

Scott S Jarvis

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Commercial Banker

Results-oriented banker with 15 years experience achieving success through combined application of traditional banking practices and a modern perspective; making immediate impact with proven technique, utilizing diverse banking knowledge to build comprehensive customer relationships. Decisive approach to assessing credits to ensure long term viability. Leadership style fosters team building collaboration, employee development and motivation.

Relationship Building
Business Development Skills
Comprehensive Banking Background
Retail Management

Credit Knowledge/Underwriting
Strong Communication/Negotiation Skills
Exemplary Customer Service
Project Management

PROFESSIONAL EXPERIENCE

LINCOLN SAVINGS BANK, Clive, IA

Iowa community bank with \$900 million in assets and 285 employees, (Headquarter: Reinbeck, Iowa)

Executive Vice President, Des Moines Market President

2017 to Present

As of January 2nd, 2017 assumed a new role as EVP/Des Moines Market President for the Southern Region of Lincoln Savings Bank which includes Adel, Ankeny, Des Moines, and Grinnell, Iowa. Assumes responsibilities of all facets of LSB in the greater Des Moines metro including; commercial and retail banking, insurance, wealth management, ecommerce, and treasury management.

Senior Vice President, Commercial Banker

2012 to 2016

Recruited to organically grow the commercial banking portfolio while establishing LSB's presence in the Des Moines metro. Over the past 4 years have produced significant production levels, established loyal relationships, and providing mentorship and leadership to our growing bank.

Production Performance:

- Originated \$170MM in commercial loans with loan fee revenue of over \$665M in 3 ½ years.
 - Loan production accounts for majority of 4 commercial lender portfolios.
- Produced an average loan size is north of \$1MM.
- Acquired average balances of \$50MM of core deposits
- Referred \$7MM in booked consumer related loans which includes personal and home mortgage loans.

Leadership & Management:

- Generated 69 of the 74 members of the Des Moines Focus groups in 2013.
- Leading the Des Moines Advisory Board – also generated 6 of the 7 board member.
- Consulted with all departments on sales agendas and process/product enhancements.
- Attended numerous events, organization, and charitable functions representing and promoting LSB.
- Provided mentoring to multi-department employees on relationship creation, networking, and client retention.

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WEST BANK, West Des Moines, IA

Conservative community bank with \$1.5 billion in assets and 187 employees, (4th largest bank in Des Moines metro) symbol: WTBA

Vice President, Commercial Banker

2010 to 2012

Promoted by CEO to manage and grow a \$40MM commercial loan portfolio. Portfolio consisting of: lines of credit, real estate, term, and other nonagricultural related loans.

- Originated \$18MM in commercial loans with fee revenue of nearly \$40M
- Produced an average loan size of \$600M.
- Achieved zero technical exceptions on credits within portfolio
- Acquired \$10MM of additional core deposits
- Referred \$3MM in booked consumer related loans which includes personal and home mortgage loans

Vice President, Head of Retail Banking

2007 to 2010

Recruited to create and guide innovative 21st century products and sales program that drive deposit growth and increase market share in multiple markets, while leading 15 direct and 75 indirect employees. Under my leadership:

- Increased West Bank net core deposits by \$75MM (21%)
- Appointed to launch and grow partnership of online goal based savings program; www.smartypig.com
- Generated deposits of \$300 million from growth of Smartypig™
- Opened, equipped, and staffed new branch that achieved profitability 1 year ahead of budget goal
- Piloted introduction of 4 new products contributing to net core deposit growth
- Developed and implemented customer service program into all retail branches

HORIZON BANK, Des Moines, IA

Senior Vice President of Retail and Business Banking

2005 to 2007

Vice President, Business Banker

Recruited by rural Iowa Bank (\$130 million in assets; 45 employees) to generate commercial loans and core deposits in the bank's single Des Moines, IA location. Lead 11 direct and 23 indirect employees. In 2006 promoted to executive management by the board to lead the Retail Department which consisted of the branch network, all marketing initiatives for the bank, Horizon Investment Services, and facilities. Under my leadership:

- Increased core deposits from \$85MM to \$105MM (24%)
- Conceptualized and implemented sales and marketing strategies delivering substantial bank growth
- Developed and implemented 6 new products contributing to growth of bank
- Piloted and cultivated a regional Health Savings Account (HSA) Program; 3,500 accounts and \$5MM deposits
- Negotiated with vendors to rework contracts which resulted in \$120M (5%) reduction in annual costs

COMMERCIAL FEDERAL BANK, Des Moines, IA

Business Banking Officer

2004 to 2005

Achieved rapid success organically growing a commercial loan portfolio for a regional bank (\$17 billion in assets; 1,500 plus employees) with an emphasis on credits up to \$5MM. Major areas of concentration were lines of credits, term and fixed asset loans, commercial investment properties, and owner occupied real estate.

- Grew commercial loan portfolio from zero to \$10MM in 1 year with an average loan size of \$250M
- Produced core deposit growth from zero to \$5MM
- Created a foundation of contacts supportive to referrals and introductions

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NATIONAL CITY BANK, Springfield, IL

Banker V, Small Business Banker

2002 to 2004

Accepted the challenge of a piloted hybrid position from a national bank (\$105 billion in assets; 10,000 plus employees) specific to the central Illinois region. Unique position combining private banking and small business; lending to business customers with total borrowings of less than \$2MM and gross revenues of less than \$10MM. Position's focus to promote full and complete banking relationship with customers.

- Outperformed expectations with 13 of 15 goal categories achieved for 14 consecutive months.
- Generated \$8MM in commercial loans with an average loan size of \$200M.
- Consistently achieved a 95% or higher on customer satisfaction surveys.

YOUNKERS (division of Saks Incorporated), Des Moines, IA

Buyer, Better Men's Sportswear

2000 to 2002

Managed \$25MM annually of the Better Men's Sportswear Division. Created and nurtured partnerships through prompt and courteous relations with vendors, store personnel, and co-workers.

- Responsible for receipt tracking, purchase order entry, price change entry, and markdown projection
- Managed the sending and transferring inventory to 45 store locations

EDUCATION

BS, Business Management, Iowa State University, Ames, IA
General Studies, University of Mississippi, Oxford, MS

2000

ORGANIZATIONS, NETWORKING, VOLUNTEERING, AND HONORS

- Current Board Member of the Wellmark YMCA
- Founder and past President of the Greater Des Moines Integrity Network, '04 to present, www.gdmin.com
- Co-founder of the 19th Hole Networking, '08 to present
- Past board member (Secretary) of the Pleasant Hill Chamber of Commerce, '07
- Steering committee member for Central Iowa Saves, '07 to '11
- United Way volunteer, '06 to present
- Mentor for the Mentoring program associated with the University of Iowa's Tippie College of Business
- Collegiate baseball player (Catcher) and pre-season All-American selection, '97
- Little League Baseball Coach, '08 to present