

ROSE LINDSEY

CHIEF EXECUTIVE OFFICER | FINANCIAL SERVICES

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SUMMARY

Strategic and influential financial services executive with deep expertise in establishing cohesive strategic vision in alignment with industry trends and corporate evolution. Leverage strong communication skills and collaboration to foster culture of innovation and continuous improvement. Lead people and practices that ensure organization's products and services satisfy its diverse membership base and ultimately steer organization towards profitability. Develop talent with coaching, mentorship, and people-centric leadership approach.

AREAS OF EXPERTISE

- Cross-Functional Team Leadership
 - Financial Analysis & Reporting
 - Budget Management
 - Coaching & Mentorship
 - Process Transformation
 - Business Development
 - Change Management
 - Risk Management
 - Relationship Building
 - Strategic Planning
 - Compliance
 - Accounting
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PROFESSIONAL EXPERIENCE

RVA FINANCIAL, Richmond, VA 1997–Present
Chief Executive Officer (2023–Present)

Manage day-to-day operations of 7.5K-person, \$80M credit union serving the Greater Richmond Region. Ensure all business decisions and strategies align with organization's vision and mission to provide financial justice to membership. Prioritize audit initiatives to ensure compliance and operational efficiency. Leverage strong interpersonal skills to build relationships with city and state officials to promote brand awareness and growth. Engage with community to drive membership. Provide exceptional customer service so member needs, including loan applications, insurance activations, and general financial literacy, are always met and RVA Financial is always top of mind.

- Leverage servant leadership, corresponding with internal and external stakeholders, customers, and community at large, to inform transformation and best service membership.
- Prioritize workload, ensuring all important tasks are handled in timely and seamless manner. Showcase exceptional business acumen, leadership, and prioritization skills while taking on two C-suite roles simultaneously.

Chief Financial Officer (2021–Present)

Oversee all finance and accounting, compliance, marketing, business development, fraud and risk management functions across organization. Plan, implement, and manage organization's entire financial operation, including budgeting, forecasting, and negotiating partnerships. Assess concentration risk to prevent overexposure to specific loan types, ensuring compliance with financial allocations. Collaborate with industry professionals, grant writers, and lending departments to guarantee seamless delivery of products and services. Lead by example and cultivate culture of collaboration, flexibility, and innovation.

- Transformed report generation processes through CORE conversion, utilizing technology to provide seamless integration and streamline reporting process, decreasing report time from days to almost instant generation.
 - Spearheaded data retrieval from accounting mapping and back-office function teams, acquiring new technology skills to support IT department through 9-month conversion process.

SVP, Finance (2020–2021); VP, Finance (2018–2020)

Collaborated across executive functions to architect short- and long-term goals for organization and problem-solve internal issues. Developed and implemented financial planning and budget management initiatives, providing hands-on leadership as employees adapted to new workflow. Architected and implemented robust accounting and finance solutions tailored to specific needs of organization. Conducted market research and business analysis to identify future funding opportunities. Mentored talent across organization to bolster company morale and develop employees to seamlessly handle day-to-day operations across business.

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- Spearheaded business development initiatives to engage with target audiences and overcome post-COVID challenges.
 - Conceptualized and implemented business continuity plan, outlining effective work-from-home strategy and ensuring employees stayed safe and healthy during COVID-19 pandemic.
- Led Community Development Financial Institution (CDFI) Certification process to recoup lost CDFI designation.
 - Monitored all financial activity, including budget and concentration risk, to guarantee organization met CDFI Certification eligibility.
 - Collaborated with grant writer; organized all data needed to ensure organization maintained CDFI certification and eligibility for grants. Resulted in \$8.6M in grant awards.
- Leveraged strong interpersonal skills to build rapport with community, understand member needs, and create marketing initiatives that resonate with organization's diverse customer base, ultimately driving membership.
- Inspired other women of color to pursue executive leadership roles.

Director of Finance (2016–2018)

Managed various aspects of accounting and electronic data services reporting, including ACH, wire transfers, system postings, and manual federal reserve postings. Produced financial reports for board of directors. Implemented strategic separation of IT and accounting departments, streamlining operations and optimizing efficiency.

- Conducted cost-benefit analysis to understand how shared branch network was influencing membership contingent and profitability. Decreased branches from 7 to 2 to provide better service to credit union members, promote efficiency, and reduce operation costs.
- Executed comprehensive branch performance analysis, leading to strategic closure and divestiture of two underperforming locations.
 - Ensured seamless reallocation of staff and resources, bolstering profitability of more lucrative locations and rescuing \$80M for the organization.
- Managed vendor relationships and expenditures; identified redundant services provided by two vendors, resulting in annual cost savings of \$90K for the company.

Additional Experience:

RVA FINANCIAL, Richmond, VA – *Accounting Manager*

Introduced debit cards to members and acted as point-person, both internally and externally, for integrating new product into day-to-day life and operations. Digitized monthly provision computation and implemented bad debts allowance calculator software, saving accounting team 5 hours a month and improving accuracy.

RVA FINANCIAL, Richmond, VA – *Accounting Analyst*

Managed general ledger reconciliation, ensuring ledgers accurately represented credit union's financial activity.

EDUCATION

Virginia Commonwealth University; Richmond, VA
Bachelor of Arts / Accounting

J. Sargeant Reynolds Community College; Richmond, VA
Associate of Applied Science / Business Administration

CERTIFICATIONS

Financial Education Designation – *Credit Union National Association, expected 2023*

Certified Risk Manager – *National Association of Federal Credit Unions, 2020*

Credit Union Enterprise Risk Management Expert – *Credit Union National Association, 2018*