

JOSHUA D. CARTER

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WORK HISTORY

Branch Manager, Officer

US Bank

Lexington, KY 40503

July 2014 to Present

- *Manage daily operations of the branch.*
- *Continue to acquire new commercial and consumer business community involvement, outside calling efforts, and constant book of business retention strategies.*
- *Consistently monitor and analyze branch revenue on a monthly, quarterly, and yearly basis.*
- *DDA Champion for Central KY District. Held weekly conference calls with members of each branch to help find ways to increase new DDA acquisition to ultimately increase net DDA.*
- *Branch was one of 9 winners out of 300+ branches in our 10 week Spring Sales Campaign for 2014 and 2016. Categories consisted of set goals for new DDA, Credit Cards, Commercial Lending, Consumer Lending, and BDR (Invest, Payment Solutions, Mortgage Referrals).*
- *Branch consistently in the top performing branches of our Share & Compare group in regards to branch production points and total quarter over quarter revenue increase percentages.*
- *Consistently book largest volume of commercial and consumer loans/lines in our district while also maintaining one the largest portfolios in the region.*

Assistant Branch Manager/ Sales & Service Coordinator

US Bank

Lexington, KY 40503

Apr 2013 to July 2014

- *Manage day to day operations of the branch.*
- *Responsible for acquiring new commercial and consumer business.*
- *Lead/ Coach Bankers & Tellers on sales and operational processes.*
- *Closed over \$1.6 million in loans within first 6 months of hire.*
- *Acquired and manage many new business relationships through office visits, self-analysis, and periodical phone conversations.*
- *Analyze and work past due loan report, closed account relationships, and the branches full loan pipeline.*

Commercial Lender/ Personal Banker/ Interim Branch Manager

First Commonwealth Bank

Prestonsburg, KY 41653

Aug 2011 to Apr 2013

Originated commercial, residential, and consumer loans. Also assisted customers with retail needs such as opening accounts, managing the bank's Deluxe Check Order program, and setting up business merchant card terminals.

- *Graduate of the KBA's Commercial Lending School.*
- *Co-Leader of the bank's Merchant Visa program launch.*
- *Serve on Customer Service & Sales Committee.*
- *Member of bank's commercial sales team.*

- *Interim branch manager.*
- *Originated and underwrote all loans made.*
- *Managed loan portfolio and collection process.*
- *Analyzed income statements and cash flows.*

Customer Service Representative

*Fifth Third Bank
Lexington, KY 41653
Jan 2009 to Jul 2011*

Assisted customers with general teller transactions, product referrals, and front-line sales.

- *Consistently placed in the top 5 for sales as a part-time CSR among all CSR's in the Lexington affiliate.*
- *Invited to multiple CSR breakfast award sessions.*

EDUCATION

Eastern Kentucky University

*Bachelors of Business Administration
Richmond, KY
May 2009 to Dec 2012*

Bluegrass Community & Technical College

*Associate of Arts
Lexington, KY
Aug 2007 to May 2009*

PROFESSIONAL REGISTRATIONS

*Kentucky Certified Mortgage Loan Originator, NMLS# 864294
Kentucky Certified Limited Line Life Insurance Agent, Investor's Heritage, # 773213
Graduate of KBA'S Commercial Lending School
Notary Public, Kentucky, 2011*

LOCAL ORGANIZATIONS/DESIGNATIONS

*South Eastern Kentucky Chamber of Commerce
Commerce Lexington Event Volunteer
ADA of Central Kentucky Volunteer
MDA of Central Kentucky Volunteer
Junior Achievement of Lexington Volunteer
Kentucky Conversation Committee Member
Coordinated with the Department of Fish & Wildlife to implement a timber management effort.*

REFERENCES AVAILABLE UPON REQUEST