loan applications to insure compliance to Credit Union's underwriting criteria.
- Maintained log of applications approved and denied.
- Consulted with applicants to assist them in straightening out their credit histories.

1982-1984 State Employees Credit Union Towson, MD

- Processed Consumer Loan Applications submitted by members in person at branches and at the headquarters.
- Performed used vehicle valuations as required by underwriting requirements.
- Accepted applications for Home Equity loans.

Education	1977-1981	Archbishop Curley H.S.	Baltimore, MD
		▪ Maryland High School Diploma.	
Interests	Golf, Bowling Ruling Elder – Dundalk Presbyterian Church		
References	Furnished upon request		
Salary	Negotiable		
Requirements			