

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.