

# MICHAEL M. DARDEN

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## MARKETING AND SALES EXECUTIVE • STRATEGIC MULTI-CHANNEL DEVELOPMENT

Increase sales dramatically by building a robust customer experience throughout multiple sales channels. Lead precise and often sweeping organizational change, problem solving and training. Drive / build revenues around:

- Marketing, Branding and Product Development.
- Customer Perceptions, and Customer Experience and Loyalty.
- Customer Relations Management.
- Critical Expertise Delivered to Senior Executives and Managers.
- Aligning Field Activities with Headquarters Objectives.
- Integration of New Lines of Business With Existing Products and Sales Across the Entire Enterprise.
- Innovation in eCommerce.

Thrive on completing complex projects within multiple, tight and often accelerating deadlines. Highly innovative, visionary, plus analytical. Excellent at accurately assessing, and recommending strategic development in sales and marketing activity. Conduct field interviews that build a clear business case and resolve performance issues exponentially and on target. Deeply experienced in design delivery of new products and services that meet diverse client needs. Utilize an in-depth understanding of the sales cycle, daily operations and product redesign.

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## PROFESSIONAL HISTORY

**VERY BIG MAJOR BANK**, Los Angeles, CA

2003-Present

### Vice President of Channel Sales Development

Integrate multi-channel marketing / branding / sales of WellsTrade®, Wells Fargo's online investment / portfolio management vehicle, which offers trades in stocks, bonds, options, and 8,000+ mutual funds. Act as a visionary leader to (a) streamline, enhance, revitalize and promote Wells Trade as a viable investment option for banking customers and (b) integrate the investment LOB into the existing Wells Fargo banking sales culture.

- Position Wells Trade to compete directly with leading investment houses / brokerage firms. Hired initially as a consultant to assess business development efforts across all channels, and to increase sales dramatically.
- Redevelop the sales infrastructure. Rebuilt partnerships that have previously been fragmented regarding handling of hundreds of thousands of investment leads: Bankers and Branches, Investment-Licensed Bankers, Financial Consultants, and the Business Development Team for Wells Trade. Steadily bring banking and investment representatives into acceptance and alignment with adding and selling investment to banking.
- Promote effective cross-selling to bank's 20+ million customers. Troubleshoot and improve cooperative working relationships. Encourage and secure buy-in for use of new system throughout all channels and provide training in its effective use, including by the Private Client Services teams, which cater to needs of high net worth clients.
- Provide first exposure to investment products and sales by training 1,500 phone bankers at 15 call centers nationwide, already engaged with multiple bank product lines, to increase sales of this improved product line.
- Implement an Integrated Lead Management system newly designed to appropriately designate final dispositions of sales leads in an efficient and accessible manner. Implement 48-hour maximum response time as internal policy across five channels.

**PRETTY BIG MAJOR BANK**, Los Angeles, CA

2000-2002

### Vice President, Commercial Internet Services

Participated in creation of a commercial Internet services and solutions group, establishing the first online presence of Union Bank. Worked intensively with web development, product management and marketing, as well as advertising agencies and bank reps at branches.

- Led high-profile eCommerce projects (\$30+ million annual revenues and up) with clients that involved Fry's Electronics, Safeway, Ralph's Grocery and Chase Manhattan.
- Analyzed and mapped customer experiences with both online and traditional products and services. Developed innovative online product and marketing tools. Researched and synthesized data from multiple project teams regarding products and services offered; designed new processes that streamlined sales cycle and increased customer satisfaction. Conducted in-depth competitive research.
- Delivered presentations to senior executives for approval, prioritization, implementation and delegation. Created vision statements for 42 commercial banking products to determine how they would be implemented online, then took full responsibility for delivery of approximately 12 high-profile products, in imaging, merchant services, payroll and tax management. Secured a distinctive online market niche. Consulted on new product development and strategic marketing to achieve sales and marketing goals.
- Led team in creating a new mission for imaging products to meet the needs of eight target markets. Determined features and functions. Selected vendors. Educated sales / marketing / customer service teams on new products.
- Built strategic partner relationships to ensure consistency with co-branded and private label products.

**INVESTMENT ORGANIZATION**, Los Angeles, CA

1995-2000

**Group Controls & Operations Manager, Southern California Region**, 1998-2000

Recruited internally. Created a completely new business model and increased sales for 300+ U.S. branches. Dramatically aided in ushering in the "third era" of Investment Organization. Helped lead a company-wide transition from a transactional business model to an advice-based business model at the retail level, which included pulling operations out of the many branches and automating transactions. Upgraded the mindset of managers and employees to perform their new roles as consultants to clients.

- Implemented Investment Organization's "Guidelines For Advice" – which provided a sales strategy that was uniquely consistent in the investment field.
- Combined sales, operations and retail into one integrated program and system company-wide. Remerchandised branches and trained managers and employees in profiling and advising customers on identifying investment goals and priorities, Investment Organization products, and use of new technology.
- Created and led a problem resolution team, which identified and resolved root causes of customer concerns, resulting in significant retention of customer accounts and assets.
- Initiated / developed a highly successful training tool for branch managers to conduct accurate self-audits. Result: consistently achieved outstanding regulatory compliance ratings at all branches.
- Developed new support processes and tools with field sales reps that resulted in a **35% sales increase**, a **\$4 million reduction in operating costs**, and **\$240+ million assets retention**.
- Received **two Retail Leadership Awards** for Innovation and Excellence.

**Senior Consultant**, 1997-1998

Implemented the first consulting services program throughout a network of 285 retail branches nationwide.

- Built strong relationships with retail field sales. Evaluated sales and marketing programs. Interviewed reps and branch managers to identify issues, resolve problems and enhance sales and services at branches.
- Provided senior executives with accurate performance data and recommendations.

**Associate / Senior Analyst**, 1995-1997

Created / implemented marketing strategies which succeeded in recruiting top Financial Advisors into *InvestEasily™*, the first-ever financial advisory referral resource for high net worth clients, created by Investment Organization.

- Established and computerized the sales and operational infrastructure for *InvestEasily™*. Expanded a headquarters/hub-based system to a nationwide retail branch referral system.
- Accrued **\$1 billion** in assets through sales of *InvestEasily™* in its first 18 months.

**SMITH BARNEY**, Los Angeles, CA

1994-1995

**Associate, Alternative Investments**

Created and developed the Alternative Investments program. Directed design / launch of new products at this boutique investment banking / institutional research firm.

- Led business development efforts related to multimedia as an emerging market.
- Targeted high-end investment companies. Managed market positioning and marketing collaterals.

**NATIONALLY ORIENTED REAL ESTATE CORPORATION**, Los Angeles, CA

1993-1994

**Marketing & Sales Manager / Product Manager**

Co-directed national sales / marketing / customer service for company's first national sales organization.

- Achieved **\$75 million first year sales** and nationwide expansion. Built team to 35+ field reps nationwide. Created sales infrastructure. Trained field and service teams in business development and due diligence.

**EDUCATION AND TRAINING**

CALIFORNIA STATE FULLERTON, Fullerton, CA

**B.S., Business and Economics with emphasis in Finance**

UNIVERSITY OF SOUTHERN CALIFORNIA, Marshall School of Business, Los Angeles, CA

**Executive Development, eCommerce**

UNIVERSITY OF CALIFORNIA, LOS ANGELES, Extension Program, Los Angeles, CA

**Integrated Marketing Communications, Strategic Marketing, Brand Management, Customer Relations Management (CRM), eCommerce, Advertising**