

## **JOSHUA R. DURETT**

5513 Downs Crossing, Salsville, NJ 12345

123-456-7890

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### **PROFESSIONAL OBJECTIVE**

Opportunity with a Salsville based financial services organization where expertise in credit administration, commercial collections and financial analysis contributes to increased profits.

### **RELATED EXPERIENCE**

#### **Centralcom Bank, Centcom, New Jersey**

Founder/Charter Director/Executive Vice President and Senior Lending/Compliance officer. Member of four-person team that founded and organized a new state-chartered FDIC insured commercial bank. Established eight-member Board of Directors. Led efforts in generating \$16.5 million in start-up capital. Grew bank into a profitable organization with \$130 million in assets, while maintaining strong loan quality. Personally managed 65% of the bank's borrowing client base and 55% of \$67 million in total loans outstanding. (2008-present)

#### **NJ Leasing Corporation, Albertville, New Jersey**

Senior Vice President, Leasing — Managed lease organization process for a regional leasing company. Offerings included private label programs for three Fortune 500 companies. Trained, supervised, and developed new team members. Introduced commercial bank quality underwriting procedures to correct prior portfolio deficiencies for leases averaging \$67,000 per transaction. (2005-2008)

#### **Commerce Bank, Satswachon, New Jersey**

Commercial Lending Officer — Special Loan Division — Established and managed new loan workout activity to support the bank's domestic commercial lending group. Directed reduction of internally classified credits and nonperforming assets by 68% each. (2002-2005)

### **EDUCATION**

#### **M.B.A. in Financial Administration**

Northwestern University, Evanston, New Jersey, 2001

#### **B.A. in Business-Economics**

Northern New Jersey College, Northville, New Jersey, 1999