

Helen C. Moser
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Education

1998: Masters of Business Administration

Concentration: Finance

St. Cloud State University

St. Cloud, Minnesota

1995: Bachelor of Science, Finance

Concentrations: Finance, Real Estate

St. Cloud State University

St. Cloud, Minnesota

Teaching Experience

2007-Present: Lecturer/Senior Lecturer, Carlson School of Management, University of Minnesota

Courses Taught: Corporate Financing Decisions, Corporate Finance Analysis and Decisions

2008-2009: Instructor, Hamline University, St. Paul, Minnesota

Courses Taught: Managerial Accounting, Managerial Finance, International Finance, Financial Institutions and Markets

2008: Online Instructor, School of Public Health, University of Minnesota

Course Taught: Healthcare Finance II

1998-2007: Adjunct/Fixed-Term Faculty, St. Cloud State University, St. Cloud, Minnesota

Courses Taught: Managerial Finance, Real Estate Principles, Entrepreneurial Finance

Other Professional Experience

2001-2004: CFO/Cashier, Landmark Community Bank, Ramsey, Minnesota

As CFO, developed, maintained, and analyzed the budget for a \$100 million bank with quarterly reporting to the Board of Directors. Analyzed interest rate risk and spread as key member of the bank's Asset-Liability Committee (ALCO); made recommendations as to strategies to reduce risk. As member of the strategic planning committee, was responsible for input into bank's strategy and for constructing projected financial statements to capture the committee's plan.

As Cashier, prepared federal and state financial reporting, including the Call Report. Responsible for managing the bank's daily cash position through use of Fed Funds, Federal Home Loan Bank, and various Brokered Deposit relationships. Managed staff responsible for balancing of the bank and general ledger accounts.

1998-2001: Chief Credit Officer/Loan Officer, Landmark Community Bank, Ramsey, Minnesota

As primary credit analyst, calculated key metrics of financial statements and analyzed potential loans for profit potential and made pricing, term, and rating recommendations to the Board of Directors and/or the Loan Committee.

As Chief Credit Officer (CCO), initiated and developed the Credit Department, including setting up the department's organization, processes, policy, and structure to better meet requirements of the Office of the Comptroller of the Currency. This resulted in an improved bank rating for credit quality. Hired, trained, and managed Credit Department personnel.

As a tertiary function, performed the role of Commercial Lender. Assisted customers in completing loan applications (including SBA documentation), closed loans, and managed business banking relationships.

1995-1996: Account Manager, Stearns Financial, Albany, Minnesota

Developed leasing programs and managed leases for equipment manufacturers/dealers throughout Minnesota, Iowa and Wisconsin.

1988-1999: Intelligence Analyst, U.S. Army and Minnesota National Guard

Specialized in military signals analysis. Trained at the Defense Language Institute in Monterey, California as a linguist in the Arabic language with specialization in the Syrian dialect. Rose to the rank of Warrant Officer. Managed units of up to 20 personnel.

Other Accomplishments and Associations

2007-Present: Treasurer, Board of Directors, All God's Children Learning Center

2006-2007: Advisor, St. Cloud State University Investment Club

2005-06 and 2006-07 school years: Nominated by students for "Faculty of the Year Award"

2004-2007: Department Representative, St. Cloud State Assessment Committee

2003: Graduated in top 10% of class from Graduate School of Banking, Madison, Wisconsin

1998: Chosen by peers as outstanding leader at leadership development course