

*Stacy L. DeMerchant
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Objective: To work in a professional, team oriented environment that is challenging and provides room for advancement.

Experience:

Bangor Savings Bank

11/10 - Present

Vice President and Relationship Manager, Skowhegan Branch
Business Development
Closely managing larger, more complex clients
Business and Consumer Lending
New Account Opening
Supporting Branch Manager as needed

Vice President and Branch Manager, Farmington Branches
Same duties as ABM, with the addition of the managing the staff and day to day operations of the two Farmington Branches.

Assistant Branch Manager, Farmington Branch
Mortgage and Consumer Lending
New Account Opening
Assisting with supervising staff and daily operations of the branch
Business Development

New Dimensions Federal Credit Union & NDBS, LLC (CUSO)

11/05 – 11/10 Commercial Loan Manager

Underwriting Commercial Loans
Processing and Closing Loans
Loan Servicing: payment processing, research, process payoffs, etc.
Overseeing the daily operations of the CUSO
Managing the Commercial Loan portfolios for participating Credit Unions
Facilitating training workshops and sales presentations
Developing and implementing policies and procedures

Originally hired as Commercial Loan Analyst and promoted to Manager, duties are the same for both positions.

Skowhegan Savings Bank

02/05-11/05 Loan Operations Manager

Managed the daily operations of lending
Supervised Processing and Servicing Staff
Resolved customer and personnel disputes
Prepared Loan Servicing Reports
Implemented and maintained Loan Operations procedures

09/02-2/05 Main Office Branch Supervisor

Teller duties as needed
Branch Security
Monitored branch cash limits and facilitated teller cash counts
Managed the staff and daily operations of the branch
Implemented policies and procedures within the branch

Originally brought into this position as Head Teller and promoted to Branch Supervisor 03/03.

09/01-09/02 Credit Analyst – Commercial Loan Department
Commercial loan underwriting.

07/00-09/01 Assistant Account Services Supervisor
Cash Letter Adjustments
Approved/Denied ATM/MM Card Applications
ChexSystems Reporting
Assisted branch personnel as needed

02/98-07/00 Commercial Loan Processing Supervisor
Supervised Processing and Clerical Staff
Processed Commercial Loans
Monitored Commercial Loan Files
UCC Extensions and Terminations
Updated Insurance Policies

11/96-02/98 Commercial Loan Processor
Duties in this position were the same as above excluding the supervisory functions.

07/90-11/96 Certified Teller III
Cashed Checks
Processed Deposits and Withdrawals
Posted Loan Payments
Opened New Accounts
Vault Teller

Professional Development:

Customer Service Award - November 2011

CU Business Group:

Analyzing Business Loans I (3 day course)
Analyzing Business Loans II (3 day course)
NCUA Regulations (Webinar)

AIB Courses:

Accounting
Analyzing Financial Statements
Consumer Lending
Principals of Banking
Marketing for Bankers
Law & Banking
Understanding & Selling Bank Products

Education:

Skowhegan Area High School – Diploma 1990

Civic/Volunteer:

01/14 - Present Skowhegan Area Chamber of Commerce, Board Member

11/13 - Present Main Street Skowhegan Promotions Committee

01/12 - 07/13 Tri-Valley United Way, Board Member

01/11 - 09/13 Farmington Downtown Business Association

10/01 – 05/06 GFWC/The Dove Society
Treasurer, May 2004 – May 2006