Scott M. McFarland

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**OJECTIVE**

To be a creative, curious, and passionate leader in the credit union movement in a position that provides endless opportunities to use my leadership, teambuilding, and visionary skills to strategically advance the organization, its team, and the community.

**PROFESSIONAL EXPERIENCE**

# CEO

Honor Credit Union, Berrien Springs, Michigan Assets $1.3 B February 2008 – Present

* Responsible for the overall strategic direction of the team at Honor Credit Union
* Strategic Visioning and planning for Honor Credit Union to insure fresh perspectives, innovation and growth
* Working with a 14 member Leadership Team to build creativity and financial success for our members
* Oversight of development and expansion of Honor Credit Union. Honor has grown from $228 Million in assets to $1.3 Billion in assets through my collaborative engagements and servant leadership
* Strategically developed, designed and implemented a successful rebrand and market expansion of the credit union, including an charter expansion to include every county in the State of Michigan along with 14 counties in Indiana and 5 counties in Wisconsin
* The lead on 6 mergers and a bank branch acquisition with its customers – one of the first in Michigan
* Architect of a strong financials, the one page strategy, The Honor Commitments, and Honor’s member promise
* Developed and launched Honor Financial Group providing investment services for Honor members
* Invested in and launched CU Trust Bank with 7 other credit unions in Michigan – first time ever done (2018)
* Led with the transition from a charity committee to The Summit Foundation a 501c3

# Vice President of Member Service and Sales

United Federal Credit Union, St. Joseph, Michigan Assets $730M October 2006 – Feb. 2008

# Responsible for the operations and Retail Service Delivery of 16 Branches and a Call Center

* Team coordinator for branch merger operations involving the coordination of IT, facilities and staffing for live merger date
* Team lead for data merger of $220M and $500M credit unions with 22,000 and 50,000 members respectively
* Responsible for coordinated training and operational strategies for the merger of two successful credit unions
* Implemented strategic solutions to insure high-level member service during merger operations.
* Designed and developed Service Delivery Strategy that aligned with United’s Mission Statement

# Vice President of Operations

United Federal Credit Union, Buchanan, Michigan Assets $220M February1999– October 2006

* Implemented operational enhancements in communication, technology and data processing that improved member service by setting expectations for accountability and urgency
* Researched, developed and implemented an incentive plan and retail sales environment that was instrumental in increasing assets from $150M to $220M
* Implemented quality controls to insure quality service, lending and operations at eight branch locations
* Performed high energy results oriented sales training for all staff and followed up with managers to insure sales expectations were met and exceeded
* Assisted the CEO directly in proposing and successfully completing two mergers into United that expanded the credit union’s field of membership (merged credit unions: $2M and $4M)
* Oversaw the IT department, which strategically implemented a slim client environment for entire organization that resulted in significant cost savings while insuring higher security. It was the first implementation of it’s type for any Galaxy Plus credit union and resulted in $250,000 in savings over the contract term
* Retail Branch design and opening of two retail branches in Berrien County
* Received United’s Leadership Award 2003 & 2005, Creativity Award 2004

# Vice President of Lending

United Federal Credit Union, Buchanan, Michigan Assets $131M March 1998 – February 1999

* Restructured lending operations through streamlined loan guidelines that improved efficiency, quality and service
* Established expectations for member service staff and measurements that maintained a strong loan portfolio that exceeded expectations when audited
* Restructured and built efficiencies in the collection department
* Integrated the Mortgage, Home Equity and Consumer Loan departments to leverage cross sale opportunities between departments leading to a loan to share ratio exceeding 110%
* Established consistent processes for the flow of mortgages within the department cutting processing time in half

# President/CEO

Saginaw County Employees Credit Union Assets $17M October 1997– March 1998

* Performed a complete revision of all policies to bring the operations of the credit union into compliance
* Eliminated expensive vendor relationships in order to reduce expenses to the credit union
* Reduced the expense ratio from 70% to 60% through the implementation of operational efficiencies
* Established expectations for all staff in levels of member service
* Revised the credit union’s balance sheet and educated the Board of Directors on the key ratios, ALM, and risk factors associated with the balance sheet and income statement
* Re-established SEG relationships with key county organizations (court house & Saginaw Co. Schools)

# Lending Manager

Michigan Federal Credit Union Assets $54M August 1996 – October 1997

* Implemented a centralized lending program for main office and 3 branches that reduced member wait time to 10 – 20 minutes maximum
* Brought student loan portfolio into compliance to it could be sold to an investor. This was a portfolio over $100,000 in high risk loans
* Researched, designed and implemented an indirect lending program that resulted in an average increase of 75 new loans per month for the credit union while still maintaining a delinquency ratio under 1%
* Designed and implemented marketing campaigns for loans that targeted the refinancing of loans from other finance companies.

# Branch Manager

Michigan Federal Credit Union Assets $32M December 1990–August 1996

* Consistently exceeded expectations for new member growth opening between 60 and 80 accounts per month – higher than all other offices including the credit union main office
* Re-established relationships with the key SEG in the Vassar Community
* Hired and trained all staff, implementing service standards that increased efficiency in all operational areas
* Through community involvement and marketing dollars increased visibility for Michigan Federal Credit Union in the Vassar community
* Implemented and maintained quality control standards for the branch
* Provided recommendations ALM for Michigan Federal Credit Union

**EDUCATION**

Masters in Business Administration – May 1996 Bachelor of Arts – December 1990

Concentration: Management Major: Economics and Management

Saginaw Valley State University, University Center Minor: Ford Institute for Public Service

Saginaw, Michigan Albion College, Albion, Michigan

**COMMUNITY INVOLVEMENT/VOLUNTEERISM**

Cornerstone Alliance Board 2019 Youth Baseball Coach ’06 - present

Junior Achievement Consultant ’98 – present CUES Council Executive Committee 2019

CUSG Board Member ’10 - present Berrien Springs Board of Recreation ’06 – ‘19

Financial Ed. Presenter – Area High School Career Days Rocket Football – Head Coach ’06 – ‘18

CU\*Answers Board Member ’09 – present (Current Chair) Lake MI College Foundation Board ’13-present

United Way SW Michigan Campaign Committee ’12 – ‘15

**CERTIFICATIONS**

CUNA Management School Graduate 1998