

NATHALIA ARTUS

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MBA graduate, passionate and strategic community leader with more than 12 years in banking and finance industry. Strong leadership and team building skills, with a consistent concentration on results, in addition to developing relationships. Adaptable and versatile, with experience in private, public, and nonprofit sectors. Expertise in building and managing loan programs and portfolios, from government grants to credit enhancement product offerings. Strengths include problem solving, analytical thinking and the ability to work with teams in a fast paced environment. Experience working with the SBA, US Treasury SSBCI program, USDA programs, Local and State Grant Management and Bond financing.

EMPLOYMENT HISTORY

Director of Community Development at Atlantic Union Bank 08/29/2017 – Present
Richmond, VA

- Liaises with local governments and community development organizations ensuring the Bank's presence is known and respected in the community.
- Develops and deepens relationships within the bank's markets through community organizations, nonprofits, and governmental agencies focused on low-to-moderate and majority minority geographies and demographics
- Develops and manages community initiatives organized at both a corporate level and through the branch network
- Collaborates with executive management in furthering the organization's commitment to being a meaningful and active participant in the communities in which the Bank operates
- Acts as an advocate for the Bank in connection with identified community-focused service and lending opportunities

Regional Lending Manager at Virginia Small Business Financing Authority 11/25/2015— 8/28/2017
Richmond, VA

- Delivers on collective economic development loan origination goals of \$10M, leveraging, at a minimum, government funds to private funds at \$1:\$4
- Manages application and disbursement of grant with about \$1M yearly budget. Developed outreach from ground up, with over 99% disbursement goals reached.
- Promotes growth and expansion of businesses in Virginia through the prudent use of state and federal resources by partnering with private and other public sector resources in making available to businesses more direct, indirect, and conduit financing.
- Effectively underwrites and analyzes credit requests and bond conduit opportunities. Responsible for the credit quality of the loans in the portfolio and knowledgeable of all of the VSBFA, SBA and other complimentary loan and grant programs.
- Works to market and increase awareness of the financing programs and services of the Virginia Small Business Financing Authority and the SBSD agency by effectively promoting the VSBFA's and SBSD's programs to businesses, economic developers, financial service providers, the small business development network, and other interested parties within the Commonwealth

**Government Loan Program Manager / Vice President at EVB -
Eastern Virginia Bankshares**

2/5/2013 — 11/20/2015

Richmond, VA

-Developed Government Loan program from ground up.

- #1 SBA lender FY2015 by loan volume -Richmond District Office
- Portfolio managed: \$80M by role exit (both from organic growth and purchased guaranty program).
- Managed all aspects of the government loan programs by identifying and analyzing lending opportunities within the markets served, recommends loan structures with ongoing preparation and reporting of the program results.
- Developed and implemented policies and procedures for the government loan programs of the bank: SBA, VSBFA and USDA
- Assisted the creation and launch of EVB POWER (Potential of Women Entrepreneur Realized) – a small business market program focused on female entrepreneurs
- Assisted the creation of EVB Community Believers, a civic engagement and community outreach program
- Interacted and coordinated with Loan Operations, Information Technology, Risk Management, and Credit Administration to ensure that the government loan programs can be managed effectively within the bank's systems.
- Developed and implemented business development strategies and activities in order to attract profitable new government loan borrowers for the bank.
- Efficiently and effectively analyzed and underwrote loan requests balancing risk with revenue opportunities.
- Negotiated credit terms, such as pricing, loan repayment methods and collateral specifications.
- Monitored existing government loan program loans to ensure compliance with any government or bank requirements and timely reporting as required by multiple programs

Loan Coordinator II at SunTrust Bank

3/2/2012 — 2/4/2013

Richmond, VA

- Analyze business loan packages up to total borrower exposure of \$2.5MM within the Wholesale Lending Services division.
- Support Commercial and Wealth Management line of business, addressing various critical issues in the credit application process.
- Review credit and collateral information to determine eligibility, quality and sufficiency.
- Structures and prepares preliminary analysis for underwriting team, while focusing on mitigating possible risk.
- Communicates effectively with internal and external clients, providing high level customer service.
- Accountable for maintaining deals pipeline in the goal turn time.
- Work with management to set up strategy involving team collaboration around organization principle and values, translating results into reports generated on quarterly meetings.

EDUCATION AND COMMUNITY WORK

- LEAD VA – class of 2018
- VBA (Virginia Banker Association)
Banking School- 2018
- Emerging Bank Leaders – 2015 - current
- LMR
Leadership Metro Richmond, class of 2016

- University of Richmond - Robins School of Business, in partnership with BBS - Brazilian Business School MBA, 2012
- Mentor Richmond, Class of 2014
- NAGGL
- SBA Credit Underwriting, Policies and Procedures, SBA, 2013 – 2013
- RMA – Risk Management Association Credit Certification, Suntrust, 2012

BOARD OF DIRECTORS MEMBERSHIP, COMMITTEES AND ASSOCIATIONS

- Virginia Housing Development Authority- Governor Appointed Commissioner
- ChamberRVA - Board Member and Workforce program committee: Mission Tomorrow
- Housing Virginia: Board Member, Secretary
- Partnership for Housing Affordability: Board Member
- Virginia Supportive Housing: Board Member
- YWCA: Board Member
- Family Lifeline - Board Member, Secretary
- Consumer Bankers Association: CRA Committee
- City of Richmond: Member of the Office of Minority Business Enterprise Advisory Board
- Virginia Impact Investment Forum – Board Member
- Community Reinvestment Coalition of Virginia: Vice Chair

AWARDS AND HONORS

- Commonwealth of Virginia Governor's Award for Community Service and Volunteerism – 2017
- ChamberRVA HYPE Icon Front Runner Award – 2016
- SBA (VA) Best Intermediary Lender - 2016
- Top 40 under 40 by Style Weekly Magazine – 2015