

SHAZIA MANUS

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SENIOR LEVEL EXECUTIVE

***Innovative thinker with broad-based experience in operations, lending, finance and business development
Proven ability to quickly analyze key business drivers, develop and deploy strategies to grow the bottom-line***

Innovative, results-driven, energetic leader focused on achieving exceptional results in highly competitive environments that demand continuous improvement and vision. Known for ability to envision and create successful outcome in complex situations. Experienced in driving business strategy, innovative product/service ventures and process improvement initiatives while building solid partnerships with business partners and stakeholders. Financial services industry and functional expertise, with a tenacious commitment to driving market growth and business expansion.

Areas of excellence include:

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| • Visionary, Strategy, Execution | • Business Acquisitions/Mergers/Conversions | • Project Management |
| • Leading Change | • Developing New Business/Product Solutions | • Turnaround Situations |
| • Redesigning Business Processes | • Due Diligence, Negotiating & Closing Deals | • Leading, Developing Teams |
| • Building Shareholder/Member Value | • Growing Revenue & Mitigating Risks | • Successful Market Positioning |
| • Creating Winning Business Plans | • Forming Strategic Alliances | • Cost Analysis & Reduction |
| • Risk Management & Internal Control | • P&L Performance Improvement | • Compliance & Regulations |
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EXECUTIVE HIGHLIGHTS

Build solid track record of success leading strategy drivers, turnarounds and business solutions

- **STRATEGIC PLANNING** - Turned around under-performing organization by completely changing business model and strategy — grew annual revenue from a net loss stance of \$2.5M to a net profit of \$643K in less than 18 months.
 - **TRANSFORMATIONAL CHANGE** - Reinvigorated a \$200M asset-based financial institution with declining membership and profitability trends by deploying change management initiatives, business development, market segmentation strategies and process efficiency endeavors. All such undertakings delivered sustainable business growth — deposits grew from \$145M to \$192M and loans grew from \$143M to \$164M respectively in less than three years.
 - **BUSINESS DEVELOPMENT AND SALES LEADERSHIP** - Personally negotiated and closed a number of high-profile, complicated business contracts and fixed-assets sales for up to \$10M.
 - **NEW BUSINESS AND PRODUCT SOLUTIONS** - Deployed a state of art online banking platform, innovative deposit and lending product-lines (e.g., electronic checking solution; certificates with withdrawal/relationship feature; custom, in-house risk based mortgage product; relationship pricing program).
 - **ACQUISITIONS** - Spearheaded multi-million dollar business acquisition; conducted due diligence, led negotiations, integrated operations, managed strategic relationships through complex operational and technology transition. Successfully managed merger and a number of data conversion projects.
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PROFESSIONAL EXPERIENCE

TMG (THE MEMBERS GROUP), Des Moines, IA

Chief Executive Officer (August 2011 – Present)

Responsible for providing strategic leadership to the company's executive management team, working to establish long-range goals, strategies, business and financial plans and policies to maintain position as a market leader in the payments industry. Create alignment of mission, core values, and strategic objectives and spearhead the development, communication and implementation of effective growth strategies and processes. Lead the company to achieve and surpass sales, profitability, cash flow and business goals and objectives to successfully meet the expectations of owners while meeting the needs of clients, investors, partners, vendors, internal teams and stakeholders. Collaborate with senior leadership teams to design, develop, and implement plans for the operational infrastructure of systems, processes and personnel to accommodate domestic and international expansion. Leverage future trends in consumer consumption of payment products and services as a determining factor for providing new and innovative technology to support growing, emerging end-consumer segments.

- Consistently achieve target revenue margins and profitability while expanding the company's organizational infrastructure to meet new business growth and client retention needs.
- Continue to acquire new market end-points, grow market share and increase product penetration across entire client base to achieve economies of scale and foster sustainability for company.
- Gain a deeper understanding of the potential and existing client base through data driven insights focused on end-consumer attributes, portfolio growth, profitability and market share; connecting with product deliverables and service offerings.
- Articulate and deploy a product strategy for each payment line of business (Credit, Debit, Prepaid, P2P, Digital/Mobile, Tokenization, Portfolio Growth, Fraud Prevention/Detection) that supports TMG's brand promise in order to strengthen our financial position, increase market share and enhance our value proposition and position as leaders in innovation payment solutions.
- Develop an organizational mindset of delivering a consistent brand experience by audience type and consumer segments to instill and reinforce our strategic relevancy as a business.

