

GONZALO PUIGBO

Natick, MA 01760 | 508-740-0622 | GPuigbo@yahoo.com

PROFESSIONAL SUMMARY

Chief Executive Officer

Intelligent and enterprising community banker with over 20 years of experience in the banking, finance and non-profit industry. Adept at enabling company growth and key operational improvements by weighting corporate objectives effectively and offering timely advice. Expert problem-solver and planner with demonstrated business leadership skills.

SKILLS

- Senior Executive Relationships
- Mission-Critical Program Execution
- Operations Turnaround Leadership
- Cross-Functional Team Leadership
- New Product Development & Launch
- Metrics-Driven Financial Management
- Million-Dollar Sales Production
- Regulatory Compliance Issues

WORK HISTORY

JULY 2020-PRESENT

CHIEF EXECUTIVE OFFICER | SOMERVILLE COMMUNITY CORPORATION | SOMERVILLE, MA
Somerville Community Corporation (SCC) is a membership organization that provides leadership for sustaining the City of Somerville as a vibrant, diverse and tolerant community. We offer services and lead community organizing that supports low- and moderate-income Somerville residents in their efforts to achieve economic sustainability and increase civic participation.

APRIL 2019-JUNE 2020

VP, CRA & Community Development Officer | People's United Bank | Worcester, MA
Promoted to this role on April 2019.

- CRA Working Group Committee
- Foundation Community Liaison
- Mentor/Coach Women in Leadership and Leading from Any Chair Programs

Responsible for the compliance of our Community Reinvestment Act strategy in Northern New England in community lending, investments and service. Oversee our commercial community developments in our markets in Northern New England, as well as manage the

Federal Home Loan Bank Boston relationship and applications of Affordable Housing Program grants, Equity Builder and Housing Our Workforce programs.

Currently working on a pipeline of 5 different projects in Vermont, Maine and Connecticut. Projects include multi-family housing, senior centers, housing for adults with physical disabilities and veteran housing.

JULY 2016-APRIL 2019

VP, Senior Affordable Lending Manager | People's United Bank | Worcester, MA

Responsible for managing Affordable Lending Managers across our New England footprint, as well as directly maintaining effective business relationships within our community.

Developed products and services and implemented effective training in order to meet affordable lending goals and objectives in our bank footprint from New York to Maine.

Major goals included increasing lending to low-moderate individuals and neighborhoods as well as minorities, while increasing awareness via home buyer education & financial education seminars.

Selected Contributions & Accomplishments:

Affordable Lending Production

- Increased Affordable Lending Production to 31.70% in 2018 of total mortgage production
- Increased Affordable Lending Production to 26.46% in 2017
- Inherited Affordable Lending Production at 13.53% in 2016

SEPTEMBER 2015-JULY 2016

VP, Mortgage Sales Manager | People's United Bank | Worcester, MA

In charge of a region that included Central Massachusetts, Western Massachusetts and the Merrimack Valley area.

Re-aligned our territory to increase retail banking referrals, by coaching, training and mentor our branch footprint and improve referrals to our Mortgage Account Officers via service level communications between our sales & operations team.

Coached & trained two Mortgage Account Officers to improve their individual production with "face to face" training, hands on communication and on the job training, which included joint sales calls, first time home buyer presentations and penetration into new markets. As a result, one of my MAO's increased his production by 100% in just one year of training and another one increased his unit production by about 60%.

OCTOBER 2013-SEPTEMBER 2015

Branch Manager | Embrace Home Loans | Lynnfield, MA

Entrepreneurship opportunity to establish a territory in Massachusetts for one of the mortgage leaders in America. Recruited and developed talented loan officers that wanted to be part of an organization that wanted to change the landscape of lending.

MAY 2013-SEPTEMBER 2013

Assistant Vice President Retail Sales Manager | Bank of America | Wakefield, MA

Manage a group of loan officers, as well as originate residential mortgage loans for the bank. Execute different strategies to improve recruitment, retention and profitability of our sales force. Promote our products and services in the community and ensure that all application for credit are taken in compliance with federal & state regulations.

