

EDWARD J. BRYANT

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FINANCE PROFESSIONAL/STRATEGIC LEADERSHIP/ EFFECTIVE MANAGEMENT

Result driven finance professional with over seventeen years of analytical banking sales and management experience including commercial & industrial lending, real estate lending, consumer lending, government lending, investments and economic development. Recognized throughout professional and civic career for leadership, problem solving, customer-focus, and the ability to add value to an organization in various capacities.

PROFESSIONAL EXPERIENCE

Northwest Side Community Development Corporation-Milwaukee, WI

November 2015-Present

Director of Lending

- Administer and managed the day to day operations of the CDFI loan fund,
- Participate with partner lenders to make catalytic loans available to area businesses,
- Staffed the CDFI Advisory Committee, managed the portfolio, and represent the CDC at local and national events.
- Write lending procedures for the CDC
- Underwrite and analyzed credits

Bryant Capital-Milwaukee, WI

September 2013 – Present

President

- Underwrite and analyzed credits for community banks.
- Managed a revolving loan fund for local Chamber of Commerce.
- Created marketing strategy and ideas to implement loan delivery.
- Coordinated meetings for loan committee and RLF demands.
- Pre underwrote loans for delivery to final underwriting.
- Provided management strategy for business growth.
- Raise capital in the form of debt or equity for clients.

North Milwaukee State Bank-Milwaukee, WI

September 2010 to September 2013

VP of Commercial Lending/Chief Lending Officer

- Manage North Milwaukee State Bank \$65M commercial loan portfolio.
- Manage new business growth in loans, deposits and cross sales and increased it by 10%.
- Solicit customer base of \$1M to \$20M by cold calling, referrals and networking prospects, and centers of influence.
- Manage small business lenders assisting with loan structure and credit administration for efficiency.
- Chaired North Milwaukee State Bank loan committee and added additional structure and efficient processes.
- Member of bank's compliance committee, added processes and reduced non-compliance actions.
- Member of bank's ALCO committee.
- Underwrote and analyzed commercial credit applications to reduce defaults & delinquencies.
- Participated with government agencies to provide economic development.
- Monitored and reduced loan portfolio by 15% took corrective workout action as needed.
- Evaluated banks real estate assets to determine feasibility.
- Performed financial analysis to assist with the development and strategic planning of North Milwaukee State Bank.
- Orchestrated examinations with the FDIC and bank auditors.

WHEDA (Wisconsin Housing & Economic Development Authority)-Madison, WI

May 2006 to September 2010

Senior Commercial Lender

- Responsible for the development and growth of Southeastern Region of the State of Wisconsin by 12%.
- Managed a \$40M commercial loan portfolio.
- Solicit and developed new commercial loan relationships by interviewing loan applicants, structuring loan terms, and closing loans.
- Underwrote and analyze commercial credit applications reduced turnaround time by 24 hrs.
- Chaired WHEDA's loan committee.
- Participated with SBA, MEDC, REDC and other government agencies to provide economic development.
- Prepared management report regarding lending and economic development activities.

LEGACY BANK/SEAWAY BANK – Milwaukee, WI

February 2003 to May 2006

Commercial Loan Officer

- Originating & closing of commercial loans, multifamily and mortgage loans.
- Member of bank's loan committee.
- Solicit, develop and maintain referral source relationships for a steady flow of loan volume from realtors, Legacy Bank employees and builders.
- Understanding of negotiating terms under which credit will be extended, and ability to maximize loan growth on a profitable basis.

ASSOCIATED BANK- Milwaukee, WI

April 2002 to February 2003

Bank Manager/ Loan Officer

- Managed daily activities of bank operations and staff.
- Underwrote and made decisions on loan applications.
- Assisted clients with financing of mortgages, commercial, automobile and personal loans.
- Advised existing and new clients on available stock and mutual fund products.

US BANK-Milwaukee, WI

Branch Manager/ Assistant Branch Manager

June 2000 to April 2002

- Managed daily activities of bank operations and staff.
- Assisted clients with financing of commercial, mortgages and automobile and personal loans.
- Coached and mentored staff on workplace issues.
- Prepared bank for quarterly audit.

REGIONS BANK-Nashville, TN

October 1997 to June 2000

Personal Banker

- Assisted clients with the financing and refinancing of mortgage, automobile and personal loans.
- Referred of corporate sales to commercial loan officers.
- Developed and maintained mini financial need analysis reports on existing and potential clients.
- Sold and maintained annuities for bank clients.

EDUCATION AND PROFESSIONAL DEVELOPMENT

MBA – John Sperling School of Business, University of Phoenix, Milwaukee, WI	2008
Associates in Commercial Real Estate (ACRE) Marquette University, Milwaukee, WI	2006
BBA (FINANCE) – Jackson State University, Jackson, MS	1997
Commercial Real Estate Financing, School of Business University of Wisconsin, Madison, WI	
Real Estate Investment and Feasibility Analysis, School of Business University of Wisconsin, Madison, WI	
Commercial Lending (American Institute of Banking)	
Analyzing Financial Statements (American Institute of Banking)	
Loan Operations Compliance School (Wisconsin Bankers Association)	
Commercial Lending School (Wisconsin Bankers Association)	
Technical Writing in the 21 st Century (UWM School of Continuing Education)	
Powerful Presentations (UWM School of Continuing Education)	
Diversity Training (UWM School of Continuing Education)	

HONORS AND ACTIVITIES

Fondy Food Market Board of Directors, President
Riverworks Development Corporation Board of Directors
City of Milwaukee Revolving Loan Fund
Market Place Board Member State of Wisconsin
S.E.T. Ministry, Inc. Board of Directors, Past Board Member
Highland Montessori School Board of Directors, Past Board Member
Guest lecturer Marquette University
Small business workshop lecturer
Professional References Available Upon Request