

MICHAEL L. LEONARD

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PROFESSIONAL OBJECTIVE

A responsible **Sales or Management** position with a company operation that will utilize my professional skills, extensive experience, and proven abilities.

SUMMARY OF QUALIFICATIONS

Experience *34 highly successful years with major commercial lending institutions serving in key positions of Senior Vice President, Vice President, Branch Manager, and Regional Sales Manager.*

3 years as a Teacher/Coach for a county school system.

Strengths In-depth product knowledge and understanding...
Adaptable to all levels of clientele...
Excel in training, motivating, and directing team spirit and effort...
Analytical... Quickly identify and institute resolution to problems...
Proven record of good judgment and decision-making....
Decisive... Exemplify confidence in ability to make calculated decisions...
Exemplary standards of honesty, integrity, and diligence...
Highly motivated, dependable, stable, confident, and committed to the highest of professional standards in any management level position...

PROFESSIONAL EXPERIENCE

August, 2002 **Area Sales Manager**
To current Paccar Financial, Duluth, Georgia
Supervised 7 regional salesmen and developed relationships with all Paccar dealers in the Southeast area.

- Ranked first in market share percentage in nation.
- Developed training program for sales staff.
- Reached margin goals in a climbing rate environment.
- Reduce expenses while increasing volume.
- Participated and completed the Paccar Institute Leadership program.

February, 2000
To March, 2002

Senior Vice President

FINANCIAL FEDERAL CREDIT, INC., Atlanta, Georgia

Instituted a specialized Transportation Finance regional office. Responsibilities included credit, sales, and collections as well as employee training. Supervised 16 employees.

- Developed a transportation program specific to the transportation industry.
- Increased receivables of a start-up operation from “0” to \$85MM within 2 years.
- Maintained a profitable operation.
- Represented company on national level at transportation related organizations and shows.
- Had loan approval authority to \$1.5MM.

February, 1987
To Feb., 2000

Senior Vice President - Vice President

ORIX CREDIT ALLIANCE, INC., Atlanta, Georgia

Instituted a specialized Transportation Finance regional office. Trained employees of other offices in fundamentals of transportation business. Supervised average of 27 employees.

- Developed a transportation program specific to the transportation industry.
- Increased receivables from “0” to \$185MM.
- Increased corporate outstanding in transportation from 5% to 38%.
- Maintained the best delinquency rate in the nation for company.
- Office was profitable every year in business.
- Represented company on national level at transportation related organizations and shows.
- Had loan approval authority to \$1MM.
- Began as Vice President and promoted to Senior Vice President.

March, 1972
To Feb., 1987

Assistant Vice President/Branch Manager

ASSOCIATES COMMERCIAL CORPORATION, Atlanta, Georgia
(Currently CITI COMMERCIAL)

Performed financial analysis and made credit decisions for small to Multi-million dollar transactions. Responsibilities included training and supervising employees, wholesale, retail, titles, insurance, and collections. Supervised 32 branch employees

- Received “Leasing Manager of the Year Award”.
- Improved ranking of branch from 15th to 3rd in company.

1969
To 1972

Teacher/Coach

DODGE COUNTY SCHOOL SYSTEM, Eastman, Georgia

Taught Mathematics and Physical Education. Coached winning teams in football, basketball, and track.

Education

Bachelor of Science Degree in Education

UNIVERSITY OF GEORGIA, Athens, Georgia

Graduated: 1968

Graduate Studies in Education Administration
UNIVERSITY OF GEORGIA, Athens, Georgia

**Professional
Training**

Wharton Business School Seminars
Dun & Bradstreet Financial Seminars
Paccar Leadership Institute

Military

Lieutenant
NATIONAL GUARD
1969 to 1975
Completed Officer Candidate School at Fort Benning, Georgia.

Organizations

Member Board of Directors for National Trailer Dealers Association
National Credit Council
American Truck Dealers Association
Georgia Motor Truck Association
Georgia Dump Truck Association.

REFERENCES:

Will provide upon request.