

LANCE RUDGE

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STRATEGIC SENIOR OPERATIONS LEADER

Entrepreneurial Spirit ♦ Operational Excellence ♦ Solution Ingenuity ♦ Teaching, Training, & Mentoring

The Consummate Financial-Services Management Professional with an extensive 20+-years' record of success advancing profits, growing revenue, and perfecting the customer experience at one of America's premier regional banking institutions. A transformational leader accomplished at turning around underperforming businesses, creating working environments dedicated to distinctive bottom lines and customer-service supremacy, and converting disengaged workers into dedicated, accomplished contributors of innovation and excellence.

Consistent in Delivering Significant ROI

An Innovator with a "can-do" attitude to solving arduous challenges by stepping outside traditional boundaries. A thoughtful, intuitive project originator and planner who combines broad vision and meticulous detail. Clear, concise, and impactful when communicating to groups or individuals and earning the trust and respect of colleagues from all levels of the organization.

CORE COMPETENCIES

- Business Acumen
- Client Relationships
- Customer Experience
- C-Suite / BOD Counsel
- Cross-Functional Partnerships
- Strategic Planning / Elegant Tactics
- Resource Development & Allocation
- Analytical / Creative Problem Solving
- Risk Management
- Financial Discipline
- Sales Team Direction
- Change Initiation & Control

PROFESSIONAL EXPERIENCE

LTR Consulting

2022 - Present

Offering Project / Consulting / financial advisory services focused on:

- Business transformation and turnaround
- Revenue Growth and Operational Excellence
- Risk Management and Financial Discipline
- Sales team direction and Performance Optimization
- Strategic Planning and Execution
- Customer Experience

US Bank | Portland, OR & Southwest WA

2001 - 2022

One of the top five commercial banks in the US holding more than \$450 billion in assets.

Senior Vice President – Consumer & Business-Banking Market Leader | 2019 - 2022

Managed \$11 billion in deposits and loans and set and oversaw implementation of strategies for revenue growth and operational excellence in 86 branches with seven business-banking teams and 600+ employees.

Revitalized Internal Operations by Energizing Employee Engagement

- **550% increase in employee civic engagement** by administering a project energizing volunteerism through communicating participation goals, inviting community leaders to share inspiring stories, recognizing and celebrating employee engagement, and creating a simplified calendar of events for increased participation.
- **30% increase in new applications** and a 24% shrink in personnel attrition attained during a local employment crisis by framing and installing a staffing plan that included raising starting wages and offering referral incentives and signing bonuses.
- **Broadened usage of company's mobile app by 20%** for existing customers and 85% for new customers through the implementation of a comprehensive plan consisting of live customer demonstrations, enhanced employee training and skill building, recognition programs, and sharing of best practices.
- **Continuous-improvement culture fostered** by serving as a change champion encouraging procedural innovation and experimentation with novel ways of working.

- **Boosted the offices' customer-satisfaction rating** from bottom five to top eight by promoting a customer-centric culture through mentoring attitude and behavior, recognizing efforts, and realigning support duties.
- **8% productivity spike gained** by rebuilding the business team through assignment of a sales coach, digital expert, and portfolio manager, activation of a contact-review dashboard, and addition of fulfillment support.

Contributed to Top - and Bottom-Line Growth

- **\$1 million in operating expenses avoided** by providing senior management with periodic recommendations for performance enhancement yielding changes such as, more efficient customer-conflict resolution, direct client interaction with branch managers, and greater frequency of cross-collaboration by business lines.
- **20% decrease in loan renewal defaults fostered** by engineering a customer-calling structure that streamlined tracking commercial relationships and promoted a 30% increase in contacts per banker.
- **Multimillion-dollar cost reduction realized** by leading the consolidation of 30 underperforming branches while causing minimal disruption to customers through leadership of a comprehensive due-diligence analysis and meticulous oversight of the transition process.
- **2 percentage-point rise in market share delivered**, the first improvement in eight years, by designing and guiding execution of development programs that responded to market trends and competitor activities and training staff in procedures that improved the customer experience.

Vice President - District Manager I 2012 - 2019

Directed sales and operational activity of consumer and business banking teams with 180 personnel in 20 branch offices. Responsible for deposit and loan portfolios totaling \$2.1 billion.

- **1,000+% surge in direct reports' proficiency achieved** by conducting detailed evaluations, appointing peer mentors, holding skill-building sessions, and keeping the door open for one-on-one discussions.
- **Awarded best-in-class status** for business referrals by concentrating staff efforts on initiating and maintaining relationships with small enterprise owners.
- **Hosted an emerging-leader curriculum** that moved 70% of enrollees into management by combining a mix of hands-on experience with skill-specific training and mentoring from colleagues.
- **Produced the company's largest credit-card revenue** by devising motivating marketing offensives, monitoring and reacting to results, and training workers how to successfully pursue chances to close.
- **Rose to top district division for mortgage origination** by partnering with loan-officer associates in directing the sales efforts of disparate teams through regular planning meetings, consistent communication, and organizing joint recognition events.
- **Top-five-percent district performance position reached** for five consecutive years by actively coaching and mentoring, seeding a positive workplace, and driving compelling sales practices.

Assistant Vice President - Branch Manager I 2001 - 2012

Oversaw 23 direct reports in the daily operation and future planning of a major branch facility with accountability for \$335 million in loans and deposits.

- **20% increase in consumer-loan closures realized** by framing an auditing procedure that analyzed output metrics revealing the need for remedies or opportunities to make further advances.
- **Appreciable lift in customer satisfaction scores** by designing and mobilizing a service training program unique to the firm.
- **Limited the branch's losses** to less than budgeted for three consecutive years by training team members in risk-management best practices and breeding a culture of awareness and avoidance.
- **15% decrease in customer attrition secured** by implementing a personalized support and calling regimen.

EDUCATION / VOLUNTEERING

Executive Banking School, Consumer Banking Association – Greenville South Carolina
Executive Board Member Make-A-Wish 2020 - 2022