

RANDY McKLEY
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CAREER SUMMARY:

- 20+ years' experience in supervising the sales and the administration functions of agriculture, commercial, commercial real estate, residential real estate and other retail / consumer lending areas; specifically, manages the sales origination / production and the administration analysis / underwriting / structuring / pricing / approval / processing / documenting / closing / servicing duties and responsibilities;
- Proven accomplishments in rehabilitating and upgrading and / or liquidating low quality loan portfolios and
- Excels at business development / community involvement; works well within a collaborative environment.

EMPLOYMENT HISTORY:

1997 – current:

Banking Consultant

Credit & Compliance Consulting, Bloomington, IL

Past assignments (terms of 6 months to 2+ years) include:

President / Chief Executive Officer @ \$250MM Pike County, IL bank

President / Chief Executive Officer @ \$250MM Washita County, OK bank

President / Chief Executive Officer @ \$150MM Tazewell County, VA bank

Executive Vice President / Chief Operating Officer @ \$525MM Horry County, SC bank

Executive Vice President / Chief Lending Officer @ \$275MM Montgomery County, IL bank

Executive Vice President / Chief Lending Officer @ "In Organization" Will County, IL bank

Senior Vice President / Chief Credit Officer @ \$275MM Pettis County, MO bank

Senior Vice President / Chief Credit Officer @ \$175MM Arapahoe County, CO bank

Senior Vice President / Chief Credit Officer @ \$125MM Maricopa County, AZ bank

Senior Vice President / Senior Loan Officer @ \$525MM Clinton County, IN bank

Senior Vice President / Senior Loan Officer @ \$175MM Jasper County, MO bank

Senior Vice President / Senior Loan Officer @ \$175MM Dakota County, NE bank

Senior Vice President / Senior Loan Officer @ \$ 50MM DuPage County, IL bank

Senior Vice President / Senior Loan Officer @ \$ 30MM Cook County, IL bank

Vice President / Senior Credit Officer @ \$600MM Lake County, IL bank

Vice President / Senior Credit Officer @ \$500MM Rock County, WI bank

Vice President / Senior Credit Officer @ \$300MM Bell County, KY bank

Vice President / Senior Credit Officer @ \$200MM Cook County, IL bank.

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Assists financial institutions that may need administration, origination / production, asset quality and / or portfolio management support. Past assignments include senior credit officer positions at banks (single-branch to multiple [10+] locations) requiring the continuation (or re-implementation?) of safe, sound and profitable credit cultures; typical duties and responsibilities of these assignments include:

- Accountable for achieving asset growth objectives including individual officer and loan portfolio quality / individual officer and loan portfolio profitability:
 - Introduces staff to alternative lending opportunities (SBA, FSA, USDA, CDFI);
 - Establishes business development / officer calling programs including joint calls with loan officers, branch staff and other sales personnel; actively participates in community and bank sponsored functions;
 - Prices loans by its risk rather than by its intended and / or proposed collateral;
 - Assists with credit structures including negotiating rate, terms, conditions, etc.;
 - Encourages compensating balance, fee income and “cradle – to – grave” lending philosophies and
 - Reviews loan requests prior to submission to Executive and / or Board Loan Committees;
- Provides oversight and administration of loan portfolios through monitoring, measuring and managing credit risk;
- Maintains policies designed to enhance the lending staffs’ productivity / accountability; communicates and monitors the institutions’ risk standards / tolerances / expectations;
- Develops standardized procedures to ensure effective delivery of credit products; centralizes organizational structures to create a more efficient / proficient credit administration area;
- Mentors / motivates / monitors officer and support staff in a “loosen-the-tie and roll-up-the-sleeves” - type management approach; implements performance appraisals measuring accomplishments vs. goals;
- Creates reporting mechanisms to allow the accurate and timely identification of risk profile in all asset categories;
- Validates the Allowances for Loan and Lease Losses methodologies; recommends adjustments to the ALLL reserve on a monthly / quarterly / as needed basis;
- Directs, coordinates and monitors all activities in working out / the collection of troubled credits and
- Serves as the primary liaison with regulatory agencies as it relates to credit risk management issues.

1989 – 1996:

Credit Specialist

Federal Deposit Insurance Corp., Chicago, IL

Examined financial institutions’ asset qualities and their compliance with applicable rules and regulations.

- Examined credit administration areas to ensure their safety / soundness / compliance and
- Audited regulatory policy and procedure compliance of other FDIC offices.

1986 – 1989:

Executive Vice President / Chief Lending Officer

Broadway Bank, Chicago, IL

1983 – 1986:

Senior Vice President / Senior Loan Officer

Success Bank / Bellwood, Bellwood, IL

EDUCATION:

A.S. / Business Administration
College of Lake County, Grayslake, IL