

Milton Todd Lucas

Experienced Credit Professional

A leader of dynamic and engaged teams across various financial institutions, my passion is working within organizations that are making a difference in the lives and futures of those that they serve.

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Work Experience

Covenant Financial Partners, LLC

Consultant

July 2023 - Present

- Consulting with community-focused financial institutions for creation and optimization of their business banking products and services. Clients include credit unions, community banks, FinTech and Community Development Financial Institutions.

TDECU

VP-Business and Commercial Banking

July 2014 - July 2023

- Recruited to TDECU to re-establish the business banking department from the ground-up.
- Recruited, hired and trained a full staff of 28 team members supporting the entire lending and deposit suite of products and services.
- Created and monitored excellent risk parameters that resulted in minimal losses.
- Awarded multiple community awards.

Business Carolina, Inc

EVP-Chief Operations and Credit Officer

December 2002 - July 2014

- Built and managed a team of credit and operations professionals for this multi-state economic development and SBA/USDA lender.
- As part of the executive team, provided advice and reporting to CEO, regulators and Board of Directors.

Previous Experiences:

Previous experience working within community organizations such as community banking, consumer and mortgage lending and credit reporting agencies.

Education

University of South Carolina

Bachelor of Science - Finance

National Dean's List

Class of 1986

University of South Carolina

Bachelor of Science - Real Estate

Class of 1986

University of Houston

Customer Experience Certificate

Class of 2020

Expertise

Executive Management	Team Building
Strategic Planning	Employee Engagement
Risk Management	Verbal and Written Skills
Program Compliance	Commercial and Small Business Banking

Projects, Awards and Recognition

TDECU (2018-2020) – Leader of Loan Production Initiative responsible for driving over \$1.6B/yr. in loan production across all lines of business

TDECU (2017-2023) – Served on the Executive Loan Committee, Pricing Committee, Project Prioritization Team, Asset-Liability Committee and Member Experience Initiative.

TDECU (2017) – Awarded the Hurricane Harvey Hero Award and 2017 Pathfinder Award by the Houston District Office of the SBA

BUSINESS CAROLINA (2012-2013) - Awarded the Community Empowerment Award for creating and implementing products that were responsive to the needs of the community

University of South Carolina (1982-1984) - Selected to The National Dean's List