


Rebekah L Larson

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Summary

I am a highly motivated individual with over 20 years of experience in the Financial Industry including 18 years managing and leading teams. I enjoy new challenges and pride myself on being a quick learner.

Skills

Financial Services • Consumer Lending • Management • Credit • Loans • Retail Banking • Strategic Planning • Loan System Configuration • Policy & Procedure Creation • Analytical Skills • Training

Experience

CEO/Founder



Firefly Consulting, LLC

June 2022 – present

After over 20 years in the banking and credit union industry, I founded Firefly Consulting, LLC to focus on what I love to do; help members achieve their financial goals by leading initiatives. Through Firefly Consulting, I provide support to Credit Unions and FinTech's, leveraging my experience with both consumer lending and project leadership. My goal is to provide the support needed to help institutions avoid delays and drive their projects to the finish line with optimal success.

Primary services offered through Firefly Consulting; LLC include:

- Project Leadership from initial research to system configuration and culture integration
- Webinar and One on One lending training
- Procedure writing and revision
- Lending services and strategy consulting
- System efficiency optimization
- Task Automation & Process Improvement consulting through powershell, command line, JavaScript, python, and other platforms as needed.

Senior Vice President Financial Services

 Intrepid Credit Union

Helena Community Credit Union became Intrepid Credit Union December 2018

Sept 2010 – June 2022 (11 years 9 months)

My career began with Helena Community Credit Union as a Financial Service Officer Lead, producing and leading a Consumer Lending team. I was promoted to Financial Service Manager, assuming responsibility for all Consumer Lenders throughout the branches in addition to Indirect Lending, Business Lending and Underwriting. I was promoted to VP Financial Services, expanding my responsibility to include the Bozeman branch location, Collections and Loan Processing teams in addition to existing responsibilities.

As Senior Vice President Financial Services, I maintained all existing responsibilities and expanded my strategic outlook through partnership with the Senior Leadership team.

Responsibilities:

- Built and led Direct, Indirect and Business Lending, Collections, Underwriting and Processing Teams in Helena and Bozeman, MT
- Managed a total loan portfolio of over \$137M Consumer, Business and Participation Loans
- Led projects including merger, core system conversion, debt protection conversion, checking account conversion, and two loan operating system conversions
 - Project responsibilities included system configuration, partnership with vendors, testing and operating as a Subject Matter Expert
- Actively participated in committees appointed to lead large initiatives including the re-naming and re-branding and Mission Statement development for the Credit Union
- Created and maintained all departmental procedures, policies, and training programs to ensure both compliance and production in all areas of Business and Consumer Lending
- Created, monitored, and maintained Auto Approval matrixes within Loan Operating System
- Analyzed application-level data and leveraged information to coach Underwriting team, adjust policy and procedure and report results to the CEO and board
- Maintained awareness of upcoming regulatory changes and adjusted procedures and policy as necessary to maintain compliance
- Responsible for coordinating information and participating in audit meetings, preparing appropriate responses, and acting as a liaison for annual State and NCUA examinations
- Participated in annual Strategic Planning sessions, assisting with setting the direction for the Credit Unions Growth
- Conducted individual Strategic Planning sessions for Business, Indirect and Direct lending. Set goals and action plans to assist in achievement of overall Credit Union Strategic priorities.
- Assisted with the development of the annual budget
- Coached and mentored all staff throughout department including both management and entry level employees
- Continued active engagement with Lending Solutions Consulting Inc. to assist in driving High Yield Lending Strategies to enhance yield and understanding of risk to assist more members
- Partnered with multiple vendors including FinTech's to ensure competitive product and service offerings for members
- Ability to perform all roles within the Financial Services team including business lending, consumer, indirect and underwriting
- Underwriting authority of \$150k consumer and \$250k business lending
- Assisted Underwriting as a 2nd signature for higher risk and larger loans
- Designed and implemented Credit Committee policy and procedures to assist with loan growth initiatives
- Designed and recommended loan promotions, educate staff and analyze ROI for promotions

- Partnered with Marketing Manager to create promotions, voice over radio ads and develop assets to encourage loan growth
- Annually conduct profitability analysis for Business and Indirect lending

Branch Manager

Wells Fargo Financial

Oct 2006 - Sept 2010 (4 years)

I started my career with Wells Fargo Financial as a producing Credit Manager in Gillette, WY. Through outstanding personal production, I was promoted to Assistant Manager within one year of my start date. With my leadership ability and background, I was promoted to Branch Manager within less than one year of promotion to Assistant Manager. I assumed responsibility for new branch with relocation to Casper, WY. I then assumed responsibility for the Helena, MT branch of Wells Fargo Financial.

Responsibilities:

- Led a team of sales representatives to achieve established goals
- Through outbound calling efforts, produced consumer prime and sub-prime auto, credit card and personal loans, sub prime Real Estate and FHA Real Estate loans

Branch Manager/Service Manager

Wells Fargo Bank

Dec 2002 - Oct 2006 (3 years 11 months)

I started my career as a Teller while attending college full time. After quickly mastering this role and proving my customer service skills, I was promoted to Customer Service Representative followed by promotions to Personal Banker, Service Manager and Branch Manager. Throughout my time with Wells Fargo Bank, I led branch teams in both Billings, MT and Gillette, WY.

Responsibilities:

- Oversaw the daily operations of the teller line, ATM and vault balancing, and member service
- Opened new accounts, annuities, CDs and IRAs
- Responsible for loan and new account production both personally and for the branch location
- Successfully led a team of 5 tellers while acting as the primary personal banker at an in-store branch in Billings, MT
- Led the branch to all time high production through outbound calling efforts paired with exceptional service and cross selling
- As the Service Manager in Gillette, WY, managed a teller line of 18 staff
- Partnered with branch manager to ensure consistency in referrals and proactive customer service throughout the teller line
- Maintained safe deposit box operations at branch

Education

University of Lending

High Yield Lending Strategy

2018 - Present

- Lending Solutions Consulting Inc. University of Lending in Illinois 2018 in Illinois
- Onsite two-day training in Helena, MT 2020
- Online University of Lending Indirect 2021
- Online University of Lending Collections 2021

The University Trainings focus includes analyzing trends in Consumer Credit reports, Credit Score codes, increasing loan approvals through the High Yield Lending Strategy and challenging traditional thinking in an effort to assist more members with their lending needs.

Montana State University - Billings

Bachelors, Mass Communications with emphasis on Business

2001 - 2005

Graduated Summa Cum Laude

Licenses & Certifications

- Leading Business – “Mini-MBA” Accredited by Dawson Community College - Hosted by Big Sky Way
- 30 hours NeXT Level Leadership - Accredited by Dawson Community College - Hosted by Big Sky Way
- Integrity Coaching Certification - Integrity Solutions
- Integrity Selling Certification - The Member Advantage - Integrity Solutions

Honors & Awards

2017 Top 20 Under 40

Received Top 20 Under 40 Award in Helena, MT for contributions to the Credit Unions success as well as community involvement.

Volunteerism

Habitat for Humanity • Joining Community Forces • Governors Cup

Hobbies

Fishing • Spending time with family • Outdoor recreation • Piano • Painting

Professional References available upon request