

MARK J. HOWARD

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MANAGEMENT PROFESSIONAL

Project Leadership ~ Technology Implementation ~ Strategic Planning ~ System Development

Results-oriented, service-driven professional with 15+ years experience in the financial services industry with such organizations as *Bank One* and the *American Institute of Banking*. Drives the achievement of productivity and service goals by evaluating business processes, identifying gaps and redundancies, and implementing improved systems. Skilled project manager, assembles and manages cross-functional teams, and empowers members to achieve deliverables on-time and within budget. Combines in-depth knowledge of document compliance, cash administration, and operations pertaining to the trust industry, with the proven ability to employ technologies to develop business solutions.

SELECT ACCOMPLISHMENTS

- Reduced required FTE's by 50% and improved service delivery to clients, upon initiating and overseeing a project to implement a new technology to automate document generation processes.
- Identified the need to centralize Corporate Trust Administration, and spearheaded a 6-month project involving assembling and leading a 30-person multi-disciplinary team, defining processes and procedures, and implementing the new system for all accounts throughout 13 states.
- Played an integral role in boosting productivity and streamlining administrative functions, by leading nationwide installation of AccountControl advanced automation application.
- Achieved annual savings of \$1.25 million by centralizing 5 operation centers into one facility.

PROFESSIONAL EXPERIENCE

BANK ONE INVESTMENT MANAGEMENT, Columbus, Ohio 1992 - 2004

Director/Manager Trust Account Administration Division (1997-2004)

Vice President/Money Market Instruments Client Service Manager (1994-1997)

Assistant Vice President/Assistant Operations Manager (1992-1994)

- Promoted to increasingly responsible positions due to keen ability to identify process and system needs, define resource requirements, and utilize emerging technologies to meet business objectives.
- Charged with managing client service activities associated with commercial paper, medium term notes, bank notes, and institutional certificates of deposit products.
- Supervised 50 associates and 4 managers located in Texas and Ohio, defined performance measures, and coached personnel to ensure the achievement of goals.
- Held full strategic planning, development, and implementation responsibility for the Class Action Processing product.

AMERICAN INSTITUTE OF BANKING, Columbus, Ohio

1993 - 1999

Senior Instructor

- Instructed continuing education classes of up to 20 banking professionals in Trust Operations, Securities Processing, Trust Investments, Corporate Securities, and Securities Markets.
- Drove comprehension of subject matter while incorporating real world experience to engage students and facilitate a participative learning environment.
- Contributing author to AIB's Corporate Securities Processing and Trust Operations textbooks.

PROFESSIONAL EXPERIENCE (*CONTINUED*)

CORESTATES BANK, Philadelphia, Pennsylvania 1991 - 1992
Assistant Vice President/Payments Unit Manager

- Oversaw a 75-person team in processing payments and transfers for corporate and municipal debt issues.
- Systematically rectified a seven-month backlog due to a system conversion by prioritizing tasks, managing work flow, and overseeing adherence to deliverables and deadlines.

PREMIER SYSTEMS, INC., Wayne, Pennsylvania 1990 - 1991
Senior Quality Assurance Analyst

- Tested trust accounting software prior to client release, identified issues and concerns, and formulated actionable recommendations.
- Established formal testing plans and created automated procedures utilizing a third party tool.

EDUCATION

LA SALLE UNIVERSITY, Philadelphia, Pennsylvania
Bachelor of Science in Business Administration, Major in Finance, 1984

PROFESSIONAL AFFILIATIONS

- ~ *Trustee*, City of Columbus Sinking Fund
- ~ *Chairman*, AccountControl National Users Group