

CYNTHIA L. STUART

PO Box 558, Lyndonville, VT 05851
802.535.2571 (cell), cynthia@stuartconsult.com

25 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 experience include:

- Strategy, Vision & Mission Planning
- Organizational & 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

EXPERIENCE

BUSINESS & NON-PROFIT CONSULTANT SELF-EMPLOYED

Oct 2017 - Present

“Assisting organizations and individuals to create meaningful outcomes.”

Current Projects:

- Strategic planning facilitation for banks and nonprofits.
- Capital campaign planning and fundraising for a local nonprofit.
- Business consulting including business plan development, project management, financial forecasting, marketing, human resource guidance, and new business development.
- Municipal plan development for a local town.
- State and federal grant writing, foundation solicitation, research, community engagement, budgetary planning, and event promotion for nonprofits.
- Teaching a Business Plan Development course at the White Mountain Community College.
- Teaching banking courses at the Center for Financial Training and Education Alliance.

Past Initiatives:

- Individual coaching and mentoring to assist others to achieve career goals including resume writing, networking, counseling, and leadership development.
- ACT 250 guidance for a business to obtain required permits.
- Website creation for businesses, projects, and a municipality including website mapping, organization, and design.
- Development of a web course including implementation to deliver course materials with a personalized approach utilizing technological and cost-effective methods.
- Zoning and Planning Board re-organization including writing job descriptions, reviewing and updating zoning by-laws, developing a town municipal plan, achieving the Village Center Designation, and grant writing while working with an established volunteer board.

CYNTHIA L. STUART

PO Box 558, Lyndonville, VT 05851
802.535.2571 (cell), cynthia@stuartconsult.com

DEPUTY COMMISSIONER OF BANKING VERMONT DEPARTMENT OF FINANCIAL REGULATION

Jan 2015 - Sept 2017

Oversight of 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 three 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 a seven 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.

CYNTHIA L. STUART

PO Box 558, Lyndonville, VT 05851
802.535.2571 (cell), cynthia@stuartconsult.com

EDUCATION

MBA Plymouth University
Plymouth New Hampshire

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

Investment Exams
Passed Series 7 & 66

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

Nonprofit Management Program
Marlboro College

ABA Stonier School of Banking
Philadelphia Pennsylvania

Graduate School of Banking
Louisiana State University

ABA Bank Marketing School
University of Colorado

CURRENT BOARDS

Northeastern Vermont Regional Hospital, Board of Trustees
Northeastern Vermont Development Association, Executive Committee Member
Rural Community Transportation, Board Member
Vermont State Board of Education, Board Member
Sid's Pantry, Co-Chair

PRIOR BOARDS

Kingdom East School District Board, Chair
Northern Counties Health Care, Inc., Board Secretary
Vermont Housing Finance Authority (VHFA), Board of Commissioners
Conference of State Bank Supervisors (CSBS), District I Chairperson
Federal Financial Institutions Examinations Council (FFIEC), Task Force on Reports Representative