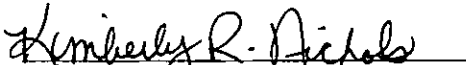


RESOLUTION NO. 2374

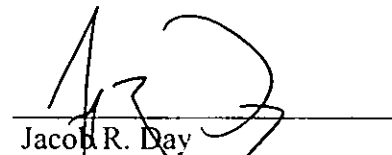
BE IT RESOLVED by the City of Salisbury, Maryland that the following individual is appointed to the Revolving Loan Bankers' Review Committee for the term ending as indicated:

<u>Name</u>	<u>Term</u>
Heather Bacher-Smith	8/31/2018

The above resolution was introduced, read and passed at the regular meeting of the Council of the City of Salisbury held on the 10th day of March 2014.




Kimberly R. Nichols
CITY CLERK



Jacob R. Day
COUNCIL PRESIDENT

APPROVED BY ME THIS
12th day of March 2014



James Ireton, Jr.
MAYOR

INTER

OFFICE

MEMO

OFFICE OF THE MAYOR

To: Tom Stevenson
From: Sherrell McBride
Subject: Appointment to the Revolving Loan Bankers' Review Committee
Date: March 5, 2014

Mayor Ireton would like to appoint the following person to the Revolving Loan Bankers' Review Committee with a term ending as follows:

<u>Candidate</u>	<u>Term Ending</u>
Heather Bacher-Smith	08/31/2018

Ms. Bacher-Smith will replace Lauren Kimlel who no longer resides in the City of Salisbury and will serve a full four (4) year term.

Attached you will find Ms. Bacher-Smith's resume and the Resolution necessary for her appointment. Please forward this information to the City Council so it may be placed on the agenda for the next City Council meeting. Please let me know if you have any questions.

Attachments

HEATHER BACHER-SMITH

422 John Patrick Drive, Stevensville, MD 21666

410-490-3285

hsmith@mtb.com

EXPERIENCE

2011-Present

M&T Bank

Easton, MD

Business Banking Team Leader

- Manage, coach and develop a team of Relationship Managers to generate new profitable business relationships, leverage an assigned portfolio of loan and deposit clients; manage risk and credit decisions and service existing clients
- Meeting assigned goals including loan volume production, cross sale of other bank products, control of delinquencies on existing loan portfolio and maintenance, retention, and increase of relationships with existing and new Business Banking customers
- Contributed to the successfully integration of M&T Bank into the State of Delaware with the Wilmington Trust acquisition
- Lead efforts to play an active role in our communities

2007-2011

M&T Bank

Annapolis, MD

Relationship Manager

- Develop new business banking relationships while managing an existing portfolio.
- Achieve established sales goals. Received 2008 and 2010 Presidents Council Awards. Promote understanding of each business utilizing payment cycle selling
- Work with and train branch partners to maximize sales efforts to business customers and cross sell
- Network with centers of influence to develop business including accountants, attorneys and other referral sources
- Evaluate credit information and requests and recommend appropriate loan structure to manage risk effectively and negotiate with underwriters and clients to maximize revenue and minimize risk

2002-2007

SunTrust Bank

Annapolis, MD

Relationship Manager/Branch Manager (In-Store & Traditional)

- Consistently met loan, deposit and fee income goals thereby generating a loan and deposit portfolio of \$15MM in new assets over an 18 month period
- Develop new business loan and deposit relationships, generate fee income and cross sell a variety of business banking products, as well as identifying cross sell opportunities to make referrals to branches and appropriate lines of business
- Create and work as a team with branch network throughout Annapolis and Crofton area to generate new business, as well as train the team to better serve our business clients
- Coach both qualitative and quantitative data on behaviors and results of direct reports
- Conduct scheduled and on the spot coaching, weekly sales meeting, rounds and clinics
- Successfully manage and participate in daily sales activities which resulted in consistent 100%+ production of all measures five years in a row

2000-2002

Chevy Chase Bank

Salisbury, MD

In Store Branch Manager

- Improved branch ranking from #132 to #8 in four months, by meeting and exceeding all sales goals
- Effectively supervise the sales, daily operations and personnel within the branch to ensure branch efficiency, productivity and profitability
- Maximize sales and service performance, coach and motivate employees on meeting sales goals
- Responsible for employee development through training, coaching and positive and constructive feedback

1998-2000

Crestar Bank

Baltimore, MD

Retail Management Associate/Branch Manager

- Responsible for sales/customer service, performance management, utilizing and leading the sales process, human resources management and administration/operations/profitability
- Successfully completed a training program to develop effective sales leaders by developing relationships with all lines of business, and training in coaching, the sales process and operations

EDUCATION

1995-1998

Salisbury University

Salisbury, MD

B.A., Communication Arts

Minor Management/Marketing

AFFILIATIONS & ACCOMPLISHMENTS

Board Member, United Way of Queen Anne's County

Successfully completed Omega Certification at SunTrust Bank & M&T Bank

Completed Women's Leadership Development Program at SunTrust Bank

2009 YWCA Twin Award Honoree

Graduate of Shore Leadership

Member, Queen Anne's County Chamber of Commerce Education Committee

2008, 2010, 2013 Presidents Council with M&T Bank

2010 Diamond Award for Leadership with M&T Bank