

JACKIE R. WINCHESTER

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OBJECTIVE: To secure a position of responsibility, which will provide the opportunity for vocational satisfaction through the utilization of my experience and education to their fullest extent. The challenge of continued personal growth and the opportunity to contribute to economic development are also important to me.

EDUCATION: Franklin University, Columbus, Ohio Bachelor of Science Degree in Business Administration. 1978 -1980.

Columbus Technical Institute, Columbus, Ohio. Associate of Applied Science Degree in Banking and Finance. 1976 - 1978.

PROFESSIONAL EXPERIENCE:

1997 to Present **National City Bank**
Columbus, Ohio

National City Community Development Association
Vice President, Executive Director

National City Bank, Community Development
Vice President, Outreach Officer

Primary responsibility is to promote revitalization of low-and-moderate income neighborhoods by structuring loans and tailoring equity investments in residential and small business commercial real estate projects on behalf of National City.

Develop relationships with non-profit community development organizations, for-profit developers, and public officials. Serve on the boards of non-profit organizations to gain insight of the community needs and development partnerships for neighborhood revitalization projects.

1991 to 1997

Commercial Loan Officer, Assistant Vice President

Serviced manufacturing, industrial and service companies with sales of \$10 million and above. The position required a great deal of discretion and flexibility in new business development and customer retention. Responsibilities included; credit administration, financial analysis, and credit presentation. Managed a commercial loan portfolio with aggregate commitments of over \$80MM and responsible for depository relationships with aggregate balances of \$25MM generating annual fee income of over \$500M.

Other areas of responsibility included new business development in:

- Cash Management
- Corporate and Personal Trust
- International Services
- Investments

New business development was achieved by establishing a systematic calling program for an assigned prospecting territory.

1981 to 1989

Bank One, Columbus NA
Columbus, Ohio

Banking Center Manager, Senior Administrative Officer

Direct and supervise branch activities to expand customer base, both retail and commercial. Increase fee income and loan growth in order to contribute to the deposit growth and income growth of the bank.

My management endeavors encompass a wide range of specialized services:

- Credit Administration
- Personnel Administration
- Business Development/Customer Entertainment
- Operational Controls
- Consumer Compliance Officer

1981

State of Ohio, Department of Economic and Community Development, Minority Business Development Division
Columbus, Ohio

Capital Development Specialist

1979 to 1981

Beneficial Finance Company
Columbus, Ohio

Assistant Manager

1977 to 1979

Sears Roebuck & Company
Columbus, Ohio

Collector

MILITARY:

1972 to 1976

United States Air Force, Kincheloe AFB,
Michigan; Torrejon AFB, Torrejon, Spain.
Honorable Discharge - 1976

Aerospace Ground Equipment Specialist

Performed periodic inspections, maintenance, service, and operated all aircraft accessories.

REFERENCES:

Professional references provided on request.

1989 to 1991

Buckeye Federal Saving and Loans Association
Columbus, Ohio

Sales Officer

Develop, implement and coordinate sales efforts through outside and branch origination to meet overall corporate objectives. Develop new business in the areas of residential mortgages, consumer loans, and negotiated deposits relationships. Responsible for sales and product training to branch personnel.