MAY 2012-DECEMBER 2012

Senior Vice President, Retail Lending & CRA Officer | Southbridge Savings Bank | Southbridge, MA

Manage all aspects of the residential & consumer lending process including sales, operations, underwriting, processing, secondary marketing, closing, shipping & funding. Oversee two individual departments, one manager and 9 employees to grow the department and improve revenue for the organization. In charge of managing the community affairs of the organization and ensuring that we were properly servicing our communities in education, lending and investments

AUGUST 2006-MAY 2012

Vice President Regional Sales Manager | Eastern Bank | Lynn, MA

Recruited, hired, trained and coached incoming loan officers. Managed team of up to 13 employees within Northern Region; held loan originators fully accountable for results. Prepared annual business plans and sales reports. Ensured compliance with all federal and state regulations. Served as Mortgage Owner's Council Member. Led communications with upper management on new product development, operational efficiencies, and sales/marketing strategies. Wrote responses to the Massachusetts Division of Bank on customer issues.

Selected Contributions & Accomplishments:

- “ Closed \$220 million in regional production in 2009
- “ Closed \$112 million in regional production in 2008

COMMUNITY & VOLUNTEER

EXPERIENCE

MASSACHUSETTS COMMUNITY & BANKING COUNCIL, Boston, MA, April 2008 – May 2012, July 2015 - Present

Co-Chairman of the Committee, October 2018 - Present

Providing a collaborative forum for Massachusetts financial institutions and community organizations to meet and share information with the goal of affecting positive change in the availability of credit and financial services in low- and moderate-income communities and communities of color across the Commonwealth.

COMPASS WORKING CAPITAL, Boston, MA, August 2006 – Current

Chairman of the Board, Member of the Audit & Finance Committee, 2010 – 2014

Volunteer & Advisory Board Member, 2014 - Present

Helped develop this organization from the ground up and provided the leadership structure to help the Executive Director develop three programs in Lynn, Boston and Cambridge and help Section 8 families become self-sufficient. Taught financial literacy classes, credit counseling and budgeting. Provided some financial coaching and counseling to classes and guided participants on products and services that banks, and other financial institutions offer in the marketplace.

WAYSIDE YOUTH & FAMILY SERVICES, Framingham, MA, July 2008 – Current

Vice Chairman of the Board, 2012 – 2016

Board Director, Member of the Development, Finance, Nominating, Program & HR Committee, 2008 – 2018

Played key role in turning the organization around during the economic crisis in 2008.

Organization was losing over \$500,000 per year and we helped turn it around to improve to \$1,000,000 in positive revenue. Helped with the fundraising efforts to create a gala and the 5K4Kids program that has helped raise funds for the organization. Fundraising started with \$20,000 per year in revenue and we grossed \$100,000 last year with the 5K4Kids event.

CHAPA, Boston, MA, March 2010 - May 2012

Elected Member, Massachusetts Home Ownership Collaborative Committee

Helped non-profits with the development of the housing curriculum for affordable housing & training

EDUCATION

2012 MBA: Business Administration

Framingham State University, Framingham, MA

- Capstone Project: Servant Leadership
- 2009 Alumni Achievement Award for Outstanding Community Service Recipient

2010 Cohort Participant: Minority Leadership Training

Conexión, Boston, MA

2009 Fellows Graduate: Minority Leadership Training

Partnership, Inc, Boston, MA

2004 Bachelor of Science: Business Administration

Framingham State University, Framingham, MA

AWARDS

- 2011 Eastern Bank "Corporate Value Award" for Outstanding Community Service
- 2009 Framingham State College Alumni Achievement Award for Outstanding Community Service
- 2005 Citizens President's Club Award for Outstanding Sales Performance
- 2004 Citizens President's Club Award for Outstanding Sales Performance