

KATELYN E. GRAY

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PROFILE

Independent, quality, performance and detail-driven commercial banking professional with >10 years experience specializing in underwriting and lending. Successful, progressive career utilizing skills in accounting, finance, credit underwriting, commercial lending, sales, and customer service. Demonstrated ability to assess specific risk associated with credit relationships. Skilled communicator focused on effective relationship management. Utilize team leadership experience to impact and improve organizational efficiency and productivity. Consistent record of establishing supportive relationships at all levels in an organization to achieve compliance and bottom-line results. Excellent oral and written communication skills. Innovative problem solver able to resolve conflicts and negotiate positive outcomes.

CORE CAPABILITIES

Due Diligence | Collateral Valuation & Validation Methodologies | Financial Analysis
Portfolio Analysis | Loan Documentation | Portfolio Management | Risk & Risk Grading

PROFESSIONAL EXPERIENCE

Heartland Financial USA, Inc., Rockford, IL

12/2019 – 03/2020

Rockford Bank & Trust Company, Rockford, IL

05/2011 – 11/2019

Illinois Bank & Trust, a wholly-owned subsidiary of Heartland Financial USA, Inc., acquired Rockford Bank & Trust Company on November 30, 2019. Note: Title change in December 2019 without change of role.

Portfolio Manager II (after acquisition 12/2019 – Present)

AVP, Associate Relationship Manager II (11/2018 – 11/2019)

Cross-functional team member. Prepare loan presentations, calculate appropriate exposure, assign appropriate risk ratings, meet with commercial bankers, conform to loan policy and procedures, analyze repayment capacity, collateral coverage, liquidity, capitalization, revenue and profitability trends. Work quickly but accurately to meet deadlines. Prepared regular reports for Board of Directors (BOD) concerning policy exceptions, problem loans (criticized assets), commercial loan trends, and other items.

Underwriting & Special Projects

- Analyzed some of bank's largest and most complex credit relationships. Managed other real estate owned (OREO – Garrison Lofts & Townhomes) in conjunction with senior management and bank-appointed property manager.
 - Minimized loss to bank by advising senior management on available options, calculated budgeted revenue and expenses, and evaluated purchase offers.
 - Worked with multiple prospective investors to evaluate potential cash flow of units.
- Led optimization and design of credit approval template resulting in improved staff productivity and reduced the potential for errors.

AVP, Commercial Lending Specialist (06/2017 – 02/2018)

AVP, Commercial Banking Officer (01/2016 – 05/2017)

Lending

Managed portfolio of commercial borrowers with 100% client retention. Grew client list with companies in diverse industries, including CRE, C&I, and 1-4 family construction. Ensured file completeness.

- Identified unconventional funding source while managing risk for start-up bakery. Obtained financing by collaborating with local development agency and Small Business Administration (SBA). Bake shop now thrives as anchor tenant in prominent commercial area as valued community business.

Rockford Bank & Trust Company *(continued)*
Credit Analyst II (05/2011 – 12/2015)**First National Bank & Trust Company**, Beloit, WI
Credit Analyst**05/2010 – 04/2011**

Analyzed commercial and industrial (C&I), commercial real estate, agriculture and construction credits.

- Wrote concise, accurate, and reader-friendly loan presentations ensuring proper representation of risk potential.
- Recommended credit quality ratings by assessing borrowers' financial strength, collateral and other key factors.
- Attended Risk Management Agency (RMA) agricultural credit analysis training.
- Trained new team members to enhance quality of work in the department.

AMCORE Bank, Rockford, IL
Credit Analyst (06/2008 – 04/2010)**08/2002 – 04/2010**

Worked with commercial lenders to monitor clients' performance and make recommendations for improvement. Evaluated banks with which AMCORE exchanged federal funds.

- Assisted lenders in completing quarterly reports for problem credits.
- Completed projects ahead of deadlines by multi-tasking and working independently.
- Assisted lenders in pricing loans appropriately to meet profitability goals

Sales Management Specialist, Commercial Credit (01/2008 – 06/2008) | Various Depts. (06/2007 – 12/2007)

Shadowed and assisted managers in each major line of business.

- Completed commercial credit training using RMA modules

Teller (08/2002 – 06/2007)

EDUCATION | CERTIFICATIONS | TRAINING

In Process: **Master of Business Administration (MBA)**, Rockford University, Rockford, IL
Bachelor of Arts (BA) in Communication (*magna cum laude*), Millikin University, Decatur, IL

Leadership Rockford (Class of 2014 – 2015) | **Certificate of Basic Mediation** (May 2006)**RMA Agricultural Credit Training, Diversity & Inclusion Training**
RMA Commercial Credit Training

TECHNICAL PROFICIENCIES

Software: Microsoft (MS) Office Suite (Excel, PowerPoint, Outlook, Word)
Pages | Signature | OnBase | Nautilus**Underwriting Software:** Baker Hill | **Web Based Tools:** PACER

COMMUNITY INVOLVEMENT

Junior League of Rockford, Rockford, IL

President (June 2021 – May 2022) | President-Elect (June 2020 – May 2021)
Executive Board (June 2017 – May 2019) | Assistant Treasurer (June 2019 – May 2020)
Chair, Public Relations (June 2014 – May 2015)
Spirit Award (May 2015)