

# CANDACE SCARMARDO

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## CHIEF EXPERIENCE OFFICER | MEMBER EXPERIENCE

*Member Services | Operational Excellence | Enterprise Growth*



Client-facing and mission-focused executive leader offering over 12 years of Credit Union experience across multiple departments, monitoring the credit union’s daily operations, supporting the HR department, and guiding 90 percent of staff. Presents excellent communication, interpersonal, and project management skills. Promotes team productivity, accuracy, and proficiency through a servant leadership philosophy. Develops and administers the departmental budget and maintains compliance mandates across the institution. Strives to comprehend each team member's strength and learning style for optimal performance, and job role aptitude. Institutes and implements continuous improvements organization-wide, resulting in an increased return on investment, a more efficient phone system, and a screen share/video chat system designed to support one-and-done encounters.

### Core Competencies

- Staff & Leadership Management
- Client Relationship Management
- Strong Brand Messaging
- Strategic Business Planning
- Sales & Service Initiatives
- Cross-Functional Collaboration
- New Business Development
- Performance & Profitability
- Customer Engagement/Retention
- Strategic Mission Oriented
- Customer Satisfaction Solutions
- Team Motivation & Guidance

*“Thank you for taking time to invest in me and showing me what true leadership looks like.” **Current Employee***

*“Candace is very passionate about our members financial wellbeing. She is a true example of what a financial champion should look like.” **Previous Supervisor***

### Professional Experience

#### TRUST FEDERAL CREDIT UNION • Chattanooga, TN (Remote) • 2020 – Present

*Trust Federal Credit Union is a federally chartered credit union with primary operations in Chattanooga, Tennessee. \$100M CU, 28 Employees.*

#### MEMBER SERVICES MANAGER

Serves as the first Member Service Manager, in a combination of Chief Operating Officer and Chief Experience Officer roles, obtained certification in the Bank Secrecy Act (BSA), and leads a team of 17 direct reports. Support the Compliance Officer in ensuring that Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs) were completed accurately, and acted as the Credit Union's Fraud Analyst through investigations, and oversight. facilitated the resolution of problems with member accounts and services, fielding and resolving complaints courteously.

- Conducted coaching sessions with Branch Managers, Marketing Staff, Call Center Staff, and Tellers to assess performance, identify training needs, and evaluate goal achievement.
- Modeled cross-sales techniques and coached employees to reach their assigned service, sales, and incentive program goals.
- Supervised Branch Managers, Call Center Staff, and Tellers, determining training needs, developing core competencies, assessing performance, preparing performance evaluations, and coaching for success.
- Integral in providing recommendations on the advancement of staff members, and preserved a thorough understanding of all services, accounts, and activities of the Credit Union.
- Prepared work schedules, including PTO, offsite training, and meetings, and understood compliance issues, attending training as they related to the position, such as the Bank Secrecy Act and USA Patriot Act.

<b>Member Experience Excellence</b>	<b>BSA - Bank Secrecy Act</b>
<b>Fraud Analyst</b>	<b>CTR &amp; SARs</b>

- *Researched and analyzed market trends and competitors, made loan decisions as a member of the Credit Committee, and served as the Project Manager for internal projects.*
- *Designed a comprehensive three-week training program for new staff, and promoted a staff member to lead the training.*

### **REGIONS BANK • Chattanooga, TN • 2019 - 2020**

*Regions Bank, which merged with the former AmSouth Bank in 2006 to enter the Chattanooga market, is now the third biggest bank in metropolitan Chattanooga with 18 offices and \$1.8 billion in local bank deposits, according to the Federal Deposit Insurance Corp. deposit share reports.*

#### **ASSISTANT MANAGER**

Steered a team of five employees in the origination of home equity loans and lines of credit. Presented a strong focus on educating staff and developing business opportunities. Established relationships in the community through personal introductions, and demonstrated leadership growth by learning how to help others grow, develop, and be accountable. Conducted outside sales efforts to generate new business clients and expanded existing consumer and business banking relationships.

- *Educated associates, customers, and the surrounding community on best practices to achieve and maintain financial wellness, as well as emerging bank technology and digital solutions.*
- *Coached and developed branch associates through the execution of iConnect - the Region's Sales, Service, and Coaching process. Reviewed and updated loan files, and loan agreements to ensure accuracy, and aligned with bank policies.*
- *Oversaw all business transactions and practices within the span of control, ensuring compliance with all regulations, bank policies, procedures, and internal audit requirements.*
- *Resolved escalated customer and associate issues and counseled associates in partnership with senior leadership and HR.*

### **LEADERS CREDIT UNION • Jackson, TN • 2014 - 2019**

*Leaders Credit Union embodies exceptional service to their members, innovation in banking, and leadership in the community.*

#### **INSIDE SALES**

Served as a salesperson with a proven track record of success in consumer loan approvals and Home Equity Line of Credit (HELOC) analysis. The sole point of contact for members, providing them with clear and concise explanations of benefits, rates, and payments. Integral participant on the rebranding team, collaborating on the best products to offer and new initiatives needed. Leveraged experience analyzing credit, and ability to communicate effectively, to quickly assimilate to the platform and make a positive impact.

- *Evaluated, authorized, and recommended consumer loan approvals, and advised borrowers on financial status and payments.*
- *Analyzed applicants' financial status, credit, and property evaluations to determine the feasibility of granting loans.*
- *Maintained current on new types of loans and other financial services and products that would meet members' needs.*
- *Submitted applications to credit analysts for verification, and recommendations.*



#### Earlier Career:

**Onboarding Specialist - Sales/Indirect Lending** - Leaders Credit Union, Jackson, TN

**Member Services Representative** - Leaders Credit Union, Jackson, TN

**Teller, Head Teller** - Leaders Credit Union, Jackson, TN

### **Education & Professional Training**

**BACHELOR OF SCIENCE - BUSINESS**

UNIVERSITY OF PHOENIX

**CERTIFICATIONS: CCUFC | BSACS**

**TECHNOLOGY: MS OFFICE (WORD, EXCEL, POWERPOINT), SALESFORCE**