

TERESA D. POWELL

PROFESSIONAL EXPERIENCE

UNIVERSITY OF DAYTON

Lecturer – School of Business Administration

Dayton, OH USA / Suzhou, China

January 2016 – Present

- Teach undergraduate business courses including Organizational Behavior, Principles of Marketing, Principles of Microeconomics, Principles of Macroeconomics, and Economic Development
- Prepared lesson plans and lectures for five courses across multiple disciplines
- Constructed and taught new course titled American Culture and University Immersion

BMO FINANCIAL GROUP

Senior Credit Product Manager – Small Business and Government Programs

Chicago, IL USA

February 2014 – June 2015

- Managed credit product lifecycle for 15 loan products
- Established monthly U.S. Small Business lending rates across 8 states for loans up to \$500K
- Prepared Small Business Administration regulatory response which resulted in increased collection of guaranty payments by \$3.6M
- Developed U.S. corporate pricing strategy for loans up to \$1M
- Designed standardized loan products up to \$1M to ensure Basel compliance
- Authored and implemented internal job aids, loan procedures, and sales material to support Small Business lending
- Collaborated with marketing and strategy teams to enhance customer experience through promotional campaigns
- Partnered with operations and technology teams to streamline the end to end lending process through systems enhancements

BMO HARRIS BANK, N.A.

Associate Portfolio Manager – Commercial Middle Market

Financial Analyst – Commercial Middle Market

Commercial Banking Development Program

Chicago, IL USA

January 2013 – January 2014

October 2010 – December 2012

June 2009 – September 2010

- Underwrote loans across multiple debt tranches to publicly and privately held companies ensuring compliance with credit policy
- Performed daily credit monitoring of 25 portfolio companies totaling over \$500M of direct lending exposure
- Analyzed key credit metrics including cash flow, liquidity, and leverage for interim and annual credit reviews
- Monitored monthly borrowing bases, quarterly covenant compliance, and set triggers for key performance indicators
- Expanded credit relationships through loan renewals, enhancements, restructuring, and cross-selling financial products
- Negotiated loan documentation with relationship manager, legal counsel and client executives
- Graduate of the Commercial Banking Development Program, a 15 month rotational training program incorporating classroom credit training with job rotations across diverse lending teams including Small Business, Asset Based Lending and Corporate Banking

NORTHERN TRUST CORPORATION

Corporate Risk Analysis and Measurement Intern: Basel Compliance

Chicago, IL USA

May 2008 – August 2008

MORNINGSTAR, INC.

Data Analyst Intern: Mutual Funds

Chicago, IL USA

May 2007 – August 2007

MERRILL LYNCH

Wealth Management Intern

Dayton, OH USA

September 2007 – May 2009

EDUCATION

JIAO TONG UNIVERSITY

China MBA

Shanghai, China

December 2015

UNIVERSITY OF CHICAGO – BOOTH SCHOOL OF BUSINESS

Continued education by earning MBA credit

Chicago, IL USA

May 2013

UNIVERSITY OF DAYTON

Bachelor of Science in Business; Majors in Finance and Entrepreneurship

Dayton, OH USA

May 2009

- Honors and Activities: Presidential Scholarship, Dean's List, Cum Laude, Davis Center for Portfolio Management Team Lead, Christmas on Campus Volunteer, Flyer Enterprises

SKILLS AND INTERESTS

Training Seminars: Credit Qualification, Project Management, Business Writing, Sales and Negotiation

Computer Skills: Proficient in Microsoft Office Suite, Moody's Risk Analysis, Financial Modeling, Oracle CRM, Salesforce

Interests: Tennis, yoga, swimming, and international travel
