

# JAKE HARBOUR

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Dedicated and strategic leader with extensive experience in credit union management, seeking to serve on the Board of Directors for Xtend. Offering a strong background in financial growth strategies, operational efficiency, and community engagement, aimed at fostering the organization's success and member satisfaction.

## EXPERIENCE

**NOVEMBER 2018 TO PRESENT**

### **PRESIDENT/CEO**

**SANTA BARBARA COUNTY FEDERAL CREDIT UNION-SANTA BARBARA, CA**

As the President/CEO, I have strategically navigated Santa Barbara County FCU through significant transitions and growth phases. My leadership has focused on optimizing operational efficiency, enhancing member services, and implementing cutting-edge technology solutions. Key achievements include:

- Orchestrating a complex core software conversion, significantly improving operational efficiency and service delivery.
- Implementing strategic initiatives that resulted in a marked increase in loan deposits and Return on Assets (ROA), showcasing financial acumen and a deep understanding of market dynamics.
- Leading the credit union to substantial growth in both assets and membership through focused marketing strategies and community engagement, reinforcing our commitment to serving the broader community needs.
- Championing the adoption of advanced technological tools, which enhanced the member experience and positioned the credit union as a leader in innovation within the industry.

**APRIL 2018 – OCTOBER 2018**

### **ASSISTANT VICE PRESIDENT/SERVICE CENTER MANAGER**

**UNCLE CREDIT UNION-STOCKTON, CA**

In this role, I played a pivotal role in the seamless integration of Allied CU into UNCLE Credit Union, focusing on member experience and operational synergy post-merger. Responsibilities included:

- Leading the transition team to merge operations, systems, and cultures, minimizing disruption to member services.
- Developing and implementing training programs for staff to navigate the merged entity's policies and procedures, ensuring a consistent and high-quality member experience.
- Facilitating cross-departmental collaboration to streamline service delivery and enhance product offerings, highlighting my ability to lead through change and foster teamwork.

**OCTOBER 2006 – MARCH 2018**

**MEMBER SERVICE MANAGER**

**ALLIED CREDIT UNION-STOCKTON, CA**

As Member Service Manager, I oversaw critical areas including operations, lending/finance, and marketing. My leadership was instrumental in:

- Managing a diverse portfolio of consumer loans, executing annual reviews, and leading targeted marketing initiatives that significantly contributed to the credit union's growth and profitability.
- Driving business outreach efforts, establishing and nurturing partnerships that expanded our service reach and strengthened community ties.
- Spearheading operational improvements that enhanced efficiency and member satisfaction, underlining my commitment to operational excellence and superior service delivery.

**EDUCATION**

**MASTER OF BUSINESS ADMINISTRATION (MBA)**

**CALIFORNIA STATE UNIVERSITY MONTEREY BAY-MONTEREY, CA**

- A program centered on Responsible Business, highlighting the Quintuple Bottom Line: profit, people, planet, ethics, and equity. Designed for professionals, it includes comprehensive studies, collaborative projects, and global perspectives in an online setting. Key courses cover Responsible Business Communication, Decision-making Methods for Managers, and an Applied Business Strategy Capstone, enriched with experiential learning through Business Simulations and an International Consulting Experience, equipping students with essential skills for competitive business leadership.

**BACHELOR OF ARTS IN ECONOMICS**

**CALIFORNIA STATE UNIVERSITY SACRAMENTO-SACRAMENTO, CA**

- Focused on economic theories and their application in societal and financial systems. The curriculum emphasized analytical skills, understanding economic policy, and evaluating the effects of economic activities on societal welfare.

**CREDIT UNION MANAGEMENT DIPLOMA**

**WESTERN CUNA MANAGEMENT SCHOOL-CLAREMONT, CA**

- A specialized leadership and management program for credit union professionals, concentrating on strategic financial management, leadership development, and improving operational effectiveness. Achievements include winning the Financial Simulation Champion, demonstrating superior skills in financial management and strategic planning in simulated credit union environments.

**SKILLS**

- University of Lending Graduate
- Inaugural Froggy Cup Champion
- CPR/First Aid Certified
- Fluent in Spanish
- NMLS Registered

## **ACTIVITIES & INTERESTS**

- Emerging CU Leaders Council Board Treasurer
- CU\*Northwest Board Treasurer
- CCUL Network Board Treasurer
- Western CUNA Management School Alumni
- Multi-Network Fundraising Committee