

# EDWARD J. BRYANT

4225 N 16<sup>th</sup> St Milwaukee, WI 53211 ■ ebryant3@yahoo.com ■ Cell 414-839-6742 ■ WK 414-466-2344 ext 154

---

## FINANCE PROFESSIONAL/MANAGER

---

**Finance Professional** with more than fifteen years of banking sales and management experience including commercial and consumer, real estate lending, commercial lending, government lending, investments and economic development. Bachelor of Business Administration degree in FINANCE with Master of Business Administration degree. Recognized throughout professional career for leadership, problem solving, customer-focus, and the ability to add value to an organization.

---

## PROFESSIONAL EXPERIENCE

---

North Milwaukee State Bank 414- 466-2344 ext 154

Present

### **Assistant Vice President of Commercial Lending**

- Manage North Milwaukee State Bank \$65 million commercial loan portfolio
- Manage a staff of commercial loan professionals
- Chair North Milwaukee State Bank loan committee
- Solicit and develop new commercial loan relationships by interviewing loan applicants, structuring loan terms, and closing loans.
- Underwrite and analyze commercial credit applications
- Participate with government agencies to provide economic development
- Approve loans within lending authority limits, and recommend approval of loans to banks president and Board loan committee
- Responsible for maintaining existing commercial loan relationships
- Mentor existing customers to insure satisfaction with commercial products and bank services
- Monitor loan portfolio for any past due accounts and take corrective action as needed.
- Comply with bank procedures by maintaining accurate lending records and following operational/security guidelines

WHEDA (Wisconsin Housing & Economic Development Authority), 1-800-334-6873

May 2006 to September 2010

### **Commercial Lender/Senior Commercial Underwriter**

- Responsible for the Southeastern Region of the State of Wisconsin
- Underwrite and analyze commercial credit applications
- Participate with government agencies to provide economic development
- Train commercial lenders regarding WHEDA guarantee programs
- Prepare management report regarding economic development activities
- Attend community events and forums to promote economic development
- Participate in panel discussions regarding economic development
- Assist local businesses with financial needs

LEGACY BANK – Milwaukee, WI, 414-343-6900

February 2003 to May 2006

### **Loan Officer/ Loan Operations Manager/HMDA Officer**

- Monitored loan performance of Bank's portfolio
- Originating & closing of one to four family Mortgage, Consumer & Commercial loans
- Member of bank's loan committee
- Solicit, develop and maintain referral source relationships for a steady flow of loan volume from realtors, Legacy Bank employees and builders
- Provide service to customers and prospective customers seeking residential mortgage loans
- Kept informed of trends and developments in the local real estate market as well as the changing rules and regulations pertaining to both Conventional and Government-Insured mortgages
- Counseled with and assisted in the training and coaching of employees.
- Analyzed, generated and reviewed departmental reports.
- Understanding of negotiating terms under which credit will be extended, and ability to maximize loan growth on a profitable basis.
- Reporting and monitoring of HMDA data.
- Prepared bank for annual audit and examination

ASSOCIATED BANK – Milwaukee, WI. 414-329-4548

April 2002 to February 2003

**Bank Manager/ Loan Officer**

- Managed daily activities of bank operations and staff
- Underwrote and made decisions on loan applications.
- Assisted clients with financing of mortgages, commercial, automobile and personal loans.
- Advised existing and new clients on available stock and mutual fund products.
- Coached and mentored staff on workplace issues.
- Represented bank at community events and non-profit seminars.
- Addressed clients' questions and concerns regarding loan products and banking procedures.

US BANK-Milwaukee, WI, 1-800-806-7009

**Branch Manager/ Assistant Branch Manager**

June 2000 to April 2002

- Managed \$50 million daily activities of bank operations and staff
- Generated new business and consumer customers to bank
- Assisted clients with financing of mortgages and commercial, automobile and personal loans.
- Advised existing and new clients on available stock and mutual fund products.
- Coached and mentored staff on workplace issues.
- Prepared bank for quarterly audit.

REGIONS BANK-Nashville, TN, 1-877-562-8383

October 1997 to June 2000

**Relationship Manager**

- Assisted clients with the financing and refinancing of mortgage, automobile and personal loans
- Referred of corporate sales to commercial loan officers
- Developed and maintained mini financial need analysis reports on existing and potential clients
- Sold and maintained annuities for bank clients

---

**EDUCATION AND PROFESSIONAL DEVELOPMENT**

---

<b>MBA</b> – John Sperling School of Business, University of Phoenix, Milwaukee, WI	2008
<b>Associates in Commercial Real Estate (ACRE)</b> Marquette University, Milwaukee, WI	2006
<b>BBA (FINANCE)</b> – Jackson State University, Jackson, MS	1997
<b>Commercial Real Estate Financing</b> , School of Business University of Wisconsin, Madison, WI	
<b>Real Estate Investment and Feasibility Analysis</b> , School of Business University of Wisconsin, Madison, WI	
<b>Fannie Mae's Housing Finance Institute</b>	
<b>Commercial Lending (American Institute of Banking)</b>	
<b>Analyzing Financial Statements (American Institute of Banking)</b>	
<b>Loan Operations Compliance School (Wisconsin Bankers Association)</b>	
<b>Residential Mortgage Lending School (Wisconsin Bankers Association)</b>	
<b>Commercial Lending School (Wisconsin Bankers Association)</b>	
<b>Technical Writing in the 21<sup>st</sup> Century (UWM School of Continuing Education)</b>	
<b>Powerful Presentations (UWM School of Continuing Education)</b>	
<b>Diversity Training (UWM School of Continuing Education)</b>	

---

**HONORS AND ACTIVITIES**

---

City of Milwaukee Revolving Loan Fund  
Fondy Food Market Board of Directors  
Market Place Board Member State of Wisconsin  
S.E.T. Ministry, Inc. Board of Directors, Past Board Member  
Highland Montessori School Board of Directors, Past Board Member

Professional References Available Upon Request