

Timothy Ulrich

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Career Objective

Financial Manager, Controller/Assistant Controller of a small or middle-market private company where I will be able to make significant contributions that will lead to improved profitability or growth.

Profile

- Business consultant/management while working for two major commercial banks. Thirty years of outstanding success in analyzing and counseling clients on strategic plans for middle market businesses in high growth, turnaround, and/or merger and acquisition modes.
- Articulate, professional and persuasive business communication skills. Key strength in the negotiation of financial and legal documents with top executives of businesses in sensitive and critical states of their business cycles. Prepared formal analyses on proposed financial/lending packages for customers in various business cycles. Closely monitored financial performance and analyzed operating efficiencies of many companies in various industries.
- Demonstrated ability to maintain high levels of personal production. Sound skills in prioritization, delegation and crisis management in deadline-driven, highly regulated environments. Received Service Excellence awards for outstanding relationship management skills.
- Adept at providing clients with an appropriate level of support throughout critical business situations. Expertise includes serving middle market manufacturing and wholesale distribution companies, consumer products and services, food processing, emerging technology, pharmaceuticals, trucking and aviation related companies ranging in size from \$10 million to \$350 million in annual sales/revenues.

Professional Experience

Key Bank, N.A. Denver, CO 2012-2014

Vice President/Senior Relationship Manager:

- Originated commercial and asset based lending opportunities with middle market companies in Colorado.
- Managed banking/lending relationships in both traditional commercial and asset based lending middle market customers.
- Matched existing customers with Key Bank's suite of ancillary product needs.
- Consulted with owners and managers with respect to wealth management through Key Bank's Private Banking/Wealth Management Department.

Wells Fargo Capital Finance/Wells Fargo Bank, N.A. Denver, CO 1995-2012

Vice President/Relationship Manager:

- Structured and underwrote revolving lines of credit, equipment term loans, commercial real estate term loans and letters of credit for clients due to high growth, mergers and acquisitions, leveraged buyouts, dividend recapitalization, turnaround situations and other changes in their financial conditions.
- Provided broad business consulting, assisting customers with turnarounds of struggling operations, business wind-downs, liquidations and foreclosure activities.
- Met regularly with owners and senior management of clients to discuss financial performance and ever changing banking needs. Assisted clients with short or long-term forecasting and planning to assess banking/lending needs or capital investments returns. Cross sold all bank products and services, as appropriate, to ensure client satisfaction and retention.
- Developed strategic plans to minimize credit risks on clients with negative operating trends. Managed a total of 30 significant division/subsidiary sales, loan workouts, asset liquidations (accounts receivable, inventory and equipment) to repay bank loans.
- Managed an active portfolio of eleven clients in 2012 located in Colorado, California, New Mexico, Missouri and Iowa, with \$200 million in loan commitments and \$100 million in loans outstanding. Generated fee income averaging \$300,000/yr., the last three years and interest income in excess of \$10 million; far exceeding annual goals.

Norwest Bank Wisconsin, N.A. Milwaukee, WI 1992-1995

Vice President/Credit Process Review:

- Responsible for leading a team of three analysts in reviewing commercial loan portfolios in 13 banking units throughout Wisconsin and Illinois. Assessed loan portfolio risk in these banks, as well as newly acquired banks. Determined compliance with established Norwest lending policies, as well as standard federal and state banking regulations/laws.
- Discussed results of loan portfolio reviews with bank senior management and recommended changes in policies/procedures to ensure stronger future compliance or reduced risks.
- Performed due diligence on prospective bank acquisitions. Analyzed existing commercial loan portfolios to determine their value. Presented final results to Norwest's executive management and recommended strategies on submission of acquisition bids.

- Trained new commercial lenders and credit review interns on loan risk rating and underwriting philosophies and procedures. Provided further training to regional credit review staff on effective communication techniques for formal presentations to senior management.

Education

- Bachelor of Science, Business and Agricultural Economics
- Michigan State University, East Lansing, MI

Related Training

- Effective Relationship Management Skills
- Sales Training Skills
- Games CFO Play
- Asset Based Lending Philosophies and Procedures
- Bankruptcy Law and Regulations
- Negotiating to Yes
- Dale Carnegie- How to Win Friends and Influence People

Associations/memberships

- Turnaround Management Association
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