

# BRADY STUART - CHIEF FINANCIAL OFFICER

## Name

Brady Stuart - Chief Financial Officer

## Address

Montgomery  
36043 Alabama, AL

## Phone number

(334) 900 9000

## Email

example.resumes@cvmaker.com

## Website

www.bradystuartinvest.com

## LinkedIn

<https://www.linkedin.com/in/brady-stuart>

Dynamic, results-orientated CFO with over 15 years experience at an executive level in leading commercial and retail banking organizations. Proven track record of innovation, business growth and increased profits. Strategic partner to the CEO and EXCO. Direct interface with board of directors, stakeholders, and internal and external partners. The past 8 years have been focused on developing commercial banking division. In-depth industry knowledge and comprehension of US banking regulations, fiscal compliance, investments, operations, risk, and strategic controls.

## AREAS OF EXPERTISE

Financial Modelling • Fiscal Regulatory Compliance • Lean Management • Mergers & Acquisitions • Policy Development • Process & Design Improvement • Risk Evaluation & Mitigation • Strategic Planning • SOX • AML • ALM

## PROFESSIONAL EXPERIENCE

### Chief Financial Officer

Apr 2007 - Present

Regions Financial Corporation, Birmingham

A Fortune 500 bank holding company headquartered in Birmingham, Alabama, offering retail banking, commercial banking, stock brokerage, mortgage, and trust services. Regions Bank has over 1,450 branches in 16 states.

### Chief Financial Officer, Commercial Banking - January 2014 to present

- Motivating and leading a team of 11 senior managers across departments
- Overall responsibility for accounting and financial operations, outputs and results
- Principal member of strategic planning team; short and longterm
- Asset-Liability Committee (ALCO) member
- Reviewing and reporting on asset and liability management (ALM)
- Risk identification, assessment, analysis, reporting and management
- Budget analysis, preparation and approval
- Reviewing income/expense reports, budget variance analysis, profitability analysis and updating processes
- Ensuring compliance with local, state, national and international banking and monetary regulations
- Coordinating requests for information from external auditors and regulatory bodies
- Warranting critical reports, returns and classified documents
- Verifying quarterly, bi-annual and annual reports such as Board reports
- Attending Board meetings and making presentations to Board of Directors
- Updating technology to increase productivity and enhance customer experience
- Improving core processes and reviewing and updating policies and procedures
- Meeting with business organizations like the Chamber of Commerce Association - AI

### **Achievements:**

1. *Identified and intercepted commercial money laundering transactions to the value of \$26 million, which resulted in successful prosecution and conviction.*
2. *Implemented an integrated multiple currency cash management system across all branches to streamline cash flow reporting and account management systems; the result is a 23% increase in productivity and error margins reduced below 1%.*

Besides general CFO responsibilities, I focused on reviewing and streamlining the following procedures -

- Credit risk management
  - FCRA compliance
  - ECOA compliance
  - FDIC compliance
  - OFAC compliance
  - Reviewing underwriting core processes
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## **EDUCATION AND QUALIFICATIONS**

**Master of Business Administration Banking and Finance (MBABF)** 2008 - 2010  
University of Alabama, Birmingham

**Bachelor of Finance (BFin)** 2000 - 2004  
University of Alabama, Birmingham

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## **PROFESSIONAL CERTIFICATIONS**

Certified Public Accountant (CPA)  
Sarbanes-Oxley certified  
ACCFO certified  
AML certified

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## **PROFESSIONAL MEMBERSHIPS**

American Bankers Association (ABA)  
Society of Financial Service Professionals (Society of FSP)  
Institute of International Bankers (IIB)  
National Society of Compliance Officials (NSCP)

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## **SKILLS**

<b>Financial Regulatory Compliance</b>	● ● ● ● ●
<b>Banking Best Practices</b>	● ● ● ● ●
<b>Policy Development</b>	● ● ● ● ●
<b>Risk Management</b>	● ● ● ● ●
<b>Strategic Planning</b>	● ● ● ● ●

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## **REFERENCES**

References available on request.