

CFO

SELECTIONS

Bill Palmer

Qualifications Summary

A proven senior level executive with strong banking, financial, accounting, and business development knowledge and holding extensive experience in structuring financial transactions with banks across multiple industries.

Professional History

CFO Consultant	Various Firms	2006 - present
US Bank	SVP and Washington Portfolio Manager	2004 - 2006
Bank of America	SVP and Senior Credit Products Officer	2003 - 2004
Bank of America	Senior Vice President and Client Manager	1992 - 2003
Bank of America	AVP, Trade and Relationship Officer	1985 - 1991

Accomplishments

- Acting CFO for this rapidly growing provider of equipment distribution and services. Secured growth financing, prepared forward looking financial plan, re-engineered risk profile and increased related coverage while saving over 35% in costs, implemented financial controls, procedures, coordinate monthly accounting and tax reporting.
- Interim CFO for a rapidly growing construction company, redesigned accounting and financial processes and controls to provide foundation for future growth, planned and implemented accounting department changes, hired and trained new team
- Crafted growth strategy, financial plan, capital needs, and secured financing for a major expansion into the California market for Seattle-area specialty retailer.
- Engaged by a multi-store franchisee to create a financial plan to guide their next five years of growth and eventual sale.
- Created, recruited and managed the nine-member Washington Portfolio Management Team to standardize and improve the quality of financial analysis and loan portfolio management.
- Designed and implemented effective internal control systems for the \$1.4 billion Washington Commercial division in compliance with new Sarbanes-Oxley requirements.
- Provided strategic guidance to commercial bankers in structuring new credits. Approved commercial credits under a delegated \$2 million in lending authority.

Licenses / Education

- Graduate, Pacific Coast Banking School- 1996
- M.B.A., Seattle University (Magna Cum Laude)- 1991
- B.B.Ad., Gonzaga University (Cum Laude)- 1984