

Credit Union Executive / Consultant

Dedicated to exceeding member expectations by providing the best market rates and unsurpassed service.

Multibillion-Dollar Growth ■ Best-in-Class Member Service ■ Community Banking Excellence

Breakthrough financial performer with a remarkable history of growing credit unions, winning national acclaim, and building extremely competitive organizations. Relentless bottom-line driver respected industry-wide for leading CFCU to become the largest credit union in the Midwestern United States. Known for uncovering business opportunities that spur unprecedented growth, drive operational efficiencies, strengthen brand prestige, and achieve ambitious financial goals. Repeatedly ranked as one of the 50 Most Influential Cincinnatians.

Built 15th Largest Credit Union in US | Managed \$2B+ Investment Portfolio | Grew Assets to \$5.75B

Career

J. X. SMITH CONSULTING, Cincinnati, OH

Consultancy firm that not only helps credit unions in the strategic planning and development phases, but helps navigate economic, regulatory, cultural, technological, and ongoing managerial challenges that arise along the way.



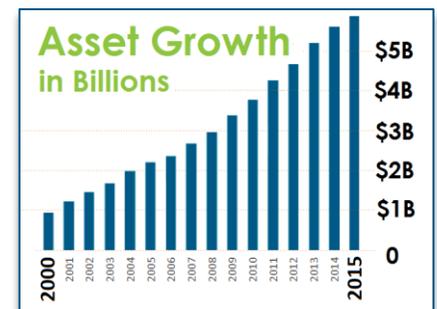
Chief Executive Officer (CEO) | 04/2015 to Present: Founded company to deliver strategic advice to medium/large credit unions and affiliated organizations. Quickly created a full menu of services and filled roster with energized clients.

Provide expert consultation on shared services, leadership approaches, mortgage operations, digital strategies, and service quality. Partner with several leading firms while managing strategic initiatives and shared service projects. Deliver compelling conference presentations.

CINCINNATI FEDERAL CREDIT UNION (CFCU), Cincinnati, OH

Providing extraordinary service and value, CFCU has grown to be the largest credit union in the Midwestern United States.

Chief Executive Officer (CEO) | 01/2000 to 10/2014: Steered corporate strategic vision and operating plans for this \$5.75 billion community institution. Led and motivated senior leadership team of 14, and their 550+ indirect reports, to peak performance levels. Ensured world-class member service, strong financial performance, and high-velocity growth. Built CFCU to be the premier local financial institution, with 35 branches and 300+ surcharge-free ATMs. Expanded retail operation to be full-service; added \$700 million commercial business operation, small business teams, and credit union service organizations (CUSO). Optimized P&L, delivered extraordinary value, and achieved record-breaking success.



- **Elevated CFCU's national standing, leading it to become the 15th largest credit union in the United States.**
- **Grew assets 450+%, from \$950 million to \$5.75 billion, doubling size of the organization every five years.**
- **Expanded to 250,000 members while realizing tremendous gains in deposits and loans.**

Credit Union Results:

- **Grew credit union 454% over 15 years, bringing it from the 40th largest credit union in the nation to the 15th largest.**
- **Consistently ranked among top five nationally for best service by JD Power and Net Promoter Scores.**
- **Ranked among top 10 credit unions in the country for organic, mortgage, deposit, and home equity growth.**
- **Listed among top five US credit unions for business services growth, investment performance, and expense control.**
- **Achieved remarkable growth during recession, setting new records for building capital and income.**
- **Managed \$2 billion investment portfolio to top industry performance, keeping operating expenses at 2% of assets.**
- **Won highest internal service and employee survey scores, ranking among the best companies in the nation.**

Successfully built this community banking brand within the second-most competitive banking market in the country, with a 3 million local population and \$110 billion in deposits, by engaging community through newspaper features, television ads, radio spots, digital marketing, and community/philanthropic events.

Community Relations:

- **Obtained naming rights for two stadiums** and one of the largest air shows in the United States.
- **Established the CFCU Disaster Relief Fund**, which raised \$115,000+ for the United Way to support local communities.
- **Founded Heart of Cincinnati** in 2002, a charitable community outreach program partnering with non-profit organizations of Cincinnati. Today this program extends across southern Ohio and northern Kentucky.

Association Leadership:

- Chaired Cincy Biz Association, the largest business organization in Cincinnati and the third largest in Ohio.
- Founded two of the country’s largest shared services credit union service organizations.
- Recognized as the go-to expert for credit union political action initiatives in Ohio.
- Established Supplemental Cash Committee that got a supplemental capital bill introduced by a local congressman.

Executive Vice President (EVP) | 11/1992 to 12/1999: Optimized member services and credit union growth by directing and revamping all operating departments. Ensured 100% goal attainment by establishing benchmarks, measuring performance, building highly effective teams, and creating incentives. Drove organization to become the leading provider of at-work banking in Cincinnati by diversifying practices to serve several employee groups. Improved business model and services to 250+ companies.

Eleven years of prior success as Vice President of Operations at Money-Fund Staff Federal Credit Union. Created several new product lines including checking accounts, CDs, credit cards, and converted technology platforms.

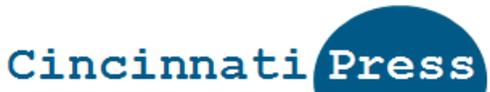
School

Bachelor of Science in Business and Systems

GRADUATED FROM XAVIER UNIVERSITY, Cincinnati, OH

Continuing Development Programs: Cornell University – CUES CEO Institute | University of Virginia, The Darden School of Business | University of California, Berkeley | Harvard University Strategic Leadership Institute

Awards



✓ **Top 10 Community Leaders 6x**
 ✓ **50 Most Influential Cincinnatians 5x**
 ✓ **Power List Hall of Fame Inductee**

- Top Business Leader (seven consecutive years), *Cincinnati Business News*
- Top 10 Community Leaders (six consecutive years), *Cincinnati Press*
- 50 Most Influential Cincinnatians (five times), *Cincinnati Press*
- Power List Hall of Fame Inductee, *Cincinnati Press*
- 2011 Take Flight Award, Cincinnati Private Airport

Frequently recognized by institutions and organizations for regional leadership; honored by YMCA of Cincinnati, Xavier University, United Way of Cincinnati, Education and Assistance Association, The Mentoring Partnership of Cincinnati, and Promote Cincinnati.

Boards

- Chair of the Board of Directors, Cincinnati Association (CA)
- Chairman of the Board, Open Technology Solutions
- President, Queen City Management Services
- Board Member, County Executive Business Advisors
- Board Member, United Way of Cincinnati
- Chairman of the Board, Project GRAD Cincinnati
- Council of Advisors, Community Development Corporation of Cincinnati
- Board Member, Cincinnati Regional Economic Development Council’s Infrastructure Work Group

Media

[ABC4 News Interview](#) / [Cincinnati Business Report](#) / [Newsday Article](#) / [CFCU Air Show](#)

Résumé Strategy

This client was a total rock star when it came to credit union leadership. He built the 15th largest credit union in the United States and was looking to leverage his considerable expertise into consulting and board leadership roles. Not only was he enormously successful as a businessman, he was a major figurehead within his community.

He created disaster relief funds, named multiple stadiums after his business, and founded meaningful community outreach programs. As one of the city's finest bankers, he was honored locally with many prestigious awards in recognition of being a community leader and an influential powerbroker in his city.

The trick here was to brand him with the same fonts and colors that he used for both his credit union and his consultancy firm. It was important to tie him with his highly respected and well-known companies.

I also wanted to visually highlight his fantastic honors by using the actual logos of the newspaper that most frequently awarded him.