

MARTHA HALL GILCHRIST

Bank Branch Director / Product Management Executive

New York, NY / (484) 555-5555
MarthaHGilchrist@Notmail.com
LinkedIn.com/fake/MHGilchrist

GROWTH-OBSESSED BANKING EXECUTIVE: Accomplished in building billion-dollar businesses with groundbreaking products and unparalleled service offerings. Never satisfied with the status quo and relentlessly dedicated to brand integrity, corporate profitability, and staff motivation/advancement. Successful in directing teams of 600+ across 56 branches nationwide.

Consistent history of leading stunning bank turnarounds with a laser focus on 3 key principles:

- ✓ **Bringing traditional banking into the digital age:** Steered diverse business units to develop innovative mobile apps, engaging social media campaigns, and a digital banking solution that opened a \$40 million revenue stream.
- ✓ **Preparing for the unexpected and unprecedented:** Forecasted short- and long-term impacts of COVID-19 crisis on loan and investment portfolios. Built \$50 million safety net to safeguard bank assets despite rising consumer delinquencies.
- ✓ **Letting customer behavior dictate offerings:** Tracked the habits of 2.2 million customers to structure better deals with greater perceived benefits. Empowered customers to have more control of their financial data with new fintech services.

Professional Experience

ABC BANK, New York, NY

11/2017 to Present

EXECUTIVE VICE PRESIDENT

Own the entire deposit portfolio for Commercial Finance Group, formerly part of Financial Corporation. Optimize banking services, product development, and financial solvency. Continually assess and refine product offerings based on ever-changing behaviors of 2.2 million customers. Proactively determine financial impacts of new products/services on loan and investment portfolios.

Took lucrative business away from leading banks by offering bespoke services, including customized reports and access rights:

- **Realized 170% balance growth in 2018** after achieving 120% account growth within 16 months of hire.
- **Stopped 95% of all clients from being charged the wrong fees** by fixing faulty transaction systems and procedures.
- **Shrank the account opening process from 2 days to 5 minutes** after setting up new system infrastructure.
- **Created \$50 million fund to protect bank assets.** Capitalized on federal, state, and commercial programs to keep the doors open during COVID-19 crisis and maintain solvency, despite predicted consumer delinquencies.

FINANCIAL CORPORATION, New York, NY

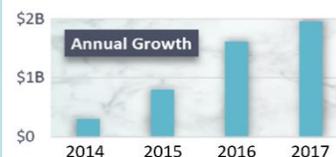
04/2014 to 11/2017

SENIOR VICE PRESIDENT / MANAGING DIRECTOR

Accelerated retail and direct bank growth with product/service innovation and integrated marketing strategies based on substantial data analytics. Maintained the highest levels of customer service and operational excellence while continually improving account acquisition. Devised internal procedures and controls that bolstered risk management, reduced exposure to fraud, and ensured full regulatory compliance. Drove brand awareness and rapid business growth as a champion of digital marketing and innovation.

Expanded offerings to achieve \$1.9 billion in revenue, opening new sales funnels by introducing exciting products and services:

- Online Money Market Accounts
- Mobile/Text Banking Capabilities
- Instant Debit Card Replacement
- Convenient Deposit Options
- Nationwide ATM Network
- Customizable Debit Cards
- Business Banking Products
- National CD Listing Services



Significantly exceeded targets, increasing deposit accounts and balances 125%+ each year while growing the customer base:

- **Boosted customer retention rate 20% in 1 year** by improving the customer experience (CX) at every interaction.
- **Enhanced digital media presence, garnering 60,000 followers** after developing Facebook page and LinkedIn profile.
- **Generated \$40 million by ideating the ProTech mobile app**, a digital banking solution that enabled customers to better control and protect their financial data.

CITY TRUST COMPANY, New York, NY

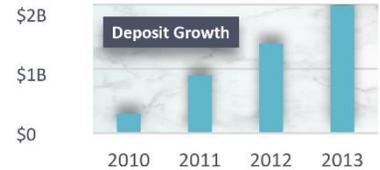
06/2003 to 04/2014

SENIOR VICE PRESIDENT, CONSUMER AND SMALL BUSINESS BANKING

Steered 7 executive direct reports and 640 staff members. Maintained complete oversight of 8 divisions, including Marketing, Product Development, Consumer Lending, Collections, Small Business Services, Direct Banking, Investment Services, and Retail Banking (56 branches). Grew sales of financial services through direct marketing and consumer promotions. Engaged audiences through Facebook and Twitter. Served on the City Trust Financial Stability Board (FSB). Managed \$80 million P&L.

Transformed bank from an exclusive institution for the wealthy, expanding services to small businesses and the working class:

- Turned around a declining business to rapidly achieve profitable growth.
- Grew deposits 600%+ in 4 years, bringing them from \$300 million to \$1.98 billion.
- Maintained top market share across all areas of the business from 2010 to 2013.
- Boosted profits 30%+ annually with 30%+ growth in deposit and loan balances.
- Increased revenue from checking and saving accounts 60%+.



