

**Deroald R. Hopkins**

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**OBJECTIVE**

Experienced consultant with proven leadership experience seeking to leverage diverse Financial Risk Management / Infrastructure Advisory / Project Finance background and strong analytical skills.

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**EXPERIENCE**

**KPMG LLP**

*Austin, TX; Birmingham, AL*

**2007 - PRESENT**

**Manager**

- Managed or participated in projects related to Technology Integration, Mergers and Acquisitions, Operations Improvement, and Public / Municipal Finance. Additionally, supported implementation to establish a cross-selling process, and shared services of operations of a major U. S .Bank.
- Co-led financial feasibility study for a U.S. Department of Transportation and their CDA Program, and other greenfield Public Private Partnership projects transactions; Co-led Public Private Partnership seminars, and public-policy sessions; Areas of focus are delivering revenue enhancements as well as process improvements to financial institutions;
- Strong working knowledge of multiple industry sectors that include but are not limited to: Strategy formulation, Investment/Retail/Commercial Banking service delivery, Business Strategy, Business Transformation, Customer and Channel Marketing Strategy/Implementation, Business Performance Improvement, Process/Policy Controls Review and Fee-Income/Revenue Enhancement;
- Assisted with project management to a Top 10 U.S. bank by assisting the lines of business with a strategic planning initiative to improve the Brokerage/Asset/Wealth Management process.
- Part of project team to a TOP 10 U.S. bank that identified, analyzed, and gained approval for process and pricing enhancements, to product category's annual revenue stream. Additionally, aided in project, that instituted changes on business deposit accounts and cash management services;

**Senior Vice President, Head of Retail / Investment Banking -**

**December 2001-August 2007**

**First Tuskegee Bank, Montgomery, AL**

- Growth strategies for the retail bank, investment/insurance channels, along with distribution design for: branches, agents, relationship managers/brokers, and direct;
- Profit improvement restructurings: P & L responsibility for the branch delivery channel and investment brokerage operations serving the retail banking, small business and CRA related segments;
- Transform branch channel to a high-performing, sales organization using a strategy which includes the creation of a branch-focused, performance-driven incentive plan, quarterly sales plans;
- Develop strategic initiatives for the college/university and municipal banking markets; results within these market segments included \$100 million in asset growth over two years;
- Update operating procedures to reduce costs and increase spreads, and revise numerous pricing strategies for card services, for which cross-sells increased nearly 200%, and achieved a 23% penetration rate;
- Superior analytical and writing skills related to complex credit analysis activities, preparation of financial statement spreadsheets and developing collateral summaries; provide detailed analytical findings in written reports used in the credit review process.
- Develop and manage all marketing and communications strategies for the Banking Financial Institution Product Channels, including key business development initiatives; manage internal and external communications to ensure internal and field communication needs for key stakeholders are met; manage budget development and management; provide Competitive Analysis - responsible for developing, maintaining, communicating and integrating into marketing strategy.
- Create Channel Marketing strategy to help identify those sales channels and processes that yield the highest return for product development; results include 125% market penetration in higher education market over 3 years;
- Oversee supply-chain management for MIS-related procurement activities; conduct quarterly reviews of financial, information technology, banking and security systems to assess operational efficiencies;

**Senior Vice President, Chief Investment Services -**

**December 2001-August 2007**

### **First Tuskegee Bank, Montgomery, AL**

- Created business plan and implemented strategy for Bank's Investment Services/Insurance business unit including, but not limited to, policies for management of university endowments, marketing and managing retirement plans and cross-selling other brokerage business services;
- Enhanced institutional non-interest income;
- Develops short term and long range sales goals for individuals and corporate branches annually in conjunction with budgetary process, in conjunction with development of acute awareness of competition's products and services; monitors changes in region's market share; recommends business development programs and campaigns to achieve stated strategic and budget goals for profitability and growth;

### **AMEX Financial Advisors, Inc., Charlotte, NC / Dallas, TX**

**May 1995 – December 2001**

#### **Financial Advisor**

- Developed and serviced comprehensive financial planning matrices for small business and high-net worth clients (\$1 million +). Manage ongoing relationships with key high net worth individuals and corporate accounts, by providing investment/asset management advice, and capital market products and services;
- Mercury Award Winner for Production.

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## EDUCATION

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### **AUBURN UNIVERSITY**

*Auburn, AL*

**2005-2007**

#### **EXECUTIVE MBA PROGRAM**

*Master of Business Administration (MBA) - Organizational Strategic Management & Global Financial/Banking Markets.*

**International Banking and technology convergence, local/regional market case studies, Renmin University lectures, corporate research, with manufacturing site visits, and social-processes of doing business in China.**

- Seoul, South Korea** - Analyzed global marketplace issues in financial services, capital markets – Korean Stock exchange;
- Beijing, China** – Analyzed labor-force transfer from rural to urban (state-owned to private enterprise); Global foreign investment into China's banking industry, with emphasis on *CAGE* analysis (Cultural-distance, Administrative/Political-distance, Geographical-distance & Economic-distance for multinational investment), and technology-management transfer.

### **NORTH CAROLINA STATE UNIVERSITY**

*Raleigh, NC*

**1984-1988**

*Bachelor of Arts, Finance / Economics / Investment Management*

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## ACTIVITIES

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**Austin Habitat for Humanity**– member.

**National Association Black Accountants (NABA)** – member.

**Project Management Institute (PMI)** - member,

**Tuskegee University Business & Industry Cluster**- member

**Tuskegee Macon County Community Development Corporation**- Past-President 2002 - 2006,

**I85 Corridor Alliance**- Past-President 2005 - 2007

Other interests – international travel, hiking, biking, basketball, camping.

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## SKILLS

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**Spanish language** – conversational (low-intermediate)

**Microsoft Word, Excel, Access, and PowerPoint** – intermediate to advanced

**FINRA Licenses** – Series 7, 63 & 65