

## RICHARD O. JONES

**Accomplished Executive Manager with extensive Financial Services experience in multiple functional disciplines. Can operate in either Line or Staff capacity in various change environments. Delivers significant results in start-up situations. Tested ability to communicate strategy, translate into tactics, and motivate/develop staff to deliver against revenue or project targets. Rallying the staff around short term tactics/project or longer term revenue strategies is organizing nexus to extensive career. Expertise includes:**

- Building Businesses and Teams
- Motivating and Coaching Staff
- Sales Management
- Communicating Strategy and Tactics
- Field Botany
- P&L Responsibility
- Project Management
- Networking and Influencing
- Merger Integration

## EXPERIENCE

### **RETIRED EXECUTIVE, Kerhonkson, N.Y.**

**2014 – Now**

- Extensive Travel.
- Finished 2 two-year degrees in both Botany and Landscape Horticulture at New York Botanical Gardens in Bronx NY.
- Tour Guide at same, volunteer in horticulture office.
- Planning Board Member in Town of Rochester, Ulster County (January 2017 – now).
- Member of Rochester ECC.
- Member of Community Group that evaluated Community Solar Project for Town Of Rochester and saw it to its recent approval in Town-wide Referendum.
- Instructor at Lifetime Learning Institute of New Paltz.

### **PROVIDENT BANK, Montebello, N.Y.**

**Executive Vice President, "Business Services"**

**2004 –2014**

As a member of Provident Bank's senior management team, reports directly to the President and CEO. Responsible for the bank's business areas, including Branches, Central Operations, Information Technology, Marketing and Product Management, Trust and Investments, Small Business Lending, Consumer Loan and Mortgage Underwriting and Administration.

### **JPMORGAN CHASE, New York, N.Y.**

**Senior Vice President, Client Management Executive – Personal Financial Services, Retail Bank.**

**2002-2004**

Established the first Mass Affluent Banker Program for the Retail Bank, creating 45 Domestic and International Teams with a budget of \$72mm. Directed and monitored recruitment efforts, goal setting, performance tracking, licensing, initial and ongoing wealth management training.

- Established foundation and structure for Mass Affluent Program including client thresholds, product offering, banker recruitment standards, incentive program, sales goals and tracking, initial and ongoing banker certification.
- Led and directed the hiring and training of 45 Domestic and International Banker Teams.
- Directed the hiring of the 550 bankers for Mass Affluent program in the Northeast and Texas.
- Established a 100 person back office operational support group as well as sales tracking staff, and customized credit underwriting support group. Loans totaling \$262mm on the books.
- Established excellent relationships with Retail Branch Management to ensure integration of efforts within the Branch footprint.
- Established and implemented the licensing requirements for management and bankers.
- Designed an entirely new, consultative approach for the Bankers to use in their interaction with the Affluent Clients driving portfolio growth of 5%.
- Managed \$51 billion in assets, evenly divided between Liabilities and Investment Assets. Deposits grew by 19% and Investment Sales by 14% 2003 versus 2002.

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- Increased from total sales increased 50% 2003 versus 2002.
- Created 5% increase in assets under management 2003 versus 2002.
- Other accomplishments included only 4% client attrition versus industry standard of 15%, and an increase of 6% in terms of new clients.

***Senior Vice President, Regional Manager for Tri-State and Texas Branches  
– Retail Bank. 1996-2002***

Managed P & L and Balance Sheet for 300 branches in the Tri-State and Texas Regions. Spearheaded Sales, Expenses, Revenue, Human Resources across New Jersey, Westchester, Connecticut, Bronx and Texas.

- Led 14 District Managers along with 3,000 people in the 300-branch footprint.
- Total balances of \$21 billion, with Net Earnings of \$300 million after taxes.
- Successfully integrated the Chemical and Chase staff and systems in those geographies subsequent to the merger in 1996.
- Was continuously #1 in salesperson productivity, and operating margins as compared to other regions.
- Working with Investment Professionals, established investment sales engine and new investment referral program. Resulted in largest increase in investment revenue in last five years of 15% year over year.
- Created Small Business Segment within geography. Resulted in highest performing region around small business as measured by increased loans as well as business deposits.

***Vice President, Business Information Manager for Branch Management  
Group – Retail Group. Chemical Bank 1994-1996***

Spearheaded project implementation priorities, integrating business needs with system resources. Directed the development of customer information infrastructure to support 7,000 + sales staff throughout the Retail Branch Bank.

- Established Enterprise-wide Data Warehouse and Retail Profitability System that allowed for more efficient pricing of products and more effective client management.
- Managed the spending of 200 million a year in system resources to support the Retail Branch Network.

- Worked directly for the EVP responsible for Finance, Strategy and MIS for the Retail Bank.

***Vice President, District Manager within Branch Management Group – Retail Group. Manufacturers Hanover*** ***1984-1994***

District Manager in variety of geographies for both Manufacturers Hanover and Chemical Banks. Managed P&L, balance sheet, sales, human resources, and revenue generation in numerous geographies including Manhattan and Westchester.

***Prior to 1984***

Held various staff positions in preparation for sales management roles above.

**EDUCATION**

Certificate in Botany, NYBG  
Certificate in Ornamental Horticulture, NYBG  
MBA, New York University, Finance  
BA, Fordham University, Biology/History