



## RÉSUMÉ– DAVID L. QUINN

### EXPERIENCE

2016 – Present

Credit Review Group, LLC

Provides independent credit review, consulting, and training for agricultural lenders.

Member/Owner

Responsible for marketing, organizing, and delivering cost effective review and credit training services and programs to agricultural lending intuitions.

- Acts as Reviewer-In-Charge or assists in credit reviews throughout the United States.
- Compliance Training Instructor.

2007 – 2016

FCC Services – Denver, Colorado

The national trade association representing the Farm Credit System.

Senior Review Manager, Credit Review and Training Services

Responsible for marketing, organizing, and delivering cost effective review and credit training services and programs to Farm Credit System entities or other clients.

- Acts as Reviewer-In-Charge or assists in credit reviews throughout the United States.
- Compliance Training Instructor for the Ag Credit Professional Certification<sup>SM</sup> program.
- Assists in the development and delivery of The FORUM for Ag Lending Conference.

2005 – 2007

Consultant – Franklin, Tennessee

Independent Consultant

Completed forensic analysis on non-bank Micro Finance-Businesses in the Russian Federation relevant to lending operations focusing on loan portfolio management and risk mitigation balanced by loan loss reserve adequacy. Served as expert liaison promoting sustainable development of organized cooperatives.

2004 – 2005

Regions Financial Corporation – Nashville, Tennessee

Vice President, Portfolio Administration

Asset Management of \$3.1MM consumer installment, first mortgage and HELOC portfolio in 5 states from aggregated/macro level during and subsequent to the merger of two significant regional banks. Directed underwriting and lending processes in cooperation with senior and middle management with indirect management of approximately 1200 diversely functional personnel. Optimized profitability and growth while ensuring comprehensive risk management and regulatory compliance.



2001 – 2004

First State Bank – Union, City, Tennessee

Vice President – Agri-Service Center/Community Bank President

Integral executive leadership team member developing and deploying agricultural loan workout strategies and implementing new agricultural lending program. Managed \$24 million portfolio and analyzed all agricultural loans over \$100,000. Architect for underwriting standards as 1 of 6 Community Bank Presidents during integration period. Trained, evaluated, and led 30 employees in 4 separate branch locations. Served on Senior and Directors Credit Committee, Compliance Committee, and Community Reinvestment Act Committee.

1996 – 2001

John Deere Credit – West Des Moines, Iowa

Senior Agribusiness Account Manager

Developed and deployed Agribusiness Value Chain lending program, designing credit delivery program to meet agricultural producer needs while delivering client loyalty tool for Agribusinesses. Drove creation of new lending products by cross-functional team of managers and analysts. Oversight of credit programs in three states originating from two farm cooperatives and three independent agribusiness entities. Directed due diligence review of all loan portfolios acquired from alliance relationships.

1992 – 1996

Farmland Industries – Kansas City, Missouri

Internal Review & Credit Specialist

Key team member for startup captive finance entity of Fortune 500 Company. Developed internal loan review program and restructured/liquidated collection accounts for spinoff formation of Cooperative Finance Association, Inc. Directed litigation strategy as liaison with 25 retained counsels in 15 states. Conducted negotiations/mediations and represented company as expert witness in civil proceedings.

#### Additional Experience

- Senior Vice President and Senior Credit Officer, Sherman County Bank. Administered credit and compliance for consumer/commercial lending of \$36 million asset-base institution. Managed \$3.4 million in classified loans reducing by 95% with under 1% loss. Improved Regulatory classification rating (CAMEL rating) from 4 to 2 in 18 months while improving Regulatory compliance rating from 4 to 1 in 12 months. Implemented strategic marketing program to successfully grow bank 10% annually.
- Vice President, Agricultural Loan Department, Valley State Bank. Managed \$35 million loan base with delinquency rate under 1%. Developed and deployed loan workout strategy program. Provided commercial, consumer, and agricultural asset recovery.
- Manhattan Production Credit Association, Manhattan KS, Vice President, Branch Manager. Proficiently administered a branch portfolio \$42 million maintaining a delinquency of less than 1%, losses of less than one half percent (.5%) consistently while overseeing a support staff of four (4).



## EDUCATION

Bachelor of Science – Animal Science Production; Business Management  
Colorado State University, Fort Collins, Colorado

Associate of Arts – Agriculture Science, Vocational Education  
Northeastern Oklahoma A&M, Miami, Oklahoma

## CERTIFICATIONS

Certified USDA FSA Lender & Appraiser  
Risk Management Association (RMA) Certification  
Deannco Financial Enterprises Credit Training Certification  
American Bankers Association Compliance Certificate