

# Veronica H. Dias

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## Experience

**CharterBank | 4920 Bayou Blvd Pensacola, FL |**

**February 2016 to Present**

■ Senior Commercial Loan Officer

- Responsible for origination and monitoring commercial and investment real estate loans
- Call on existing and prospective clients to service accounts and prospect for new business development in loans and deposits.

**Wells Fargo Bank, NA | 21 W Garden St Pensacola, FL |**

**August 2013 to February 2016**

■ Senior Relationship Manager

- Acquire, manage and grow profitable account relationships with business customers that have annual gross sales of generally more than \$2MM and less than \$20MM in Escambia and Santa Rosa Counties.
- Ensure the overall success & growth of portfolio by deepening relationships of existing customers and through the acquisition of new customers.
- Proactively partner with existing customers in order to fully understand their businesses, goals, strategies and challenges. Accurately assess their financial needs for the purpose of formulating a business plan to deliver an effective variety of financial products and services in order to help the customer succeed financially.
- Perform financial analysis and underwriting in the areas of credit, cash flow and collateral.
- Effectively partner with other bankers and other lines of business to deliver the full range of products and services.

**Coastal Bank & Trust of FL | 400 W Garden St Pensacola, FL |**

**April 2005 to July 2013**

■ Senior Commercial Banker

- Responsible for management of \$100MM loan portfolio comprised of commercial & commercial real estate clients. Originated and monitored commercial real estate construction loans
- Called on existing and prospective clients to service accounts and prospect for new business development.
- Managed lenders to provide support in training, coaching and approving loans.
- Joined an established sales team then individually grew portfolio to over \$50MM within the first year. Maintained a zero past due month-end ratio for the majority of tenure with a portfolio of minimal exceptions.

**SunTrust Bank | 220 West Garden Street, Pensacola, FL |**

**July 1996, then to March 2005**

■ Commercial Real Estate Lender – CRE Market Leader

- Led creation of commercial real estate department calling on builders and developers across Baldwin, Escambia, Santa Rosa, Okaloosa and Walton Counties and grew the portfolio to over \$55 million
- Managed department's production, portfolio maintenance and employee management
- Successfully completed STI(SunTrust Institute) University's Commercial Real Estate School

■ Commercial & Industrial Lender

- Inherited a portfolio of over \$70 million composed of retail and C&I loans and responsible for organizing, updating, renewing and properly placing loans into the appropriate departments
- Responsible for managing calling efforts to develop new loan and deposit business including treasury management products, and referrals to other area of the bank incl. SunTrust Robinson Humphrey for swaps, Trust & Investments, Private Banking

- Credit Manager Commercial & Industrial Department
  - Underwrote larger and more complicated commercial loans
  - Delegated, reviewed and monitored production of credit underwriting department (Pensacola to Panama City)
  - Hired, trained management associates and directed their rotations throughout various bank departments
  - Effected an improved internal loan review by improving quality and quantity of annual reviews that had been delinquent for years
  - Graduated SunTrust University's Management Associate Training Program

**AmSouth Bank | 70 N Baylen St Pensacola, FL |**

**November 1999 to 2001**

- Commercial & Industrial Senior Underwriter/Manager and Junior Lender
  - Supervised and coordinated commercial credit effort for region from Pensacola to Panama City including managing and training underwriters with various backgrounds and capacities
  - Monitored status of C&I portfolio i.e. receipt of client financial statements, credit servicing & underwriting quality, overdrafts
  - First "set of eyes" for all credit packages, make credit, relationship and market recommendations
  - Called on existing customers to service accounts ensuring maintenance of credit files as well as ensuring all client financial needs were met. Prospected for new business development as time allowed.

**Credit Suisse First Boston | 55 E 52<sup>nd</sup> St, New York, NY |**

**October 1988 to June 1995**

- Research Associate – Latin American Emerging Markets Equity Research
  - Successfully completed rigorous two-year management analyst training program
  - Forecasted earnings and performed stock valuation based on historical balance sheet and income statements, in-depth knowledge of industry drivers and communication with companies analyzed
  - Wrote research reports on publicly traded companies regarding quarterly earnings and other events with financial implications; published industry studies and quarterly market review updates.
  - Presented position on stocks (i.e. buy, sell, hold) to internal sales force and to institutional investors
- Research Assistant
  - Provided analytical, statistical and administrative support to analysts
  - Monitored industry trends by researching, creating and maintaining programs tracking historical data.

## Education

Fordham University, Graduate School of Business Administration-completed 1<sup>st</sup> semester of MBA

Marymount College of Fordham University, BA International Business, French Minor – 1988

Pensacola Catholic High School - 1984

### Skills

Series 7 & 63 Registered Representative(license expired)

Fluent in Spanish & Portuguese Languages. Functional use of French.

**Other-Volunteer & Community Involvement** – Rotary International Member- Five Flags Rotary, Escambia County Take Stock in Children Mentor, Current Board Member: City of Pensacola Board of Trustees Fireman's Relief and Pension Fund Trustee; Pensacola Mess Hall. Past Board Member: Pensacola Little Theatre, NAIOP (commercial real estate and development association), Pace Center for Girls, Pensacola Opera Women & Business Board, City of Pensacola Planning Board, Escambia County Affordable Housing Advisory Committee. Volunteer: Pensacola Springfest, Gulf Coast Kids House, United Way, Dallas Texan Futbol Club; Participant-Leadership Pensacola Class of 2005.