

Jennifer M. L. Wilkinson, JD/MBA

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## Financial Services Executive

Growth Strategist | Innovation Driver | Credit Risk Management

Accomplished credit union AUM growth of 30% over three years – 2 years via 100% remote operations - with creation of cutting-edge products, sales and unparalleled service standards and staff. Dedicated driver of innovation, continual analysis of productivity and profitability models, and streamlined process improvement.

Demonstrable history of developing high-performing teams and results with focus on 3 core principles:

- ✓ Leading innovation in products and people management: Designed first-mover products, new pricing models and non-traditional underwriting guidelines resulting in 2-year average 36.5% growth in mortgage originations, 41% increase in mortgage Non-Interest Income, and 1+% return on assets through pandemic and entirely remote staff. Cultivated talent and management design which has resulted in a culture of loyalty and production across various entities and work environments.
- ✓ Driving Digital Evolution of the credit union space: Implemented simultaneous 100% digital mortgage platform LOS and POS providing real-time loan status, indexed document transfer and data aggregation, while increased productivity and optimized operations front-to-back resulting in better-than-industry turn times with reduced FTE.
- ✓ Providing meaningful services based on membership and community needs: worked 100% remote to collaborate with local county government for development and facilitation of grant funding programs (CARES Act and American Rescue Plan Act) during Pandemic; collaborated with state-wide committee focused on ADU life-cycle development and issues with financing.

### Professional Experience

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San Mateo Credit Union, Redwood City, CA

1/2019 – 11/2021

SVP, Chief Lending Officer (40+ hrs/wk)

Reporting to the CEO, responsibilities included development and implementation of strategic 3-year growth roadmap with ownership of all real estate, consumer, business, and participation loan activities as well as all fraud functions, collection, and insurance. Proactively optimize and refine product offerings based on market conditions, risk analysis and member behavior. Monitor financial impact of new products, pricing, and portfolio performance. Member of ALCO, ALLL, CRC, and Director of San Mateo Credit Union Community Fund 501c(3).

Maintained strong community focus, member retention and even growth through unprecedented years:

- **Partnered with County on State-funded pilot program** with development of industry leading product specific to Accessory Dwelling Units.
- **35% year over year increase in all insurance sales** (Gap, MRC, DP and Homeowners) as well as third party affiliated sales – auto shopper and alternative mortgage relationships.
- **Distributed over \$17 million to over 1000 recipients** as administrator of multiple federally funded community programs developed in collaboration with SMCU Strong as well as internal SBA PPP program.
- **Realized 28% loan origination growth for 2020; 14% for 2021**, despite pandemic with record setting mortgage-related income exceeding a combined \$7.4 million – all 100% remote.
- **98% post-modification performing portfolio** as a result of 3 weeks-to-market, automated loan modification program for industry leading 6 months.

Technology Credit Union, San Jose, CA

11/2012 – 11/2018

VP Real Estate Lending and Servicing / VP Special Assets Group (40+ hrs/wk)

Revitalized growth and efficiency through restructured and improved process flow for both direct and wholesale mortgage business. Designed default processes for portfolio management from early default to liquidation and OREO disposition. Leveraged relationships and vendors to improved profit margins and volume throughout correspondent, wholesale and direct loan channels while reducing expenses and streamlining workflows.

Focus on strategic innovation, resource development and efficiency optimization.

- **Improved turn times to industry leading 10 day close** for purchase, 21 days for refinance as a result of a redesign and implementation of simultaneously launched digital mortgage LOS and POS increasing productivity and process optimization.
- **Improved production by 50%** while reducing FTE by 44% over a 3-year period maintaining 97% employee engagement rating.
- **Recognized as leader in staff development, motivation and mentorship** leading to promotions for various staff including to AVP level.
- **Reduced \$3.7 million budget by 25%** over a 3-year period.
- **Led an annual gross recovery in excess of \$1 million** year over year.
- **Negotiated contracts across departments** for increased savings and more beneficial terms.
- **Review and analysis of CU-wide product offerings** both inside and outside credit administration for risk and compliance.

Bay Federal Credit Union, Santa Cruz, CA

5/2009 – 11/2012

Loss Mitigation Manager (40+ hrs/wk)

Development of default management processes and procedures. Restructuring of workflow processing and systems design. Creation of policies and procedures in alignment with emerging needs as a result of the recession.

Designed default strategy and processes for improved ongoing recoveries and lower loss ratio.

- **Generated positive recoveries year over year at peak of recession** by revising real estate default processes and advanced REO management.
- **Received NCUA “exemplary” rating** on 2011 default examination.
- **Reduced legal expense by 50%** year over year by training internal staff on complex bankruptcy procedures and bringing 90% of default management in-house.

## Education

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MBA, 2015, Marylhurst University, Sustainable Business Concentration

J.D., 2007, Santa Clara University/Northwestern California University

B.A., 2002, University of California, Davis, Political Science