Laura Fitzgerald

CHIEF CREDIT OFFICER

@ laura.fitzgerald@email.com | (515) 555-0177 | Des Moines, IA
linkedin.com/in/laurafitzgerald

SUMMARY

Chief credit officer with 15 years of commercial and agricultural credit experience, responsible for a $2.4B loan portfolio at an Iowa community bank. Leads credit administration, loan review and credit policy, chairs the officer loan committee and reports portfolio management results to the board. Has kept nonperforming loans under 0.4% through 2 rate cycles.

EXPERIENCE

Chief Credit Officer
01/2021 - Present

Hawkeye Heritage Bank
Des Moines, IA

Community bank with $3.1B in assets and 34 branches across Iowa.

- Direct credit administration, underwriting and loan review teams totaling **18** staff.
- Chair the officer loan committee, approving about $600M in new commitments a year.
- Rewrote the credit policy and concentration limits, adding CECL-ready risk rating definitions adopted in 2022.
- Guided the bank through 3 FDIC and state examinations with no credit-related matters requiring attention.

Senior Credit Officer
03/2016 - 12/2020

Cedar Valley Bank & Trust
Cedar Rapids, IA

Commercial and agricultural bank with a $900M loan portfolio.

- Approved commercial and agricultural loans within a $7.5M authority.
- Managed 6 analysts and reduced average underwriting time from 18 to 11 days.
- Restructured 22 troubled farm and commercial real estate credits, recovering 94% of principal.

Commercial Credit Analyst
06/2011 - 02/2016

River Bluffs State Bank
Davenport, IA

Community bank serving the Quad Cities.

- Analyzed 80 commercial and agricultural loan requests a year up to $5M.
- Assigned risk ratings and wrote annual reviews for 200 relationships.
- Prepared monthly past-due and watch list reports for senior management.

SKILLS

Portfolio Management | Credit Administration | Credit Policy | Loan Review | CECL | Risk Ratings | Commercial Lending | Agricultural Lending | Regulatory Examinations | Leadership

EDUCATION

Bachelor of Business Administration
05/2011

University of Iowa Tippie College of Business
Iowa City, IA

Finance

CERTIFICATES

Graduate School of Banking Diploma
08/2018

Graduate School of Banking at the University of Wisconsin-Madison