

KRISTI STRAW, MBA

Culture Change Agent | Business Leader | Creative Executive | Servant Innovator

krististraw.com

Influential business leader with extensive experience in cultivating wealth in the power of relationships, taking an action-oriented and employee-centered approach to business culture that leverages the energizing and balanced influence of empathy and data in large, complex regulated industries. Offers over 15 years of ingenuity in talent development, stakeholder partnerships, and operational efficiency, inspiring organizations with strategic vision, planning, and implementation.

EXPERT SKILLS

-Project Management -High Staff Retention -Executive Presentations -Change Mastery -Executive Coaching
-Compassionate Leadership -Employee Engagement -Strategic Partnerships -Performance Management
-Corporate Strategy -Brand Development -Employee Hiring

KEY ACCOMPLISHMENTS

- Launched innovative retail banking playbook from strategy to execution (TruBanking) in which all 36 branches and every level of retail leadership adjusted leadership behaviors and coaching models; created company's first-ever coaching documentation, coaching process for behaviors, and results as part of TruBanking.
- Highest employee engagement of peer group, reducing turnover by 20%, including no involuntary turnover of 7 direct reports since hire; highest number of internal employee promotions in entire bank, and less than 5% (lowest percentage across all departments) staffing vacancy rate in LOB/division
- Created and implemented 4 programs to enhance company culture through employee engagement and retention, including programs that increase sales, provide leadership development, create communication, facilitate critical thinking, and uphold a commitment to diversity, equity, and inclusion
- Partnered with private wealth and commercial lending to create \$60M in new products
- Coached executive leaders and sales leaders through professional development topics, including change mastery, conflict resolution, and strategic planning

HONORS

Awards

Women in Business Awards Honoree | Charlotte Business Journal | 2023

One of Eight Big Wigs | Wiggin' Out for Carolina Breast Friends | 2023

Speaking Engagements

Keynote Speaker | CREW Charlotte Impact Awards | 2022

Guest Lecturer: "Leading with Compassion" | University of Kansas Leadership Studies | 2021

Featured Speaker | Investment News Women's Adviser Summit

Keynote Speaker | US Bancorp's Women's Adviser Forum | 2018, 2019

CAREER EXPERIENCE

CHIEF RETAIL BANKING OFFICER | Truliant Federal Credit Union | Winston-Salem, NC

2023

Led entire call center, retail banking, and wealth management team, managing over 550 out of 900 employees. Set budget for wealth, retail, and call center departments. Coached executive colleagues and senior-level leaders. Introduced Needs Assessment profiling tool to customer engagement process.

- Developed streamlined approach for business development activities leading to growth from \$4.3B at hire to \$5B+
- Designed first-ever dashboard and created data-driven retail banking KPIs with data analytics group
- Streamlined redundancy within call center lending teams via full-on process mapping exercise, and eliminated antiquated operations and member friction points by removing 15+ outdated processes
- Reorganized wealth management team/redefined territories and instituted service delivery model to support growth and improved revenue by 7% in first 90 days, under the launch of TruAdvising platform
- Spearheaded new broker dealer relationship to improve cost efficiency within wealth group
- Eliminated 13% of costs from retail banking and call center budgets for 2024

...continued...

- Launched Next-Level Leadership program to enhance skillsets of existing front-line leaders within call center/retail banking; selected as executive sponsor for their inaugural women's leadership resource group

PRESIDENT – Retail Banking | Bank OZK | Charlotte, NC

2021 – 2023

Governed over \$5B in deposits and loans at \$30B company. Oversaw 102 banks and over 500 employees. Reported directly to Chief Operating Officer, collaborated with Chief Executive Officer, and managed 7 direct reports. Regularly wrote, recommended, and defended salary recommendations to CEO. Presented all KPI metrics to CEO, including setting KPI goals, forecasting changes, making budget and staffing model recommendations.

