

Contact

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Top Skills

Community Affairs

Public & Private Partnership
Management

CRA Compliance & Business Growth

Michael A. Childs

Vice President, Community Development Director
Columbus

Summary

Inspired financial services leader with proven experience creating market strategy and leading teams to achieve successful measureable objectives within community development, affordable housing, small business development, volunteerism and sales. Unique ability to work collaboratively in the public and non-profit sector to identify critical issues and develop tactical plans and resolution strategies. Experienced financial education facilitator.

Experience

United Midwest Savings Bank

Vice President, Community Development Director

October 2018 - Present (3 years 4 months)

6460 Busch Blvd Columbus, Ohio

Fifth Third Bank

Vice President, Small Business Community Lender

April 2017 - September 2018 (1 year 6 months)

Huntington Bank

Vice President Community Development

June 2010 - June 2018 (8 years 1 month)

Columbus, Ohio

Responsible for implementing the banks Community Reinvestment Act (CRA) objectives consistent with the annual community market plan. Including planning and seeking out and lending and investing opportunities among low and moderate income consumers and geographies in the priority areas of affordable housing, small business development and neighborhood revitalization. Responsible for establishing and maintaining strategic partnerships in the public and non-profit sector. Additionally, responsible for representing the bank in community affair activities designed to enhance the company's reputation as a good corporate citizen.

Self-Employed

Independent Life Insurance Agent

November 2008 - May 2010 (1 year 7 months)

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. Previously held life insurance appointments with the following companies.

- Liberty National Life Insurance
- United Insurance Group
- New York Life Insurance

Sky Bank

Vice President, Community Development Sales Manager

September 2006 - October 2007 (1 year 2 months)

Responsible for 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).

JPMorgan Chase Bank

Vice President, Community Partnership Manager

May 2003 - August 2006 (3 years 4 months)

Responsible 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

Vice President, Community Development Officer

October 2000 - April 2003 (2 years 7 months)

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

Central State University

Bachelor of Science, Business Management · (1985)

Central Michigan University

Master of Science in Administration, Concentration in Human Resource Mgmt · (1998 - 2000)

Leadership Columbus

Certification · (2004 - 2004)