

Profile

 Robin R Roberts, CME CSE SCPS

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Financial services executive with 40 years diversified experience. Launched, built, grew and merged departments, divisions and banks achieving strategic growth plans. Assists individuals, businesses and non-profit organizations improve their financial position.

Education

University of Minnesota, Carlson School of Management - BSB Accounting

Attended numerous financial, marketing and management seminars and conferences.

Attained certifications in Marketing Management, Sales Management and Professional Sales from Sales & Marketing Executives International (SMEI).

Life & Health Insurance licenses in Minnesota

Experience

Founder & Chief Advisor, BrightPath Financial Corp., Minneapolis, MN 2014-Present

Master Agent at Tradewind Life Settlements, Jacksonville, FL, specializing in working with individuals, businesses and non-profit organizations converting the death benefit of life insurance to a living benefit, providing liquidity to the owner by competitively bidding the policies to 20+ private equity firms. Appointed by Crump Life Insurance Services, the industry's leading brokerage agency.

Credit Consultant at Prime National Credit Repair, Glendale, CA, specializing in removing the questionable negative items on individual's credit bureau reports.

SVP-Director of Marketing, MidCountry Bank, Bloomington, MN 2003-Present (\$700MM)

Directs the marketing and communications of the Bank. Develops and manages strategic marketing planning: product development, advertising, promotions, public relations and communications.

Manages the bank's insurance agency and investment sales subsidiary. Key achievements include:

- Developed new brand positioning for bank integrating the needs of all divisions, including: commercial, leasing, agriculture, retail, mortgage, insurance and investments. Executed multi-year plan to heighten awareness of bank and offerings.
- Directed the product and communications teams of 3 bank mergers in 3 years.

- After mergers, established and directed 5 strategic deposit-related initiatives over a 3-year period that resulted in an annual increase of \$2.4 million to pre-tax income.
- Built, trained and introduced company-wide campaigns to generate new loans and deposits; included sales incentive plans, sales coaching and tracking systems.
- Implemented systems to analyze customer data, built campaigns to facilitate and manage telephone calls to customers and prospects.
- Improved operating income of both insurance agency and investment sales subsidiary while building sales and sales management process.
- Chair of Community Reinvestment Act Committee (2 Outstanding ratings), Chair of Sales Strategy Steering Committee.

President & CEO, Co-Founder, Bayside Bank, Minnetonka, MN 1996-2003

Directed the development and formation of new bank based in the western suburbs of the Twin Cities. Raised capital, organized various regulatory filings and wrote bank policies. Bank specialized in consumer and mortgage banking with high-touch service differentiating it from large corporate banks. Personally directed retail banking, deposit generation, technology, finance, operations and was compliance officer. Grew bank to \$80 million in assets, originating over \$130 million in loans in its final year. Sold to MidCountry Financial Corp. for 4x book value.

President, Inter Savings Bank, Bloomington, MN 1994-1996

Responsible for general management of this \$50 million thrift and development of new plans to enhance shareholder value, including:

- Developed new mortgage products for the thrift's mortgage banking subsidiary that created a 25% increase in units sold.
- Increased deposits by 62% over two years while spending less than \$20,000 in ad costs.
- Recognized by Consumer Reports, March 1996 - Named "Best checking account-Mpls".
- Strengthened financial controls; enhanced management and regulatory reporting.

SVP-Retail Banking & Operations, Investors Bank, Minneapolis, MN 1982-1994

Fifth employee in start-up of new bank that opened in 1984 with one office in downtown Minneapolis. Initial responsibilities were to hire and develop sales and operational banking staff in order to generate deposits and offer the best service in banking found in the Twin Cities. Responsibilities expanded as bank grew to 13 metropolitan branches with more than \$1.1 billion in assets, including: deposit

product development, marketing, identified and secured new branch site locations, directed branch construction, managed computer systems, banking operations and established deposit prices.

- Created and developed new deposit products and innovative marketing materials that generated growth and profitability. Used MCIF to manage data analysis.
- Identified, managed construction process, staffed and marketed new branches; opened 12 within 11 years, each profitable within their first 10 months.
- Developed new incentive and compensation plans for sales staff and managers.
- Increased efficiencies by directing 2 major computer conversions.
- Established first grocery store branch to offer standard banking services in 700 square feet.
- Researched, developed, implemented and managed new insurance agency as subsidiary of bank that profitably sold tax-deferred annuities through branches.
- Coordinated and developed the first "Good Neighbor Dream Home" promotion for bank with WCCO-AM that combined promotion with large donations to local home ownership non-profits.

Increasing Responsibilities, Midwest Federal, Minneapolis, MN 1976-1982 (\$2B in assets)

Began as part-time teller, safe deposit vault attendant and new accounts representative while attending the University of Minnesota full-time. Promoted to the accounting department full-time initially as Accountant, then promoted to: Business Analyst, Financial Analyst, Assistant Controller, Investment Manager and Asset/Liability Manager.

- Directed budgeting process, managed \$200 million investment portfolio and managed interest rate risk reporting and analysis.
- Designed and completed reports communicating results to management, board of directors and regulatory agencies.
- Analyzed various business prospects, made recommendations, implemented when appropriate. Standardized expenses within branch network.
- Converted computer system by implementing and installing new general ledger and deposit system software. Managed and used financial planning software systems developing bank-wide financial plans and budget.

Part-time high school jobs

Teller and mailboy at First Federal of La Crosse, WI while in high school and first two years at University of Wisconsin - La Crosse.

Door-to-door Fuller Brush salesman during summer.

Volunteer Activity

Board of Directors and International Marketing Chair of Sales & Marketing Executives International. Chair-Elect of SMEI International. Minnesota Board Member, former Chairman of SMEI MN building strong volunteer board, growing membership and engagement.

Served as Board Member of the American Cancer Society - Hennepin County Division for ten years: Special Events Committee Chair, Fundraising Committee Chair and Treasurer.

Held several leadership positions, culminating as President of Church Council.

Youth coach in basketball and softball in Edina, MN.