

# CHRISTINA RUDERDFORD

CHIEF EXECUTIVE OFFICER | CHIEF FINANCIAL OFFICER



207-565-5656 | ruderdfordc@gmail.com | Chicago, IL

*Leveraging Transformational Strategies for Fiscal Stewardship and Enterprising Financial Programs*

**Senior finance executive harnessing foresight to detect growth opportunities,** amplify results-generating financial strategies, and reimagine companies to outpace competitors. Position companies to exceed revenue projections by uncovering efficiencies and driving integrations and acquisitions.

**Convert data into actionable strategies that channel new revenue streams.** Orchestrate change, advocating fiscal accountability, and responsible enterprise management through risk identification and client collaboration. Turn high-potential staff into outstanding leaders, demonstrating skills critical to financial and operating success.

## VALUED CONTRIBUTIONS

- Financial Planning & Analysis
- Strategic Segmentation
- Enterprise Risk Management
- Portfolio Management
- Business Modeling
- Acquisition Integration
- Business Process Redesign
- Customer Centricity
- Change Management

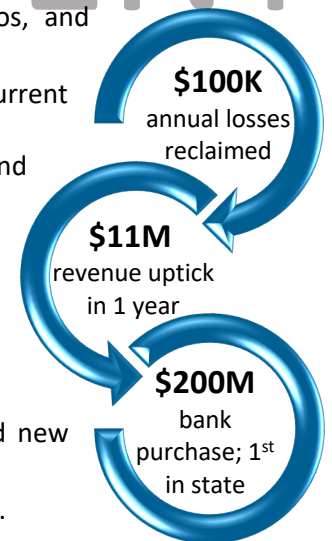
## PROFESSIONAL EXPERIENCE

**Credit Union Two;** Ferndale, MI; 2014 to Present

*Credit union spanning Michigan and northern Ohio, with 22 locations and \$1.5B in assets.*

**Chief Financial Officer:** Created 5-year restructuring plan to deliver modern, cost-efficient digitally interfaced services, allowing for instant banking, streamlined assistance, and reduced overhead. Developed Performance and Risk Management Team, fostering an enterprise risk management process, dismantling silos, and centralizing operations.

- Increased revenue \$11M in 1 year from new credit card program drawing new and current members.
- Grew member digital usage rates 13% after implementing online banking program and expanding service offerings.
- Positioned credit union as first in Michigan to purchase Hantz Bank (\$200M in assets), diversifying business portfolio.
- Led merger with Good Shepard Credit Union (\$200M in assets), converting corresponding data for a seamless transition.
- Reduced month-end closing process 5 days, digitizing ineffective manual processes.
- Recaptured \$100K lost annually after outsourcing ATMs losing money; developed new debit card and ATM processors, and conversions.
- Abetted opening 2 new branches, expanding market reach and driving new business.



**American Financial Credit Union;** Roseville, MI; 2014

*Credit union with \$320M in assets serving members at 8 locations throughout southern Michigan.*

**Chief Financial Officer:** Managed credit union's \$60M investment portfolio, maintaining compliance with company. Championed 8 accounting staff to deliver pioneering and efficient services by consistently evaluating performance and nurturing growth. Served on Asset-Liability Committee, furthering communication surrounding risks, liquidity, and interest rate fluctuations threatening profits and returns.

# CHRISTINA RUDERDFORD

207-565-5656 | ruderdforc@gmail.com | Chicago, IL | Page 2 of 2

---

## *American Financial Credit Union continued...*

- Spurred innovation in financial procedures by integrating DNA, Prologue, and Wire XChange software.
- Propelled risk management initiatives, mitigating threats to determine best protocol for elimination.
- Administered quarterly call reports to National Credit Union Administration (NCUA) detailing financials, deposits, delinquencies, and charge-offs.
- Acted as intermediary between credit union, auditors, and examiners on the year-end audit and other comprehensive audits, minimizing risks and channelizing savings into investments.
- Established accounting procedures for the general ledger and wire transfer platform conversions. Reviewed weekly and monthly reconciliations.

## **Doeren Mather**; Troy, MI; 2011 to 2014

*Certified public accounting firm covering Florida, Michigan, North Carolina, and Texas, providing mid-sized companies to an array of accounting, litigation, merger & acquisition, and advisory services.*

**Senior Auditor:** Led 5 auditors to assess financial institution clients in excess of \$3B in assets on their financial records, ensuring validity and legality. Elevated staff performance through various training and mentorship on the complexities of the financial institutions industry. Presented audit findings to audit partners and clients' management and boards.

- Minimized risks to clients' accounting practices by analyzing operations data and detecting deficient controls, fraud, and non-compliance with laws, regulations, and management policies.
- Designed audit procedures to detect high-risk areas from analysis of balance sheet and income statement.
- Consistently achieved compliance with firm and client deadlines.

## **TCI Bank**; Livonia, MI; 2005 to 2011

*Midwest regional bank with \$18B in assets and 425+ banking locations in Arizona, Colorado, Illinois, Indiana, Michigan, Minnesota, South Dakota, and Wisconsin.*

**Commercial Accountant II-All Geographies (2010 to 2011):** Performed loan impairment accounting (ASC 310-10-35), fair value estimates (ASC 820), troubled debt restructure (ASC 310-40), and sales of real estate (ASC 360-20).

- Calculated allowance for loan losses, reviewed problems in loan portfolio, and ensured appropriate reserve levels.
- Centralized commercial accounting functions, transferring from all geographies to Michigan headquarters.
- Streamlined accounting functions through consistent spreadsheet templates and policies and procedures.

Additional experience at TCF Bank as a Commercial Loan Portfolio Manager, Assistant Credit Manager, and Senior Underwriter, all part of the Michigan team.

---

## EDUCATION

**Master of Science (MS)**, Accountancy, Walsh College, Troy, MI

**Bachelor of Science in Business Administration (BSBA)**, Finance, Eastern Michigan University, Ypsilanti, MI

---

## PROFESSIONAL DEVELOPMENT

**CEO Institutes (In-Progress)**, Credit Union Executives Society (CUES)

Cohorts: CEO Institute I: Strategic Planning; CEO Institute II: Organizational Effectiveness;

CEO Institute III (Starting 2021): Strategic Leadership Development

**Technical Skills:** DNA; FiServ; Microsoft Office: Word, Excel, PowerPoint; Moody's Financial Analyst; Prologue; ProfitStars