- Within 18 months of hire, grew role from overseeing 23 banks in North Carolina to 102 banks, including Georgia market and new market share in Tennessee
- Served frequently as the voice and face of company via videos, commercials, radio spots, both internally and externally
- Presented results for all divisions of retail banking to Board of Directors
- Created grassroots business development initiative, OZK Feet on the Street, and eclipsed \$80M deposits and gained 566 referrals to other lines of business in 10 months
- Vanguard of multiple employee engagement initiatives: OZK Rising, OZK Voices, OZK Pages, and OZK United
- Rebranded company as a culture of care with compassionate leadership, redesigning brand materials to reflect values

VICE PRESIDENT – Private Client Advisor | Sunflower Bank | Overland Park, KS

2020 – 2021

As acting divisional leader, mentored other wealth advisors, all of whom have longer organizational tenure, on internal platform and provided consultation on practice management to refine and implement strategic initiatives that possessed actionable, measurable items that are assessed bi-weekly.

- Initiated and led weekly partnership meetings with commercial bankers and treasury managers to collaborate and share success stories; developed strong organizational synergy, heightened awareness of business capabilities, and established strategy for amplified efficacy
- Delegated tracking of results and ROI of new partnership meetings which yielded a 300% increase in cross-departmental referrals and a more holistic service delivery
- Acknowledged as a top third producer out of nine wealth managers and selected to serve as mentor due to success; established and implemented a nationwide onboarding wealth management process and traveled to rural markets to provide coaching on enhanced market positioning and delivering a consistent client experience across entire system

WEALTH MANAGEMENT ADVISOR | US Bancorp Investments | Kansas City, MO

2017 – 2020

Delivered the overall client experience. Managed and protected client wealth by leading them through the advisory and financial planning processes, providing collaborative and tailored solutions, and maintaining a holistic approach to wealth planning. Selected by executives to serve as mentor and lead nationwide training focused on wealth management teams.

- Developed nationally utilized curriculum focusing on strategies for new client acquisition
- Created The Insight Expert® sales curriculum which has been applied to wealth management teams and executive leadership groups across the country
- Established annual sales goals and implemented strategic plan for wealth management team; led team to achieve and/or exceed annual revenue targets
- Restructured and revitalized KC Metro Wealth Management's vision and collaborated with key partners to implement a One Bank mentality and behavior
- Led several One Bank initiatives across 13 lines of business and leveraged those relationships to boost awareness of and client referrals to the KC Metro Wealth Management division
- Earned the highest closing ratio (74%) out of forty advisors; exceeded 2020 annual insurance revenue goal by April 2020; exceeded 2019 annual financial planning goal
- Ambitiously grew assets under management from \$0 in April 2017 to \$31.6 million in December 2019

WEALTH ADVISOR | CommunityAmerica Credit Union | Kansas City, MO

2011 – 2017

Managed financial planning for four branches in the Kansas City area including referrals from 40+ employees. Reported to the President of CommunityAmerica Financial Solutions.

- Selected by executive team to lead management and sales teams' trainings and branch meetings
- Initiated and developed curriculum and presented new hire training and ongoing employee seminars
- Doubled investment portfolio from \$19M upon hire to over \$40M; grew from 300 accounts to over 600 households
- Generated \$400,000+ GDC each year during tenure, ranking among the top five financial advisors company-wide

- Created a niche expertise area and coined the term “Women in Transformation;” served as the main contact for women who were experiencing a life transition, job change, etc.

ADDITIONAL CAREER EXPERIENCE

Financial Advisor | Morgan Stanley | 2008 – 2011

Business Development Officer | UMB Financial Corporation | 2008 - 2011

Banking Center Manager | UMB Financial Corporation | 2005 – 2008

LICENSES & CERTIFICATIONS

Certified Exit Planner | Series 7 License | Series 66 License | Certified Financial Planner – coursework completed

EDUCATION

Master of Business Administration | Baker University | Overland Park, KS

Bachelor of Science in Management, Spanish Minor | Eastern Illinois University | Charleston, IL