Stole business away from top competitors with clever marketing campaigns and better price points.

- Obtained \$630 million in deposits and grew client base across all 50 states within 15 months of launching direct bank services.
- Generated tremendous local buzz with low-cost campaigns. Partnered with radio station and travel company to produce contests with amazing giveaways, including vacations, smart cars, and dinners that could be enjoyed anywhere in the world.
- Garnered heavy foot traffic by mailing prize-winning postcards across communities. Compelled potential new customers to line up and scan their tickets to see what they won. Prizes led to cross-selling and upselling opportunities.

New Innovations: Custom checking products with menu of free items. | Signature debit cards for AAA Mid-Atlantic and NASCAR Dover motorsports. | Marketing and communication programs targeting Hispanic and Asian markets. | Government-backed lending programs.

"Martha is on my short list of people who can turn the world around." – John Dowe, CEO

Past Success

VICE PRESIDENT, MARKETING | XYZ CREDIT SERVICES

- Achieved \$15 million profit improvement while designing marketing plans for Intuit, American Cancer Society, American Heart Association, American Lung Association, The Humane Society of the United States, and GE Appliances.
- Boosted account acquisition 147% through segmentation, product development, and improved value propositions.

VICE PRESIDENT | INTERNATIONAL BANK ASSOCIATES

- Increased billings 20% and acquired 8 key clients, including Citibank, Bank One, and Chase.

ASSOCIATE VICE PRESIDENT, MARKETING AND PRODUCT DEVELOPMENT | FIRST BANK

- Built \$400 million installment loan business with #6 market position in 10 months. Expanded home equity portfolio 46%.
- Maximized account acquisition, channel expansion, and creative breakthroughs while managing \$130 million budget.

Credentials & Community

Education: Master of Business Administration (MBA) | NEW YORK UNIVERSITY, New York, NY (*First in Class*)
Bachelor of Science in Business Administration (BSBA) | NEW YORK UNIVERSITY, New York, NY (*Dean's List*)

Certification: Certificate in International Business at Ecole Supérieure de Commerce in Reims France

Volunteerism

HELP HOUSE (Homeless Youth), 2017 to 2019

OPEN HEARTS (Homeless Shelter), 2017 to 2019

Organizational Boards

MANHATTAN BOYS AND GIRLS CLUB,
Board Positions, 2006 to 2015

GIRL SCOUTS OF NEW YORK CITY,
Chairperson of Career Council, 2008 to 2012

Personal

NEW YORK ROAD RUNNERS,
Member, 2017 to 2019

US TENNIS ASSOCIATION,
Captain, 2001 to 2018

Résumé Strategy

For this banking executive, I wanted to make a strong impression right out the gate regarding her scope of leadership and the themes that repeated throughout her career history, such as leading digital transformations, keeping organizations nimble for any possible crisis, and focusing on customer insights to drive product decisions.

Even though my client hadn't held a major leadership role since 2014, I mentioned in the opening summary that she led a team of 600 employees across 56 branches to make it abundantly clear to readers that she is capable of high-level management.

For her job at "Financial Corporation," I wanted to show not only that she drove rapid growth over the course of three years, but that she did so by introducing a wide array of new banking products and services. Therefore, I created a special bullet section for these new introductions followed by an eye-catching graph to drive the point home.

This client had a remarkable earlier career, but the dates of those particular executive positions would have exposed her to ageism. For this reason, I created a "Past Success" section to showcase these roles in a powerful, yet abbreviated manner.

I also wanted to round out her drive and sense of community by creating bold volunteer/organizational sections and adding a brief quote from an extremely impressed CEO.

This résumé was designed to be completely ATS friendly. The client's name and full street address are placed behind the header. All headers, sub-headers, graphs, footers, and second-page boxes are simply PNG images that are set in front of or behind the text and disappear in ATS systems. When candidates apply for positions with a universally formatted PDF file such as this one, the name and contact information populates the online application boxes cleanly and easily.

The enclosed images show exactly how the header technique was employed, as well as what the document looks like when the original Word document is resaved as a .txt file.

```
Martha Hall Gilchrist
*****
123 Elm Street, New York, NY 10001
(484) 555-5555
MarthaHGilchrist@notmail.com
www.Linkedin.com/fake/MHGilchrist

Bank Branch Director / Product Management Executive

GROWTH-OBSSESSED BANKING EXECUTIVE: Accomplished in building billion-dollar businesses with groundbreaking products and unparalleled service offerings. Never satisfied with the status quo and relentlessly dedicated to brand integrity, corporate profitability, and staff motivation/advancement. Successful in directing teams of 600+ across 56 branches nationwide.

Consistent history of leading stunning bank turnarounds with a laser focus on 3 key principles:

* Bringing traditional banking into the digital age: Steered diverse business units to develop innovative mobile apps, engaging social media campaigns, and a digital banking solution that opened a $40 million revenue stream.
```

