
RESUME

Rory Rowland

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EMPLOYMENT

- 11/94 – present Rowland Consulting, Independence, Mo.
Work with credit unions all over the United States, with strategic planning, lending consulting, Board Evaluation Process, and many other projects. One 500 million client experienced 18% growth in the loan to share ratio by implementing the strategies I recommended, while maintaining a low loss ratio. Also teach *Consumer Lending* to NCUA and state examiners.
- 1992 - 1994 Raytown Teachers Credit Union: President/CEO
Helped complete the construction of their building in Raytown. Increased the loan to share ratio 5 percentage points in 24 months, while keeping delinquency low, and charge-offs below peer.
- 1989- 1992 City Credit Union: President/CEO
Moved the credit union from being a camel code 4 to a camel code 2 in 24 months. Worked with the regulators and board to clean up the lending area. The delinquency ratio declined significantly in my first 2 years.
- 1981 to 1989 City of Independence
Risk Administrator – managed and developed employee benefits and insurance programs for the City. Implemented a self insured plan in the City that was used for over 10 years.

EDUCATION

- 1986 University of Missouri – Kansas City, Master of Business Administration.
(MBA, Finance)
- 1981 Central Missouri State University, Warrensburg, MO.
BS degree in Economics