

Raymond Wayne Sanders

Vitae

Education

Texas A&M University 1980 – 1981 Major – Finance, Basic Studies

Sam Houston State University 1981 – 1984 BBA, Finance

Sam Houston State University 1984 – 1986 completed 9 undergraduate hours in Real Estate Finance, Real Estate Appraisal, and Cost Accounting

University of Houston-Clear Lake 1986 – 1988 completed 12 graduate hours towards MBA and 9 undergraduate hours in Intermediate Accounting I & II and Auditing

University of Oklahoma 1987 completed Consumer Lending Compliance School

Southern Methodist University 1998 Graduate School of Banking

Sam Houston State University 2002 – 2005 MA, Counseling

Professional Experience

Regional President Woodforest National Bank 2016 – 2017 (retired 12/31/17)

- Directed sale process for team of Relationship Managers/Portfolio Managers in acquisition of new loans, deposits and other banking services, including pipeline management and goal achievement (achieved 135% of goal for 2017)
- Maintained client contact for member business clients
- Managed Business Banking Portfolio, including credit risk
- Collaborated with Bank partners interaction including Cash Management, Merchant Services, and Wealth Management
- Collaborated with other area market managers to generate ideas for client solutions and to pursue relationship building
- Reported to President of Commercial Banking

President & Chief Credit Officer Woodforest National Bank 2007 – 2016

- Managed all lending and credit risks for entire Bank loan portfolio
- Responsible for all Loan Administration / Loan Review / Loan Operations / Credit Underwriting, and Credit Risk Management
- Responsible for the recruitment and training of new lenders and credit analysts
- Reported to C.E.O. and Vice Chairman

Professional Experience (cont.)

Executive Vice President & Chief Credit Officer Woodforest National Bank 2004 – 2007

- Managed all lending and credit risks for loan portfolio
- Responsible for all Loan Administration / Loan Review / Loan Operations
- Supervised staff of approximately 50, including three Assistant Vice Presidents, three Vice Presidents, and one Senior Vice President
- Responsible for recruitment, training, and mentoring of new credit analysts
- Reported to Vice Chairman

Graduate Internship Fellowship of The Woodlands Church 2004 – 2005

1,500 hours of internship counseling clients

Senior Vice President- Lending, Woodforest National Bank 1999 – 2004

- Commercial Loan Officer with emphasis in commercial real estate lending (\$100 million loan portfolio & \$75 million in deposits)
- Business Development Officer responsible for new customer growth
- Reported to President & Senior Lending Officer

Vice President – Lending, , Woodforest National Bank 1995 – 1999

- Commercial Loan Officer handling both consumer and commercial lending
- Branch Manager of first branch in Montgomery County
- Supervised staff of tellers, personal bankers, and assistant branch manager

Vice President, National Bank of Conroe 1994 - 1995

- Loan Review Officer, reviewed 60% of portfolio, supervised three staff
- Business Development Officer
- Reviewed lending and other operations for upcoming acquisition by WNB

Internal Auditor IV, Texas Department Criminal Justice 1989 – 1994

- Conducted operational audits for various departments within state agency
- Conducted fraud examinations with Internal Affairs
- Supervised 5 to 7 audit supervisors, conducting various types of audits
- Supervised total staff of 11 to 15 auditors and administrative staff
- Prepared and reviewed audit reports and attended audit briefings

Professional Experience (cont.)

Consultant to Woodforest National Bank 1989 - 1994

- Conducted loan reviews for bank, reviewing 70% of loan portfolio annually
- Conducted compliance and internal audit reviews and reported findings to Audit Committee

Assistant Vice President, Woodforest National Bank 1986 - 1989

- Internal Auditor & Loan Review Officer, conducted reviews and reported to Board
- Supervised Note and Credit Departments 1986 – 1987
- Business Development Officer

Credit Analyst, First National Bank of Huntsville 1985 – 1986

- Spread financial statements & prepared Loan Committee packages
- Worked exclusively with President & Senior Lending Officer on commercial real estate loans

