**JOSHUA R. DURETT**

5513 Downs Crossing, Salsville, NJ 12345

123-456-7890

**PROFESSIONAL OBJECTIVE**

Opportunity with a Salsville based financial services organization where expertise in credit administration, commercial collections and financial analysis contributes to

increased profits.

**RELATED EXPERIENCE**

**Centralcom Bank, Centcom, New Jersey**

Founder/Charter Director/Executive Vice President and Senior Lending/Compliance

officer. Member of four-person team that founded and organized a new state-chartered

FDIC insured commercial bank. Established eight-member Board of Directors. Led

efforts in generating $16.5 million in start-up capital. Grew bank into a profitable

organization with $130 million in assets, while maintaining strong loan quality.

Personally managed 65% of the bank’s borrowing client base and 55% of $67 million

in total loans outstanding. (2008-present)

**NJ Leasing Corporation, Albertville, New Jersey**

Senior Vice President, Leasing — Managed lease organization process for a regional

leasing company. Offerings included private lable programs for three Fortune 500

companies. Trained, supervised, and developed new team members. Introduced

commercial bank quality underwriting procedures to correct prior portfolio

deficiencies for leases averaging $67,000 per transaction. (2005-2008)

**Commerce Bank, Satswachon, New Jersey**

Commercial Lending Officer — Special Loan Division — Established and managed new loan workout activity to support the bank’s domestic commercial lending group.

Directed reduction of internally classified credits and nonperforming assets by

68% each. (2002-2005)

**EDUCATION**

**M.B.A. in Financial Administration**

Northwestern University, Evanston, New Jersey, 2001

**B.A. in Business-Economics**

Northern New Jersey College, Northville, New Jersey, 1999