

RICH MILLER, CMB

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Summary

Seasoned Mortgage and Consumer Banking Professional with strong leadership and interpersonal skills who adds energy and value to an organization's quest for excellence, industry best member experience and team member engagement. Prestigious Certified Mortgage Banker Designation (CMB) and Past President of the Mortgage Bankers Association of NJ. Relocated to Tampa in July of 2015.

Experience

Senior Vice President- Mortgage and Consumer Lending November 2022 through March 2023, USF FCU

Hired to oversee, redesign, train and retool the mortgage team in preparation for future growth and expansion, in addition to leading the Consumer Lending Team including indirect, direct and card services. Due to the liquidity challenges facing the financial industry and the focus on the need for deposits, plans for loan growth were tabled.

Vice President, Mortgage Originations, Mortgage Fulfillment and Consumer Business Development Aug 2015 to October 2022 *Suncoast Credit Union, Tampa, FL*

Led all first and second mortgage origination, processing, underwriting, closing teams, plus first mortgage technology team for the largest credit union in Florida with nearly \$16 billion in assets. Oversaw multiple management level direct reports and nearly 150 additional team members located at the corporate campus, our Metro Business Center in Ft. Myers and remotely. Originations in excess of \$1.2 billion in 2021. Named Gold Medal Winner as "Best of the Best" in Mortgage/Home Lending Services in the 2021 Tampa Bay Times Voter Poll. Led the Consumer Lending Outbound Consumer Sales Team, along with Workplace Banking.

Vice President, Regional Sales Performance Manager Oct 2009 to June 2015
Bank of America, Princeton, NJ

Support team of 8 Home Loan Managers and over 50 Mortgage Loans Officers located throughout NY, NJ, PA, DE, OH, and KY

Vice President, Consumer Market Manager

Oversaw 11 banking centers located in Bucks County, PA- 68 associates including. Banking Center Managers, Assistant Managers, Teller Operations Specialists, Personal Bankers, Sales

and Service Specialists, and Professional Tellers. Business development with Small Business Banker, Merchant Representative, Mortgage Loan Officers and Merrill Lynch Financial Advisors.

Vice President, Senior Home Loans Manager

Lead the mortgage sales teams of four (4) Central New Jersey Home Loans offices- 21 direct reports. Oversaw 33 in-market banking centers mortgage sales efforts and serve as Home Loans Subject Matter Expert. Consistently exceed banking center goals for mortgage deliverables. P and L, loan quality, relationship management and strategic alliance responsibilities.

Vice President, Sales & Product Development Manager **Mar 2007 to Oct 2009** **Centar Federal Savings Bank - Ewing, New Jersey**

Establish new subservicing Banking and Mortgage Banking relationships throughout the country. Help lead new product development initiatives. Selected as Project Leader for implementation of The Homeowners Affordability and Stability Plan announced by the Treasury on March 4, 2009.

Prior position as Senior Vice President, National Production, TBI Mortgage, a subsidiary of Toll Brothers, a publicly traded national luxury homebuilder

Education

BS- Business Administration, Chadwick University and Thomas Edison State College - Birmingham, AL and Trenton, New Jersey. Received Certified Mortgage Banker Designation (CMB) in September, 2007 from the Mortgage Bankers Association, Washington, DC. NMLS # 588923.

Personal Interests/Volunteer Work

Married, two (2) children, published Author, "Make This the Day", Xlibris Publications, 2008, Volunteer- NJ Organ and Tissue Sharing Network, Habitat for Humanity, United Way, Past "Big Brother of the Year", Big Brothers and Big Sisters Southern New Jersey Chapter, Junior Achievement, Trinity Cafe for the Homeless, Meals on Wheels, LifeLink of Florida