Loan Operations Manager, First National Bank of Huntsville 1984 – 1985

- Managed seven staff members in all aspects of loan/credit operations

Licenses / Certifications

Texas Licensed Professional Counselor issued September 2005 #61792

Texas Licensed Professional Counselor-Supervisor issued September 2017 #61792

National Board Certified Counselor issued September 2005

Licensed Minister issued 2004

Community Service

Board of Trustees for the Conroe Independent School District 2010 – Present

Having served as President, Secretary, Asst. Secretary and Audit Chairman

Interfaith of the Woodlands 2010 -2017

Served on the Board of Directors for the largest non-profit in Montgomery County with annual budget in excess of \$20 million. Provided social services, free clinic, food pantry, counseling, and senior services for residents. Served as Secretary, Treasurer, Vice Chairman, and Chairman and member of the Executive Committee. Provided leadership in areas of budgeting, expense management, donor relations, counselor supervision, and fund raising. As Chairman, I was responsible for leading the replacement of the CEO upon their retirement and the subsequent search process for new leadership. Rolled off Board due to term limits. Now serve on the Advisory Board.

Southeast Texas Junior Achievement 2014 - 2016

Served on the Board of Directors as corporate representative to largest financial literacy non-profit in greater Houston area, providing classroom volunteers to teach lessons on financial literacy to student in grades 1 – 12 in public schools. Accepted award at national event on behalf of employer for providing more than 5,000 volunteer hours. Provided leadership in budgets and donor relations.

Have served on the Board of Directors for the following: South Montgomery County YMCA; Woodlands Area Economic Development Partnership, Southeast Texas Junior Achievement, Texas New Community Alliance, Gulf Coast Chapter of RMA. I have volunteered for the American Heart Association, Bridgewood Farms (formerly Friends of the Retarded), March of Dimes, the Montgomery County Food Bank and various other charities.

City of Huntsville Parks Commissioner 1993.

Approved Chaplain by Baptist General Convention of Texas in 1993, volunteering as chaplain at nursing homes and hospitals and have taught chaplain's training.

Interests

Fishing, tennis, golf, reading, spending time with family & friends

Previous Teaching Experiences

12/05/06	"Financial Literacy"	Independent Bankers Association Texas
07/22/08	"Leadership Skills"	Woodlands Area Chamber of Commerce
02/16/09	"Excellent Customer Service"	Interfaith Workforce Services
Spring 10	"Financial Institutions & Markets"	Sam Houston State University FIN 334
05/11/10	"Goal Setting & Time Management"	Woodlands Area Chamber of Commerce
05/14/10	"Common Sense For Counselors"	Montgomery County Youth Services
08/04/11	"Goal Setting & Time Management"	Woodlands Area Chamber of Commerce
09/08/11	"Running Your Business Efficiently"	Woodlands Area Chamber of Commerce
02/16/12	"Running Your Non-Profit Efficiently"	Woodlands Area Chamber of Commerce
03/26/12	"Communication Skills"	Woodlands Area Chamber of Commerce
05/10/12	"Professionalism in the Workplace"	Interfaith Workforce Services
03/20/13	"Credit & Personal Budgeting"	Lonestar College Accounting/Finance Club
06/27/13	"Personal Financial Management"	Longview Area Probation Departments
Fall 2013	"Commercial Bank Lending"	Sam Houston State University FIN 472
Fall 2014	"Commercial Bank Lending"	Sam Houston State University FINC 4330
Spring 2015	"Financial Institutions & Markets"	Sam Houston State University FINC 3310
Fall 2015	"Commercial Bank Lending"	Sam Houston State University FINC 4330
Spring 2016	"Financial Institutions & Markets"	Sam Houston State University FINC 3310
Fall 2016	"Commercial Bank Lending"	Sam Houston State University FINC 4330
Spring 2017	"Financial Institutions & Markets"	Sam Houston State University FINC 3310
08/18/17	"Counselor Ethics"	Montgomery County Youth Services
Fall 2017	"Commercial Bank Lending"	Sam Houston State University FINC 4330
Spring 2018	"Financial Institutions & Markets"	Sam Houston State University FINC 3310