
Stephen M. McCoy

PROFESSIONAL PROFILE

Finance and accounting executive offering over 20 years of experience building, developing, and leading colleagues and team members through organizational change, complex restructurings, and rapid expansion. Broad scope of authority including Accounting, Finance, Operations, and Compliance. Excellent leader with an emphasis on improved financial performance, strong internal controls, and profitable growth.

PROFESSIONAL EXPERIENCE

Bleyhl Farm Services

Chief Financial Officer

November 28, 2020 – June 30, 2022

Achievements:

- Created effective policies, procedures, and internal controls to accurately report financial statements
- Improved internal reporting with cash flow projections and stress testing, business line P&L reporting, margin reporting by product, and inventory management
- Restructured current and long term debt to create excess cash flow and better utilize capital
- Significantly improved management of accounts receivable, improving collection times, timely charge-offs, and reducing outstanding credit by over \$5.0 million

Responsibilities:

- Internal and external financial and regulatory reporting
- Monthly reporting to Board of Directors for financial performance, variance to budget, variance to KPIs, and performance to Board and policy limits
- Timely reconciliation and accurate reporting of balance sheet

Clatsop Community Bank, Seaside, Oregon

Chief Financial Officer/Chief Operations Officer, EVP

March 2013 – 2018

Achievements:

- Created effective policies, procedures, and internal controls that supported robust growth of the institution from approximately \$60 million in assets to over \$100 million
- Developed a strong capital plan that allowed the Bank to begin paying the first dividend in the institution's history
- Rearranged organizational structure to create efficiencies in the areas of Branch Operations, Compliance, and Financial Reporting

Responsibilities:

- Internal and external financial and regulatory reporting
- Monthly reporting to Board of Directors for financial performance, variance to budget, variance to KPIs, and performance to Board and policy limits

- Chair of the Compliance and IT Steering Committee
- Allowance for Loan and Lease Losses calculation and transition to new CECL model
- Asset and Liability Management and Modeling
- Development, implementation, and administration of the Compliance Management System
- Branch Operations performance

Pacific Valley Bank, Salinas, California

Controller, Vice President

December 2011 – March 2013

Achievements:

- Built new reports in the area of branch profitability to effectively monitor the performance of individual locations
- Created efficiencies in both the internal and external financial reporting areas that resulted in a significant reduction of time from month/quarter end close to published financial statements
- Utilized pivot tables, array formulas, visual basic macros, and links to external databases in excel worksheets to create efficiencies

Responsibilities:

- Accounts payable, payroll, internal and external financial reporting, budgeting, forecasting, daily GL account reconciliation, internal controls, SEC reporting, proxy reporting, liquidity management
- Monthly reporting to Board of Directors for financial performance, variance to budget, variance to KPIs, and performance to Board and policy limits

First Independent Bank, Vancouver, WA

Senior Financial Analyst, Officer

February 2010 – December 2011

Achievements:

- Built various new reports in the areas of capital, asset quality, earnings, liquidity, and interest rate sensitivity for senior management
- Created an Enterprise Risk Management scorecard that senior management uses to manage risk in all areas of the bank
- Utilized pivot tables, array formulas, visual basic macros, and links to external databases in excel worksheets to create efficiencies
- Built automated processes to complete financial statement consolidations

Responsibilities:

- Budgeting and forecasting (P/L statements, branch opening/closing analysis, Cash Flow Projections)
- Enterprise Risk Management
- Consolidated financial statements
- Balance sheet and loan portfolio composition

- Market and Demographic research
- AD HOC Reporting
- Advanced report writing (T-SQL, Cognos 8, MS Excel, Clarity 7, some Access)
- Asset/Liability Management (Gap Analysis, Beta Gap Analysis, EVE calculations, net interest income sensitivity, net income volatility, ROI)
- Overhead allocations for budget purposes

Columbia River Bank, Vancouver, WA

Senior Accountant, Assistant Vice President

2006 – 2010

Achievements:

- Automated the monthly process for preparing the financial statements for the board of directors
- Created new processes to complete various reporting requirements including funds transfer pricing, capital models, ALM, liquidity management
- Preparation of 10K and 10Q tables, Call Report filing, budget to actual variance reports, Form 4 filings, external and internal financial statements
- Integral to the redesign of the loan accounting system as well as the monthly GL certification process

Responsibilities:

- Monthly financial reporting to the board and external consumers
- Budgeting and forecasting (P/L statements, Cash Flow Projections)
- Funds Transfer Pricing, administration of securities portfolio, research and advise on purchase of tax credits, debt and equity investments, overhead allocation
- Advanced report writing (Excel, Access, COGNOS 8 BI)
- Day to day liquidity management, GL reconciliation, pricing, analytics, budgeting
- Asset/Liability Management (Gap Analysis, Beta Gap Analysis, EVE calculations, net interest income sensitivity, net income volatility)

Willamette Valley Bank, Salem, OR

Accounting Manager

2005 – 2006

Monitored and balanced general ledger accounts on a daily basis. Created dashboard reports for executives. Prepared all internal and external financial reports. Filed all tax payments. Responsible for all wholesale borrowings.

EDUCATION

2005,

Corban University, Salem, OR

B.S. Accounting/Finance

2006

Western School of Intermediate Banking