GREATER IOWA CREDIT UNION, Ames, IA

President/CEO (March 2006 - August 2011)

Led the company in a turnaround effort from declining profitability, growth, and regulatory scrutiny to stability, followed by rapid membership, asset, shares and lending growth. Developed a five-year strategy and business plan encompassing future, target market/customer segments, products/services, financials, business development and growth aspirations. Hired and trained a team of highly talented, business professionals capable of handling a number of competitive and complicated key business initiatives and projects simultaneously. Developed business development, marketing, sales, operational plans, and controlled budget. Key accomplishments included:

- Developed and implemented innovative business concepts to outline and deploy an effective exit strategy for a number of pre-existing, non-performing delivery channels (e.g., 143 ATMs, two branch locations). Identified new growth ventures and business expansion opportunities within existing infrastructure by deploying cost-effective market segmentation strategies.
- Drove the operational planning and successful execution that led to increased member value propositions, profitability, lending stream and deposit growth by means of new business partnerships and market growth opportunities.
- Successfully deployed multiple, new, product/service development ventures (e.g., comprehensive member rewards program (GMA), member ambassador program, state-of-the-art virtual banking platform, comprehensive financial literacy outreach program, new Money Market/IRA product line); facilitated new business partnerships (e.g., ISEA, ISU, Iowa National Guard); centralized lending platform; launched a new Paid Time Off (PTO) program to control operating expenses; risk-based pricing matrix; new market development initiatives (e.g., new branch facility in the Des Moines market, Latino market outreach program).
- Cut costs by consolidating operations from two diverse locations, restructuring branch teams and creating a new leadership structure within branch operations. Significantly improved the performance of two underperforming retail branches within two years, bringing operational metrics to a baseline standard, while maintaining and improving key priorities of safety, quality, customer service, appearance and people.
- Effectively positioned the company as a "pacesetter institution" within the forefront of the local business community. The company has repeatedly earned the trust, and respect of its stakeholders, industry/business leaders, and key community groups by demonstrating a strong, altruistic commitment to social responsibility, integrity, community relations, business development partnerships and leadership endeavors.

GREATER IOWA CREDIT UNION, Ames, IA

Interim CEO & Chief Deposit/Operations Officer (September 2005 - March 2006)

Appointed to the Interim CEO position in 2005. Assumed the responsibility of the overall management of the credit union during a six-month long leadership transition phase. Position required simultaneous management of multiple key operating areas and job functions (e.g., deposit and branch operations) in addition to the role of interim CEO. Duties involved general management of the credit union including seamless execution of all routine, operational logistics/programs while serving as the direct liaison between the board of directors and the management team.

Key accomplishments included:

- Presented, gained approval from the Board of Directors on operational, capital expenditure budget plans for the 2006 fiscal year.
- Developed an effective blend of a best practice, accountability, teamwork-based culture, combined with the execution of organizational short-term goals, priorities and measures, which supported the turnaround of the business from declining growth/profitability state to a stable, rapidly growing business.
- Successful execution of the in-house, credit card portfolio (e.g., \$6M) sale and data conversion project.
- Initiated an organization-wide change management initiative by creating a cohesive, result-driven leadership team. Provided focused leadership, one-on-one coaching, while capitalizing on each person's strengths to deliver excellence and high customer satisfaction. Drastically improved the credit union's key operating, financial ratios (e.g., return on assets; loan delinquencies; operating expenses; efficiency ratio; etc.).

GREATER IOWA CREDIT UNION, Ames, IA

Chief Deposit/Operations Officer (2005 -2006)

Promoted to the Chief Deposit/Operations Officer in 2005. Assumed the responsibility of the overall management of the credit union's \$148M deposit operations and a branch network consisting of nine retail branch sites. Position required solid understanding of the credit union's overall asset liability management strategies, goals and depository governing laws, codes, regulations. Successfully, managed the credit union's depository operations, branch operational logistics, member service and compliance. Deployed and directed sound deposit product pricing tactics, policies and procedures.

