

KEVIN NECKERS

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EXECUTIVE SUMMARY

Senior Executive with 20 years of progressive experience in the financial services and banking industry with proven track record of achieving results. Areas of expertise include:

- Financial Planning
- Wealth Relationship Management
- Certified Financial Planner™
- Investment Strategies

Responsible for developing and maintaining a client and portfolio base which consisted of following up with referrals, and providing clients with educational seminars which aided understanding of current financial issues. Through financial planning, developed value based strategies to fulfill each clients financial and personal objectives. Strategies included investment allocation, retirement income planning, gifting, legacy planning, and tax situations. Obtained and have maintained CFP® designation.

- Commercial Lending
- Loan Workouts
- Loan Portfolio Management
- New Business Development

Responsible for new business development and cross-selling of all bank products including cash management tools and investment products. Also responsible for all phases of underwriting lending including real estate analysis, cash flow models, profitability models and credit underwriting.

EXPERIENCE

LINCOLN FINANCIAL GROUP, Greensboro, NC 2007 to 2009
Assistant Vice President - Commercial Mortgage Loans

Developed a portfolio of commercial mortgages through relationships within a correspondent network. The position involved 30% travel to visit sites and correspondents to assure types of properties and loan risks.

MORGAN STANLEY, Holland, MI 2003 to 2007
Financial Advisor

Developed and maintained client base by providing investment advice and financial planning to individuals and businesses. Implemented and maintained the proper balance of investment income, capital gains, and asset allocation based on clients needs and risk tolerance. Acknowledged as a top 10% producer for new hires in 2003 and 2004.

MERRILL LYNCH, Holland, MI and Grand Haven, MI 1999 to 2003
Financial Advisor

Entered and completed two year PDP Program and obtained Certified Financial Planner® designation in 2002.

NORTHWESTERN MUTUAL LIFE, Holland, MI 1995 to 1999
Financial Representative

Awarded Bronze and Silver Awards for production achievements and National Quality Award for business retention. Qualified for and attended Career School along with 50 other Agents with less five years experience studying complex financial concerns of clients and understanding proposed insurance and financial solutions.

ANCHOVY - BEACH CONCEPTS, Holland, MI 1991 to 1995
General Manager, Partner

Organized operations of the company including fiscal management, budgeting, material purchasing, scheduling, and distribution. Managed 13 direct reports and managed \$1.2 million in company assets including payroll, account receivables, account payables, and cash flow. Developed and managed banking relationships.

GREAT LAKES BANCORP, Grand Rapids, MI 1986 to 1991
Vice President - Commercial Loan Officer

Responsible for new business development and cross-selling of all bank products. Responsible for all phases of underwriting lending including real estate analysis, cash flow models, profitability models and credit underwriting to middle market clients. Responsible for managing a portfolio of adversely graded loans seeking to minimize loss exposure. Managed in excess of \$65 million in commercial loans and \$10 million in commercial loan workouts.

FIRST OF AMERICA BANK, Holland, MI 1979 to 1986
Vice President - Senior Loan Officer

Administered and managed a team associated with a \$70 million dollar loan portfolio. Developed, implemented, and monitored ongoing programs which measured profitability, acceptable risk, liquidity, loan concentrations, delinquency, and new business development. Involved in long term planning and setting goals and objectives for portfolio growth, income potential, and business development. Developed lending staff through internal and external educational programs.

LINCOLN FIRST BANKS, Jamestown, NY 1975 to 1979

Responsible for the origination, underwriting and negotiation of commercial loans. During my employment I successfully completed the bank's credit and loan officer program. Attended National Commercial Lending School, Norman Oklahoma.

EDUCATION

Master of Business Administration, Finance, Western Michigan University, Kalamazoo, Michigan 1975

Bachelor of Arts, Business Administration and Economics, Hope College, Holland, Michigan 1974

PROFESSIONAL

National Graduate Lending School - 1985 Norman, OK

Certified Financial Planner™ - 2002

COMMUNITY INVOLVEMENT

Habitat for Humanity (Board Member 2005-2007) 2005 to Present

Holland Leisure and Cultural Services Commission (Chairperson 1998 to 2002) 1994 to 2007

Holland AM Rotary Club (President 2004) 2002 to 2007