

# Michael A. Childs

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## CAREER SUMMARY

Community Relations expert with fifteen years progressive experience in community service, lending and investment. Experienced in Community Reinvestment Act compliance and related initiatives in large corporate, government and not-for-profit organizations. Acknowledged for customer focus, strong leadership, clear decision making and the ability to assist teams integrate diverse objectives into a cohesive vision. Skills include:

- ❖ Relationship Management
- ❖ Strategic Planning
- ❖ Leading Start-up Initiatives
- ❖ Training
- ❖ Negotiation
- ❖ Group Facilitation
- ❖ Marketing
- ❖ Managing Diversity

## WORK HISTORY

### FIFTH THIRD BANK

April 2017 – Present

#### VP, Small Business Community Lender II

Responsible for the business development, relationship management and client experience of companies within assigned geographical areas. Assist the business owner in achieving their financial goals by providing smart financial solutions for both personal and business needs. Services include loans, deposits, treasury management, merchant processing and all other applicable business banking solutions.

### HUNTINGTON NATIONAL BANK

2010 – April 2017

#### VP, Community Development Relationship Manager

Coordinates activity regarding Huntington's Community Reinvestment Act (CRA) performance, events and volunteerism, grant making, community affairs, and other programs and initiatives in order to increase CRA-qualified business relationships focusing on low-to-moderate income products, such as deposits, small business products, commercial lending and multifamily lending; as well as activities designed to enhance the company's reputation as a good corporate citizen.

Adheres to bank policies and procedures and complies with legal and regulatory requirements. Follows or establishes, as required, effective controls and processes to ensure risks are measured, monitored and controlled and compliance requirements are adhered to on an on-going basis. Keeps abreast of risk-related changes that may impact assigned work functions and processes.

### SELF-EMPLOYED

2007 - 2010

#### Independent Contract Agent

Responsible for prospecting new clients and conducting fact-finding meetings to gather pertinent information regarding a potential client's current financial state of affairs. Provide real-time solutions to help meet the needs and objectives of business owners and their employees.

### SKY BANK

2006 – 2007

#### VP, Community Development Sales Manager

In charge of implementing community / economic development initiatives in the Ohio Bank Region. Provided support and ongoing engagement with partners both internally and externally to identify loans,

investments and service activities ensuring compliance with the Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act (HMDA).

## **JP MORGAN CHASE**

**2003 – 2006**

### **VP, Community Partnership Manager**

Accountable for managing employee community relations and leading outreach business development in low and moderate income areas. Accountable for relationship management of local market leaders and representing the bank at community events. Served as a volunteer for major area-wide non-profit agencies to help expand access to capital and to deliver the full array of bank products.

#### **Major Contributions:**

- Secured a \$1 million dollar deposit from a local community development organization.
- Received the JPMorgan Chase Service Star Award for efforts in helping the bank achieve an Outstanding CRA rating in 2005.

## **UNIZAN BANK**

**2000 – 2003**

### **VP, Community Development Officer**

Directly responsible for administering and reporting the banks community development activities to executive management. Responsible for special lending programs designed to increase homeownership in low and moderate-income areas. Responsible for compiling, analyzing and developing CRA and HMDA reports assuring compliance with bank regulatory practices. Identified critical issues and developed resolution strategies through qualitative and quantitative market research strategies.

#### **Major Contributions:**

- Successfully revamped data collection procedures for mortgage loans, community development loans, small business and small farm loans.
- Increased loan production in low and moderate-income area(s) by strategically connecting loan officers to well positioned non-profit organizations.

## ***EDUCATION AND PROFESSIONAL DEVELOPMENT***

**Central Michigan University**, Master of Science in Administration

**Central State University**, Bachelor of Science

**National Development Council**, Certified Housing Development Professional

**Leadership Columbus**

## ***COMMUNITY INVOLVEMENT***

### **Current**

- OSU Life Sports, Advisory Council

### **Past**

- NetCare Access, Board of Trustee
- Economic and Community Development Institute, Board of Trustee
- Mentoring Center of Central Ohio, Advisory Council
- Homeport, Housing Council
- Big Brothers Big Sisters
- Community Homes, Board of Trustee
- United Way, Tax Time Committee
- Central Ohio CRA Association