Led a number of high-profile projects and product development undertakings. Key accomplishments included:

- Launched the first commercial depository product line for the credit union. The commercial depository product line attracted 148 new business accounts to the credit union and increased the overall deposit base of the credit union without having to increase the dividend expenses for the credit union.
- Developed and launched a new, innovative, electronic checking product line to target the credit despair consumer segments who are unable to gain access to a checking product with a federally insured bank or a credit union. The product brought in over \$1M low-cost deposits to the credit union in its first year and has been extremely profitable for the credit union.
- Successfully managed a number of merger/conversion projects for the credit union (e.g., system conversions and subsequent branch operational logistics).
- Relationship-development expertise that complements the ability to aggressively build solid client base and drive revenue growth.
- Comprehensive knowledge of and experience in leveraging numerous lending/investment instruments in a variety of complex scenarios.
- Proven leadership and team-building skills, coupled with the ability to direct strong teams in managing customer relationships and providing deposit, lending services.

GREATER IOWA CREDIT UNION, Ames, IA

Internal Audit/Compliance & Product Development Officer (2004 -2005)

Promoted to the Internal Audit/Compliance & Product Development Officer in 2004. Developed a risk-based annual operational internal audit/compliance plan for the credit union. Provided oversight for the credit union's internal control functions, compliance, regulatory requirements, new product development ventures, and security administration. Led project management duties for the deployment of a robust, mortgage lending program (Mortgage Partnership Finance: MPF) in partnership with Federal Home Loan Bank. Led a number of key federal compliance project deployments at the credit union: Home Mortgage Disclosure Act, Check 21 compliance and Multi Factor Authentication Compliance.

Formulated, coordinated and deployed comprehensive, custom compliance training program for these regulations.

Worked closely with state/federal examiners and CPA firm to develop a solid internal control strategy for the credit union. Created internal audit plans and reports exhibiting extensive audit details for the audit committee.

GREATER IOWA CREDIT UNION, Ames, IA

Executive Assistant to Chief Operations Officer (2003 -2004)

Promoted to Executive Assistant to Chief Operations/Lending Officer in 2004. Worked closely with the Chief Operations/Lending Officer in overseeing the branch network, lending functions, branch training/operational logistics and new product (both lending and deposit) development initiatives. Conducted peer comparison, market/profitability and due diligence studies for prospective merger ventures.

GREATER IOWA CREDIT UNION, Ames, IA

Consumer Loan Officer/Financial Services (1999-2003)

Underwrite, approve and deny direct, indirect, revolving and closed-end consumer and home loans. Performed collection duties for delinquent loan accounts. Position required loan processing, servicing and branch supervisory functions.

COMMUNITY SERVICE- BOARD MEMBERSHIPS- FINANCIAL SERVICES INDUSTRY

Board of Trustee, Ames Public Library
 Member, World Council of Credit Union's Global Women's Leadership Network
 Member, CUNA Payments Sub-Committee
 Member, Board of Directors, Ames Economic Development Commission (AEDC)
 Board Associate, Finance Committee, ISU Alumni Association
 Commissioner, Iowa College Student Aid Commission
 President-Designee 2013/Board of Directors, Ames Noon Rotary Club
 Board Member, Dwolla (an Iowa group payment network)
 Credit Union Advisory Board Member, Elan Financial (national credit card issuer - sister company of US Bank)
 Charter Committee Member, Women with Initiative, United Way of Story County
 Volunteer, Children's Miracle Network
 Chair, Iowa Credit Union League, Legislative Committee
 Board member, Iowa Credit Union League Transfer System (ICULTS) (2010)
 Chapter Honorary, ISU Beta Gamma Sigma (2006)
 Mentor, Leadership in Action (LIA), ISU College of Business (2009)
 Member Iowa Credit Union League Payday Loan Taskforce (2006)
 Member, Iowa Credit Union League, Credit Union Growth Commission (2007)
 Member, Iowa Credit Union League, Governance Task Force (2009)
 Honorary, Passport to Prosperity, Iowa Council for International Understanding (2010)

EDUCATION & TRAINING

IOWA STATE UNIVERSITY, BS Economics

CENTER FOR APPLIED EXECUTIVE MANAGEMENT (Certified Senior Executive-CSE) designation

CEO INSTITUTE (Certified Chief Executive - CCE) designation from Wharton, University of Pennsylvania,

Johnson Graduate School, Cornell University; Darden, University of Virginia)

HARVARD BUSINESS SCHOOL'S EXECUTIVE LEADERSHIP PROGRAM – Leading Change and Organizational
 Renewal (LCOR) initiative participant