

# William J. Griffith

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[Wgriffith61@yahoo.com](mailto:Wgriffith61@yahoo.com)

## Portfolio Management, Risk Management, Operations, Credit, and Collections Professional

Highly knowledgeable and analytical Equipment Leasing Executive leveraging 25 years in Portfolio and Risk Management, Operations, Credit, and Collections within a Banking environment and the Commercial Equipment Leasing Industry with a proven track record of developing and implementing strategies which have resulted in exemplary risk management, sound operational excellence and process improvement, while maximizing revenues and positioning organizations for greater success.

## Core Competencies

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**Portfolio Management - Reporting**  
**Risk Management - Collections - Workouts**  
**Contract Terms - Modification Negotiation**  
**Strategic Planning - Operational Budgeting**

## Professional Profile

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- Skilled negotiator, able to forge consensus around clearly communicated, credible and effective action plans.
- Highly organized, adept at being detail-oriented while maintaining a focus on the “big picture.”
- Strategic thinker and problem solver who develops comprehensive, innovative solutions that anticipate future needs.
- Builds partnerships across all levels; provides key stakeholders with the tools necessary to become more productive and effective.
- Flexible and versatile – able to maintain a sense of humor under pressure.
- Thrive in deadline-driven environments.
- Excellent team-building skills.

## Professional Experience

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**General Electric Railcar Services, LLC – Chicago, IL**  
**Vice President, Portfolio Manager**

September 2014 - Present

- Final Approval Authority for Monthly Validations of Customer Defaults, Watch List Assignments, Risk Classifications, Customer Credit Ratings and the Primary Risk Contact for Loss Mitigation, Legal, and Collection Teams.
- Responsible for Completion and Presentation of Monthly Watch List, Quarterly Portfolio Review, and Reserve Adequacy to Executive Management.
- Responsible for Identifying, Reviewing and Approving 140+ Customer Annual Reviews as well as tracking/monitoring of covenants, LOC's, and Financial Statements.
- Rail Portfolio Management Representative for all HQ Presentations.
- Manage Staff of (3) Outsourced Underwriter Analysts (dotted Line).

**Transportation Alliance Bank, Inc. – Ogden, UT**  
**Director, Portfolio Manager**

February 2012 – September 2014

- Approval Authority for Funding, Booking, Daily Cash Batch/Reconciliations, Watch List Assignments, Loan Grade Modifications, and Reserves as well as the Primary Risk Contact for the Special Asset, Legal, and Audit Teams.
- Responsible for Completion and Presentation of Monthly Watch List, Dashboard, and Quarterly Portfolio Review to Executive Management.
- Manage CRA – (Consumer and Commercial) and Commercial Lease/ Loan Portfolios.

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3207 N Clifton Ave., Unit 401 ♦ Chicago, IL 60657 ♦ (312) 305-2505 ♦ [Wgriffith61@yahoo.com](mailto:Wgriffith61@yahoo.com)

- Responsible for Identifying, Reviewing and Approving 185+ Customer and 3<sup>rd</sup> Party Originator Annual Reviews.
- Manage Staff of 5 (Portfolio Analyst, Division Team Leader and (3) Underwriter Analysts.
- Management of Asset Management Valuation Tool – OLV and Outside Appraisals per policy.
- Responsible for periodic annual on-site due diligence/audit visits of existing Originators.
- Promoted from Commercial Equipment Leasing Manager May 2012.

## **Padco Financial Services, Inc. – Chicago, IL** **Credit and Operations Manager**

May 1997 – November 2010

- Responsible for the Completion and Presentation of Monthly and Quarterly Portfolio Performance Reporting to Executive Management as well as Asset Management, i.e. Repossession, Valuation, and Liquidation.
- Responsible for overall Operations which included Broker/Vendor Relations, Credit Review/Approval, Funding, Booking, Collections, UCC and Title, Insurance of Portfolio.
- Developed and Implemented Credit and 3<sup>rd</sup> Party Broker Policy and Small Ticket Credit Scoring Matrix.
- Managed Legal Files which included 25+ outside attorney's.
- Managed the conversion and implementation of (Lease Team)-Lease Plus and Lease Sales Manager Software.
- Implemented ACH and security deposit program that improved cash flow and increased ROI by 6.8%.
- Managed Staff of 3 (Funding Manager, Accountant and Office Manager).

## **Transamerica Leasing – Westchester, IL** **Senior Credit and Collection Analyst**

September 1992 – October 1996

- Established Central, Canadian and Gulf Regions Credit and Collections Departments.
- Developed and implemented regional procedure manual which resulted in improved tracking, efficiencies and a 30% reduction in lost assets.
- Responsible for the negotiation of contracts and security agreements, i.e. Letters of Credit, Security Deposits, and Additional Collateral requirements where applicable.
- Trained and supervised a staff of 5 employees.
- Developed and presented Executive Management monthly trends reports, i.e. Utilization, Revenue by Product Line, DV's and Recoveries.
- Formulated quarterly literature for existing and prospective client base identifying policy and services available.
- Developed customer complaint resolution procedure manual.
- Reduced TA's total regional losses by 30%, an average savings of 3.5mm annually.
- Attained #1 customer satisfaction rating for surpassing both customer and corporate requirements exceeding regional goals.

## **Education**

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- De Paul University, Chicago, IL  
B.A. Marketing, Dean's List
- Computer Skills – Microsoft Office – (Word, Excel, PowerPoint), Lease Team (LP & LSM), Dominion- (LC), Fiserve (Precision, RPM, Director), Siebel (Elie) Sales Force, Vendor Point, System1 Plus.

## **Professional and Volunteer Associations**

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- Member – National Association of Equipment Lease Brokers (NAELB)
- Member – National Equipment Finance Association – (NEFA) (Board of Director 2007-2008)
- St. Vincent de Paul Outreach , Volunteer