

RAFAEL A. RAMIREZ, JR.

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EXPERIENCED BANK EXECUTIVE

Experienced Bank Executive with proven track record of significant accomplishments in executive managerial positions. Capable of leading process improvements, managing complex projects, successfully leading team members, and implementing forward-thinking modifications. Ability to cultivate new business, deliver superior customer service to internal and external stakeholders, and overcome challenges. Dedicated employee with exceptional communication skills, interpersonal abilities, and professional reputation for achieving results.

Areas of Expertise

Policy and Procedure Implementation • Analytically-Oriented • Understanding of Strict Regulatory Constraints
Strategy Creation and Development • Creative Problem-Solving • Deadline-Driven and Goal-Oriented
Sales and Marketing Knowledge • Leadership Abilities • Training, Coaching, and Mentoring Employees

PROFESSIONAL EXPERIENCE

BANKFIRST

President - Volusia County

Ormond Beach, FL

October 2002 - Present

Merger with BankFIRST became effective as of January 1, 2012. Former positions were President, CEO and Director of East Coast Community Bank and its holding company, The Commercial Bancorp, Inc. Promoted to the stated positions after Board consented to Cease & Desist Order by FDIC and State. Institution received termination of Cease & Desist Order (without conditions) in February 2005. Accomplishment was based on successive safety and soundness examinations, which reflected improved operations and overall ratings.

- Organized recovery of classified loans and collateral, implementing new operating policies for insider transactions, loan loss reserves, and loan underwriting.
- Raised capital through two separate offerings and created interest rate risk and sensitivity policies.
- Recruited new directors, achieving profitability, superior asset quality, and overall levels of compliance.
- Formed a diverse, professional, and profitability-oriented Advisory Board to further organizational goals.

REGIONS BANK OF VOLUSIA COUNTY

Executive Vice President and Senior Lending Officer

Ormond Beach, FL

February 1987 - October 2002

Regions Financial Corporation acquired Bank at Ormond in October 2000. Duties after the merger remained as Executive Vice President and Commercial Lending Officer. Acted as CRA (Community Reinvestment Act) Officer.

- Managed bank's overall lending, compliance, security, underwriting, origination, servicing, auditing, and collections of commercial, real estate, and consumer loan products.
- Implemented administration, reporting, and training of banking regulations and compliance policies.
- Supervised the enforcement and training of security policies for the institution.
- Oversaw budgets, quality control, accounting, and reconciliation systems.
- Hired, mentored, and coached new personnel, assuring all policies and procedures were followed.
- Successfully elected Secretary of the Board of Directors for the bank and its holding company.

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RAFAEL A. RAMIREZ ISERN DISTRIBUTOR

Assistant Distributor

San Juan, Puerto Rico

January 1986 - January 1987

- Managed the warehousing, sale, and distribution of pharmaceutical products manufactured by Marion Laboratories, Inc., in Puerto Rico and the Virgin Islands.
- Provided oversight for financial and accounting aspects, inventory automation and accounting controls, and evaluation of sales projections and EOQs.
- Generated \$8 million in sales annually through coordinated investments and financing alternatives.

FIRST FINANCIAL BANK

Assistant Vice President

New Orleans, LA

October 1980 - December 1985

- Underwrote loan requests for both direct and indirect secured and unsecured credits.
- Coordinated first-time homebuyers programs supported by State and local bond issues.
- Originated small commercial, construction, and line of credit loans.

Dr. Eduardo Garza, Dean, Student Services, Daley College

Summary

Results-oriented leader with extensive experience in student services and educational policy. A proven track record of collaboration and consensus building to achieve high standard educational objectives. Excellent leadership including interpersonal, decision-making and communication skills with the ability to create strategic partnerships. Recognized for effective negotiation skills and diplomacy within political charged environments.

Experience

Assoc. Vice Chancellor of Student Affairs at City Colleges of Chicago

Manage district-wide Student Services supports for approximately 110,000 community college students. Supports included Academic Advising, Records, Admissions, Disabilities, Athletics, Student Engagement, Testing and Veteran Affairs.

Director - Intergovernmental Affairs at Chicago Public Schools July 2007 - July 2011 (4 years 1 month)

Manage legislative affairs in municipal, state and federal governments.

Legislative and Policy Analyst 2004 - 2007 (4 years)

Researched and developed municipal policies and ordinances.

Education

DePaul University Doctorate, Educational Leadership, 2006 - 2013 University of Illinois at Chicago Masters, Urban Planning and Policy, 2000 - 2002