2018-586

#### SUSAN S. VERBECK

10075 Gate Parkway N Jacksonville, FL 32246 904.563.3545 ssverbeck@aol.com (e-mail)

## **EXPERIENCE**

An experienced professional with more than 30 years' experience in all areas of the financial service industry. Expertise includes deposit and loan operations, asset/liability management modeling, consumer, business and mortgage underwriting and processing and portfolio management, and treasury product sales.

#### COMMUNITY FIRST CREDIT UNION OF FL (2008-Present)

Jacksonville, FL

Community First is a \$1.2 Billion community-chartered credit union with sixteen offices serving seven counties in Northeast Florida.

# **Senior Vice President of Lending**

Promoted from Vice President of Lending to Senior Vice President of Lending in March, 2011. Responsible for oversight and management of consumer, mortgage, and business lending and portfolios as well as collections. Management includes product development, underwriting policies and practices, loan processing and lending policy adherence. Direct report to the CEO.

# NEW MEXICO EDUCATORS FEDERAL CREDIT UNION (2002-2007) Albuquerque, NM

While there, New Mexico Educators was an \$800 Million community-chartered credit union with thirteen offices throughout central and northern New Mexico.

### **Senior Vice President of Retail**

Responsible for the oversight and management of retail branch network, call center, and all areas of lending and collections – consumer, mortgage and business. Direct report to the CEO.

### **CHARTWAY FEDERAL CREDIT UNION (1992-2002)**

Virginia Beach, VA

While there Chartway was an \$800 Million community-chartered credit union with fifteen offices in VA, TX, and RI.

Vice President of Lending (1996-2002) Vice President of Retail (1994-1996) Director of Retail Administration (1993-1994) Operations Manager (1992-1993)

Increasing responsibility and authority during tenure. Oversaw all retail and lending areas until growth of credit union required position be split and I chose to oversee all areas of lending.

# HERITAGE SAVINGS BANK, FSB (1987 - 1991)

Richmond, Virginia

Vice President, Asset/Liability Management and Operations

LANDMARK BANCSHARES OF ILLINOIS (1981 to 1987) Carbondale & Fairview Heights, IL

Vice President and Cashier (1981-1987)

**SIGNET BANK** (1976 – 1981)

Richmond, Virginia

Investment Officer

## **EDUCATION**

1971 Glenville State College, Glenville, West Virginia

B.A. in Education with teaching fields in

English, Speech and Journalism

Magna Cum Laude

1976- University of Richmond and

1980 Virginia Commonwealth University

Selected business and financial courses including

Accounting, Economics, and Investments

1985-87 University of Wisconsin, Madison, Wisconsin,

B.A.I. School of Bank Administration. Intensive three-year banking program

1993 CUNA Management Development Institute

Louisiana State University

Credit Union program emphasizing managerial

concepts and application methods

1994 CUNA Lending School

Madison, Wisconsin

Business Lending underwriting and administration certificate

Various schools, workshops, seminars

Member of CUNA Lending Council

Member of ACUMA

Susan S. Verbeck Senior Vice President of Lending Community First Credit Union of FL Jacksonville, FL

Susan has more than thirty years' financial services experience in banks, thrifts and credit unions. Serving various capacities throughout her career, her primary focuses have been retail delivery and sales and service management, staffing and process improvement. She is currently responsible for production achievement, risk management and portfolio performance of the \$1.2 Billion credit union's loan assets. Susan has spent the last five years with Community First Credit Union of FL. She is a member of the CUNA Lending Council and American Credit Union Mortgage Association (ACUMA).