

Timothy Spears

Tim.Spears11@gmail.com | (309) 370-0308

Experience

Morton Community Bank *East Peoria, IL* *Mar 2018 - Present*
Commercial Credit Analyst *Jul 2019 - Present*

- Work with Commercial Lenders to prepare approval request presentations, specializing in requests for C&I credits, CRE credits, and Municipalities, typically between \$2MM and \$40MM
- Create and analyze cash flow, financial ratios, and financial statement spreads to determine overall credit risk
- Compare credit history, liquidity, and profitability of borrowers with companies of similar size and industry
- Monitoring of financial covenant compliance, borrowing base compliance, and reporting requirements

Loan Review Analyst *Mar 2018 – Jul 2019*

- Evaluate commercial loan relationships to determine the borrower's financial condition, proper documentation, and loan approval
- Analyze credit data and financial statements including cash flow analysis, leverage, and liquidity
- Review overall risk rating of borrowers based on five criteria: cash flow, balance sheet, collateral, business/industry, and quality of financial information
- Audit loan documentation to ensure required documents have been obtained, are thorough, and accurate

Robert Half *Honolulu, HI* *Jul 2017 – Nov 2017*

Staffing Executive – Managed the Salaried Professional Service Division within Accountemps for the Honolulu branch. Duties included recruiting, interviewing, and hiring a team of Accounting and Finance professionals.

Intervention Energy *Denver, CO/Honolulu, HI* *Jan 2017 – Jun 2017*

Staff Accountant – Recorded and filed day to day Accounts Payable and Accounts Receivable entries for 627 individual oil wells totaling in excess of \$230 Million in monthly revenue as well as facilitated the company buy-out transition.

Clayton Fixed Income Services *Denver, CO* *Jun 2016 – Dec 2016*

Credit Risk Analyst – Audited a portfolio of 30 Mortgage Backed Securities with a total value in excess of \$25 Billion to ensure servicers remained in compliance of all federal and state regulations.

ShareBuilders Inc. *East Peoria, IL* *Sep 2013 – Apr 2016*

Pricing Consultant – Advised clients on overall pricing strategy centered on revenue performance and market trends.

Pricing Analyst – Determined optimal pricing rates for programing slots based on an analysis of forecasted revenue.

Education

University of Illinois at Champaign *May 2021*
Master of Science in Accountancy

University of Illinois at Chicago *May 2012*
Bachelor of Science in Finance
Certificate in Entrepreneurial Studies

Community Service

City of Peoria Tourism Reserve Fund *Feb 2020 – Present*
Board Member – Allocate budgeted funds to various organizations to boost support for tourism to the City of Peoria.

H.O.P.E. *Dec 2017 - Present*
Member - Volunteer at various events to raise funds for the Children's Hospital.