

William T. Smith

My expansive background in Startup Consulting, Lending, Credit Underwriting, Relationship Management, Risk and Strategy combined with my Intellectual curiosity provide me with a unique perspective and skill set to attack new challenges with a creative and customer-centric mindset.

Kauai Small Business Development Center

July 2024 – Present

Director Kauai Office

- Direct Coaching and Strategy Planning with Business Owners
- Business Planning and Financial Analysis.

Kauai Federal Credit Union

July 2021 – Dec 2023

Director of Commercial Lending

- Direct Coaching and Strategy Planning with Business Owners - Business Planning and Financial Analysis.
- Built the Commercial Lending platform from scratch while simultaneously using strategic outsource solutions to close new CRE and C&I loans.
- Managed all aspects of Credit Underwriting from specific loan requests to commercial credit policy strategy.
- Actively developed relationships, identified new opportunities and closed new commercial loans.
- Researched, evaluated and onboarded new mortgage and business lending LOS systems.
- Developed and Managed Strategic Partnerships.
- Built out CDFI oriented lending programs.
- Drove Strategic Planning and Execution for all lending activities.

WTS Strategies

2012– 2021

EVP FinTech Strategy and Sales

- Managed Staff of Sales Consultants, Financial Analysts and Vendor Managers.
- Drove Digital Transformation and Innovation.
- Developed and Managed Strategic Partner Relationships.
- Identified viable Fintech solutions and developed next generation revenue opportunities.
- Strategic Planning and Annual Budget Analysis.

Crescent Venture – Double Eagle Development

2002 – 2012

EVP Founder, COO, Strategic Development

- Successfully took 40-acre development from start-up through operations to sale.
- Industry Innovator -Built the largest course and practice facility utilizing synthetic golf turf in the United States.
- Managed financial operations throughout lifecycle of business, including financial planning, financial forecasting budget analysis and cash flow management.
- Managed a staff of over 20 full-time employees.
- Managed operations, sales, marketing and investor relations.

NCR

2000-2002

Electronic Payments Strategy Consultant

- Managed large project to evaluate potential for legacy business to expand solution offerings into emerging technologies
- Strategic Partner Management
- Developed financial business case for new products, markets and M&A opportunities.
- Analyzed internal competencies vs external market life cycles to determine where NCR was best positioned to pursue new opportunities.

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American Management Systems

1999-2000

Banking Practice Manager - Management Consulting

- Electronic Payments Charter Member at Spectrum, a large industry-wide consortium formed to drive Consumer, Bank, and Biller adoption of EBPP.
- Sr. Sales Executive / Strategic Partner Management
- Leveraged knowledge of the emerging business models and organizations within the EBPP space to drive bank and biller adoption.

Bank of America

1996-1999

Senior Vice President – Business Banking Segment Management

- Defined and enhanced the Business client experience within the mass market channels.
- Drove consistent sales and service delivery across franchise.
- Uncovered and implemented opportunities to differentiate service to Business Banking clients.
- Managed transition of business line after NationsBank purchase of Bank of America.

Vice President – Risk Management

- Defined business processes and led cross-functional solution implementations.
- Developed content and technical requirements for the Business Risk Management intranet site.
- Promoted Risk Management goals and objectives in cross-functional leadership groups.
- Partnered with Experian on an industry initiative to promote small business credit reporting.

Vice President – Commercial Banking Manager

- Managed Commercial Banking Team – CRE, C&I
- Coordinated international lending functions for the Arkansas Bank.
- Led Bank in Complex Credit Structuring for Corporate clients.

First Union National Bank

1994-1996

Vice President – Business Banking Credit Manager

- Managed team of Credit Officers and Loan Processors.
- Pioneered the centralized use of business credit scoring to make lending decisions.
- Promoted success and productivity of the unit through informational sessions conducted for various audiences within the Bank, including Bank Presidents and other First Union lending areas.
- Change Management = Managed projects to evaluate, improve, and standardize unit processes.

SunBank of Tampa Bay

1992-1994

Business Banking Officer

- Led transition of acquired bank's portfolio into the Business Banking and Special Assets divisions of the Bank.
- Managed and grew Business Banking portfolio from \$3MM to \$15MM with CRE and C&I focused lending.
- Worked in conjunction with Trust and Private Bank on Structured Credit solutions.
- Management Associate-Trained in Corporate Banking, Private Banking, Business Banking, Commercial Real Estate, and Special Assets.
- Designed Credit Structures up to \$20MM for Corporate and Commercial Banking Client Credit renewals and new requests.