

ANNE G. MORNINGSTAR

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RETAIL BANKING MANAGEMENT

Seasoned Banking Executive with over three decades of steady advancement and notable achievements. Areas of strength include profit and loss accountability, corporate and regional operations management, strategic planning, new product and business development, cost containment, vendor and client relations. Very strong command of ATM network management and operations. B.S. in Business Administration.

PROFESSIONAL EXPERIENCE

FOURTH THIRD NATIONAL BANK, Cleveland, OH

[FTNB, a \$25 billion regional bank holding company, has 332 offices in five Midwest states.]

Vice President, Retail Service Administration (1989-present). Responsibility for profitability and performance of corporate network of 1,490 ATMs generating over \$20.7 million in annual revenue. Developed and implemented line of business strategy for ATM deployment and new products. Have also directed all ATM network relationships; managed ATM business development; and served as Steering Committee member for franchise divestitures and office closings or consolidations. Currently spearheading a major Service Assessment project for Northern Ohio.

- ❖ Reduced ATM communications expenses by \$1.2 million per year.
- ❖ Saved over \$700,000/year by renegotiating network contracts and revising transaction routing.
- ❖ Successfully completed five conversions for 400 ATMs and 125,000 debit cards.

Manager, ATM Support Services (1988-89). Reorganized resources responsible for maintaining ATMs, including internal help desk, technical support groups, maintenance vendors, and cash vendors.

Senior Product Manager, Electronic Banking (1985-88). Implemented strategic plans for debit and ATM cards, ATMs, interactive video kiosks, and non-traditional offices. Accountable for product development, marketing, product support, and outcomes. *[Grew electronic products income by 40% in one year.]*

Retail Operations Manager (1983-85). Directed operations of over 50 offices, coaching managers and their teams as required. Originated annual profit plans, monitored results, and implemented corrective action. Acted as liaison to other bank groups. *[Reduced teller salary and benefits expense by 14%.]*

Retail Market Manager (1981-83). Managed a cluster of banking offices. Set and achieved sales, service, income, and expense goals. Recruited, hired, coached, and counseled a team of 40+ employees.

Retail Office Manager (1980-81). Managed various banking offices with increasing levels of assets and employees. *[Once ranked #1 in company based on growth in loans, deposits, income and reduced expenses.]* Earlier (1976-80) held a variety of Office Associate positions including Consumer Loan Manager, Assistant Manager, Personal Banker, and Customer Service Representative Supervisor.

EDUCATION

Diploma, Graduate School of Retail Bank Management, University of Vermont, Mont Royal, VT, 1995

Diploma, Ohio School of Banking, Ohio Bankers Association, 1986

B.S. in Business Administration *[summa cum laude]*, Case Western University, Cleveland, OH, 1977