

CYNTHIA L. STUART
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802.535.2571 (cell), cstuart3747@gmail.com

SENIOR EXECUTIVE

20 years of successful experience providing fiscal, strategic, compliance, and operations leadership in diverse and uniquely challenging positions.

Dynamic, results-oriented leader with a strong track record of performance in high-paced organizations. Utilization of analysis, insights, and team approach to drive organizational improvements and implementation of best practices. Capable of resolving multiple and complex (sales, human resources, legal, financial, operational) issues and motivating staff to peak performance. Additional areas of expertise include:

- Strategy, Vision & Mission Planning
- Organizational Sales Culture Development
- Sales & Marketing Leadership
- Profitability & Cost Analysis
- Programs, Services & Products
- Contract Negotiations & Strategic Alliances
- Compliance Oversight
- Asset & Liability Management
- Finance, Budget & Cost Management
- Public Relations & Media Affairs
- Policy & Procedure Development
- Government Regulations & Relations
- Human Resource Management
- Team Building & Performance Improvement

EXECUTIVE EXPERIENCE

BUSINESS & NON-PROFIT CONSULTANT SELF-EMPLOYED

Oct 2017 - Present

“Assisting organizations and individuals to create meaningful outcomes.”

Current Projects:

- Facilitation of a group Visioning Session with a school administration team to explore and identify organizational brand and strengths for future strategic application.
- Leadership role on a forming school system board to assist with transition to 7-school district serving over 1,000 students during a 36-month timeframe.
- Strategic planning in a rural Vermont town to increase recreation tourism and economic development. Activities include grant writing, research, community engagement, budgetary planning, and event promotion.
- Assistance with development of newly formed local food shelf to serve food insecure population and increase community involvement and awareness.
- One-on-one organizational coaching in home setting.

Past Initiatives:

- Individual coaching and mentoring to assist others to achieve career goals including resume writing, networking, counseling, and LinkedIn brand development.
- Creation of new website for small municipality including mapping, organization and design.
- New webinar training development and implementation to deliver materials with a personalized approach utilizing technological, efficient, and cost-effective methods.
- Zoning and Planning Board re-organization including writing job descriptions, reviewing and updating zoning by-laws, developing town municipal plan, achieving Village Center Designation, and grant writing while working with an established and long-term board.

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**DEPUTY COMMISSIONER OF BANKING
VERMONT DEPARTMENT OF FINANCIAL REGULATION**

Jan 2015 - Sept 2017

Oversee the Vermont Banking Division of the Department of Financial Regulation which regulates and examines a variety of entities including banks, credit unions, lenders, mortgage brokers, sales finance companies, debt adjusters, and money servicers. The Division also provides consumer assistance, education, and outreach to protect consumers from financial fraud.

Notable Accomplishments:

- Led the Banking Division through achievement of bank, credit union, and mortgage accreditation.
- Implemented efficiency efforts to increase examination time by 20% and decrease examiner drive time by 13%.
- Updated outdated regulations and played a major role in 3 legislative studies.
- Fostered transformation of division's culture to align and modernize overall strategy and structure.

**SVP, SENIOR RETAIL BANKING OFFICER
LEDYARD NATIONAL BANK, HANOVER, NH**

Apr 2014 - Jan 2015

Guided the Retail Division to establish a strategic direction, achieve 2014 goals and finance objectives while providing superior client service and maintaining operational compliance and integrity. Member of ALCO, Audit Committee, Charitable Giving Committee, and Deposit Operational Committee. Also managed many operational areas including ATM network, Debit Card oversight, security, deposit compliance, and branch audit function.

Notable Accomplishments:

- Retail Division reorganization resulting in decreased turnover and improved employee morale.
- Established bank wide training program for frontline, administrative, and sales employees.
- Developed and implemented new branch peer audit program across 7 branch network.

**SVP, RETAIL BANKING & DEPOSIT OPERATIONS
CONNECTICUT RIVER BANK, NA, CHARLESTOWN, NH**

Apr 2001 - Mar 2014

Responsible for management of Retail Banking area including bank wide sales, goals, and incentive plan development, coaching of employees to meet customer service expectations, and effective management of branch/region network. Worked closely with lending area. Oversight of Deposit Operations including personnel, process and procedure management, compliance with regulatory and audit requirements. Also, responsible for oversight of new and existing product development and promotion including marketing, public relations, sales promotion, and training. Participated on bank's ALCO committee, facility improvement oversight, continual coaching and mentoring of all bank employees, Infinex Investment Program coordination, and bank's strategic planning implementation. Responsible for numerous special projects as assigned.

Notable Accomplishments:

- Effectively introduced CDARS, Health Savings Accounts, Lockbox, Home Equity, Merchant Remote Capture, ICS, and Positive Pay products through strategy where branch managers were trained in specialty areas to deliver products and services. Program also created employee advancement opportunities.
- Developed Leadership Program for all bank employees through receipt of State of New Hampshire grant award.
- Participated on senior level team to acquire and merge branch of Factory Point in Springfield VT market.

**RELATIONSHIP SALES MANAGER
KEY BANK, NA, MIDDLEBURY & BARRE, VT**

1997 - 2001

Responsible for sales of all bank products including deposits, consumer lending, sweep accounts and small business loans up to \$100,000 limit. Oversight of book of business that consisted of preferred customers. Encouraged and coached entire branch staff to meet and exceed sales goals in a highly competitive environment.

Notable Accomplishments:

- Exceeded 170% of 2000 sales goals for deposit, commercial loans and production profit & Passed Series 7 and 66 Securities Exams.

**BRANCH MANAGER & LENDER
VERMONT FEDERAL BANK, MIDDLEBURY, VT**

1996 - 1997

Participated daily in the sales efforts of opening accounts, selling and underwriting consumer loans and home equity products. Ensured bank was making sound financial decisions, managed key customer relationships and cultivated and motivated a well trained teller and customer service staff. In 1997 Vermont Federal Bank was acquired by Vermont National Bank and a regional manager position was offered.

Notable Accomplishments:

- Guided the Middlebury Branch to top consumer lending branch bank wide.

EDUCATION

ABA Stonier School of Banking (to complete in 2018)
Philadelphia Pennsylvania

Investment Exams
Passed Series 7 & 66

MBA Plymouth University
Plymouth New Hampshire

Trinity College
Bachelor of Science Degree, English Major / Business Minor
Burlington VT (GPA 3.85)

Graduate School of Banking
Louisiana State University

Northern New England Center for Financial Training
Customer Service and Supervisory Certifications

ABA Bank Marketing School
University of Colorado

BOARDS (partial list)

Vermont Housing Finance Authority (VHFA), Board of Commissioners
Conference of State Bank Supervisors (CSBS), District I Vice Chairperson
Federal Financial Institutions Examinations Council (FFIEC), Task Force on Reports Representative
National Association of State Chartered Credit Unions (NASCUS), Audit Committee Member
Town of Concord Vermont, Planning & Zoning Chairperson & **Concord School Board**, Member
Center for Financial Training & Education Alliance, Past Treasurer / Executive Committee / Regular Instructor
Granite State Quality Council, Past Baldrige Examiner