Cordelia Wintergreen-Adebayo

Commercial Relationship Manager

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PORTFOLIO SNAPSHOT

About 70 companies with revenue between $10 million and $150 million

$310 million in loans and $190 million in deposits under management

SUMMARY

Commercial relationship manager with 8 years in business banking, 5 of them managing a portfolio of about 70 middle-market companies with $310 million in loans and $190 million in deposits. Win new clients through referrals and industry events, structure credit with underwriting partners and keep past-due loans under 0.5%. Ranked 2nd of 18 relationship managers in the region on new revenue in 2025.

EXPERIENCE

Vice President, Commercial Relationship Manager — Scioto Valley Commerce Bank

Columbus, OH · Feb 2021 – Present

- Grew the loan portfolio from $205 million to $310 million in 5 years while keeping past-due balances under 0.5%.
- Brought in 23 new middle-market clients through CPA and attorney referrals, adding about $64 million in new commitments.
- Raised treasury management fee income in the portfolio by 41% by running annual cash flow reviews with every client.
- Retained 96% of clients over 5 years, including 3 companies that received competing term sheets in 2024.
- Prepared credit memos for about 40 renewals a year with 0 repeat findings in 3 loan review exams.

Credit Analyst, then Portfolio Manager — Licking River Federal Savings

Newark, OH · Jun 2017 – Jan 2021

- Spread financials and wrote credit memos for about 90 commercial loans a year, worth up to $12 million each.
- Monitored covenants for a $140 million portfolio and flagged 7 early warning cases before they became past due.
- Joined 60 client calls a year with senior relationship managers and took over 15 smaller relationships in 2020.

SKILLS

Relationship Management: Portfolio reviews, account planning, cross-selling treasury and deposits, client retention

Credit: Cash flow analysis, loan structuring, covenants, credit memos, risk ratings

Products: Lines of credit, term loans, equipment finance, commercial real estate, treasury management

Systems: Salesforce Financial Services Cloud, nCino, Moody's financial spreading, Microsoft Excel

EDUCATION

B.S. Finance, The Ohio State University, 2017

Fictional example by FindAJobAI: the person, employers and numbers are invented.