



## **William J. Palmer**

### **Qualifications Summary**

A proven senior level executive with strong banking, financial, accounting, operations, and business development knowledge. Extensive experience in structuring financial transactions across multiple industries, including Non-Profit Organizations, Software Development, Commercial Real Estate, Equipment Distribution & Service, Construction (both Commercial & Residential), Retail (both Store Operators & Franchisor).

### **Professional History**

CFO Selections	Consultant	2013 – Present
Multiple Clients	Consulting CFO	2006 – 2012
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
Seafirst Bank	AVP, Trade and Relationship Officer	1984 – 1991

### **Accomplishments**

- Successfully managed all finance and accounting functions as acting CFO of several companies and organizations. Responsible for all financial planning and budgeting, accounting operations, treasury operations, cash management, incentive compensation planning and implementation, investor relations, and management of tax, insurance, banking, and real estate relationships.
- Developed budgeting, project management, and financial planning tools customized for various audiences including investors and board members. Board members continue to use these tools in making key strategic operating decisions.
- Developed and implemented interest rate risk management program for a rapidly growing organization.
- Successfully engineered both debt and equity recapitalization necessary for sustaining rapid growth at an equipment distribution & service company.
- Negotiated multiple real estate leases with commercial tenants and acquired new bank financing for a commercial office project in the midst of a collapse of the local real estate market.
- Redesigned accounting and financial processes and controls as CFO for a rapidly growing construction company. Hired and trained new accounting team.
- Crafted growth strategy and financing plan, and secured funding, for a Seattle-area specialty retailer's major expansion into the California market.
- Created five-year financial plan to guide growth and eventual sale for a multi-store franchisee.
- Created, recruited, and managed a nine-member portfolio management team to improve the quality of a bank's financial analysis and loan portfolio management.
- Designed and implemented effective and Sarbanes-Oxley compliant internal control systems for a \$1.4B commercial banking division. Provided strategic guidance to commercial bankers in structuring new credits. Approved commercial credits under a delegated \$2M in lending authority.

### **Licenses / Education**

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

### **Community Service**

- Founding Chair, CFO Selections Foundation
- Board Treasurer at Kinderling Center and Newport Yacht Club
- Founding Member, St. Madeleine Sophie School Commission
- Finance Council Chair, St. Madeleine Sophie Church
- Vice President, Meadowview Park Homeowners Association