

# LuAnn Loeber

## Profile:

- Background encompasses extensive professional experience (financial services industry) in the following key positions of responsibility: Senior Vice President/Branch Support Services Manager; Consultant (Banking & Finance); Director of MIS, Credit Administration; Senior Vice President, Commercial Banking Division; Vice President and Manager, Cash Management Sales; Branch Manager; Commercial Lender.

## Education:

- **Bachelor of Arts Degree (1978)**, Middlebury College, Middlebury, Vermont; graduated Phi Beta Kappa; completed one-year study program at the University of Paris
- **Courses toward MBA in Finance**, University of Rhode Island, Providence, Rhode Island
- **CCM (Certified Cash Manager) (1987)**

## Professional Experience:

- **LOEBER FINANCIAL CONSULTING, LLC**, South Carolina **2007 to Present**  
Consultant
  - Provide consulting services to community banks in the areas of asset quality, management assessment and realignment, operating efficiency, and regulatory compliance.
  - Provide consulting services to private equity companies as they evaluate and perform due diligence on the asset quality of community banks seeking equity investments.
- **CITIZENS SAVINGS BANK/PROVIDENT BANK**, Maryland **1995 to 1998**  
Senior Vice President/Branch Support Services Manager
  - Responsible for retail sales and service, product development, marketing strategy development and implementation, operations, and facilities supporting the bank's branch network.
- **INDEPENDENT CONSULTANT** **1991 to 1995**  
Consultant (Banking & Finance)
  - Citizens Savings Bank, Maryland:
    - Introduced a sales and service program which improved sales, deposit growth and customer retention.
    - Banker's Financial Partners, Inc. (a subsidiary of Legg Mason):
  - Assisted this third-party marketer of brokerage services through banks in the areas of marketing and management information systems.
  - First American Metro Corp, Washington, D.C.:
  - Coordinated responses to regulatory criticisms.
  - Served as a consultant and "Chief of Staff" to the Chairman on a variety of projects, including compilation and validation of financial information included in due diligence packages.
  - Scope of work involved regular interaction with bank's outside legal counsel, FDIC and OCC regulators, other outside consultants and bank senior management.
- **FLEET FINANCIAL GROUP**, Rhode Island **1990 to 1991**  
Director of MIS, Credit Administration
  - Acted as a liaison between the commercial banking division senior management and the data processing company in developing reporting to better manage portfolio risk.

- **BANK OF NEW ENGLAND**, Rhode Island **1987 to 1990**

**Senior Vice President, Commercial Banking Division**

- Managed Small Business Lending and Corporate Services Departments.
- Outperformed other lending groups in the areas of delinquency control, cross-selling and portfolio growth.

- **FIRST UNION NATIONAL BANK**, North Carolina **1985 to 1987**

**Vice President and Manager, Cash Management Sales**

- Managed a department of 40 professionals responsible for cash management, sales, consulting and customer service to corporations nationwide.

- **FLEET FINANCIAL GROUP**, Rhode Island **1978 to 1985**

**Branch Manager / Commercial Lender / Cash Manager**

- Completed formal Commercial Credit Training Program and then held positions of increasing responsibility in branch management, lending and cash management.