

# **MICHELE M. DE LIMA**

*Stonington, Connecticut*

**Business writing professional with proven intuitive, listening and comprehension skills,  
as well as extensive research and analytical experience, ensures  
clients connect with their target audience through the written word.**

## *Experience*

**COPYWRITING FOR BUSINESS LLC, Stonington, CT**

January 2007 - Present

### **Owner**

- Launched copywriting business to serve corporate, non-profit, banking and professional communities.
- Co-creator, editor and lead writer of *Active Family Magazine*, from April 2009 to December 2009. This free 20-page Southeast Connecticut area print publication celebrated the best in family-friendly activities, outdoor adventure, theater, music, books, writing and more.
- Worked as consultant to Forte Carbon Fiber Products, Ledyard, CT, from January 2007 to June 2008:
  - Created new and updated website content and printed marketing materials.
  - Ensured effective, clear, consistent communication to diversified target audiences.
  - Managed banking and insurance operations of business.

**BANK of AMERICA, Fall River, Massachusetts**

Sept. 2000 – Sept. 2004

### **Vice President**

*Senior Portfolio Manager/Senior Field Credit Officer*

- As Senior Field Credit Officer (February 2003 to September 2004), ensured smooth and speedy credit approvals for three-person relationship manager team in fast-paced environment. Commended by central underwriting with regard to high quality of credit proposals. Provided strong advocacy role to meet customers' credit needs.
- As Senior Portfolio Manager (through January 2003), helped regional president achieve marketing goals. Wrote successful, comprehensive loan proposals for Southeastern Massachusetts-based customers with sales up to \$35 million and credit exposure up to \$10 million. Achieved excellent portfolio loan review results.

**STRATA BANK, Franklin, MA**

July 1998 – July 2000

### **Consultant**

*Commercial Loan Department*

- Rewrote commercial lending, real estate and loan review policies to reflect reality of bank practices and strategies, and to improve readability.
- Provided policy compliance guidance to credit and marketing staff.
- Refined commercial loan credit applications to improve usefulness and professional appearance.
- Created and maintained “audit ready” commercial loan department procedures manual.
- Improved Strata Bank’s credit analysis quality and credit policy standards.

**THE SAKURA BANK, LIMITED, New York, NY**

Sept. 1996 - August 1997

### **Assistant Vice President**

*Industry Analyst, Industry and Corporate Research Department, Americas*

- Broadened and enhanced the Tokyo and New York credit committees’ knowledge and understanding of key US industry categories: non-bank finance, auto & autoparts, ground transportation, construction and real estate.
- Commended for clear, concise written work and analysis.
- Researched and authored studies of the credit card, auto finance, residential mortgage banking, lodging, construction equipment, autos, and auto parts industries.
- Completed white paper of the ground and airfreight industry.
- Assisted the Tokyo head office and the North American branches with special industry research projects including a study of the shipping container leasing industry and the Brazilian auto industry.

# **MICHELE M. DE LIMA**

**FINANCE AUTHORITY OF MAINE**, Augusta, Maine

January 1994 - June 1996

## **Commercial Loan Officer**

- Determined need for and rewrote FAME's principal applications and brochures to improve and enhance comprehensibility and efficiency, and to update with respect to amended legislation.
- Assessed commercial loan insurance requests up to \$7 million statutory limit. Insurance provided to lenders for "near equity" needs, including start-up and first stage financing, business expansions, as well as business turnaround needs, thus enabling continued job creation and economic expansion in the State of Maine.
- Enhanced and modified lender-proposed loan structures to safeguard FAME's exposure.
- Provided direct loans for companies without access to additional equity, as last resort funding to permit financial turnaround, and for the Potato Marketing Improvement Fund.
- Managed portfolio of \$16.7 million in loan insurance obligations, \$2.7 million in direct loan obligations, and \$4.8 million in bond obligations.

**ABN AMRO BANK N.V.**, Boston, Massachusetts

June 1987 – Dec. 1993

## **Assistant Vice President**

### *Underwriter & Portfolio Manager*

- Managed complex situations and assignments.
- Evaluated, developed and wrote concise strength/risk profiles for proposed credit facilities.
- Performed research and organized participation of numerous parties. Obtained credit approval.
- Negotiated documentation terms and conditions.
- Monitored borrower compliance with terms throughout facility life.
- Underwrote credit facilities for clients including Thermo Electron Corporation, Polaroid Corporation, and The TJX Companies, Inc., as well as the Commonwealth of Massachusetts, The Massachusetts Bay Transportation Authority and the Finance Authority of Maine. Orchestrated efforts to obtain approval for \$185 million co-lead position for Fleet Mortgage Group, Inc.'s initial public offering, one of ABN AMRO North America's 1992 top grossing and most profitable accounts.
- Worked with ABN AMRO branches throughout the world to assist New England-based clients' subsidiaries and affiliates worldwide. Performed reciprocating service for other branches' clients.
- Due to significant contributions to Boston branch, was first corporate banking officer in North America selected to attend the "Meet the Head Office" work week in Amsterdam, in June 1991.
- Successfully completed ABN AMRO North America's formal 5-month credit training program.

### *Credit Manager*

- Managed all aspects of ABN AMRO Boston credit administrative function through December 1992.
- Worked directly with North America's senior loan examiner during annual loan review exam.
- Created Boston branch college internship program. Selected, trained and managed interns.

### *Education*

## **MARKETING PROTÉGÉ COURSE**

April 2005 - June 2005

- Successfully completed intensive 10-week marketing protégé course with world-renowned marketer, Marcia Yudkin, author of 11 books on marketing and persuasive writing.

**BOSTON COLLEGE**, Chestnut Hill, Massachusetts

Sept. 1985 - May 1987

## **Master of Science in Finance**

- As Administrative Assistant, managed MSF Program information sessions and application process, developed marketing plan, monitored student GPA's, and trained undergraduate student assistants.

## **Bachelor of Arts in Economics**

Sept. 1981 - May 1985

- Deans list.