

## Timothy R. Kirchner

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### Marketing Executive

Highly creative and motivated marketing executive with a successful history of implementing strategic marketing and communication initiatives focused on driving bottom line results and developing innovative and cost effective solutions to position and promote the company with core constituents.

### KEY STRENGTHS

Customer Acquisition

Strategic Planning

Digital Communications

Marketing Communications

Internal Communications

Market Research

Advertising

Communication Strategies

Brand Strategy

Training/Development

Retention Strategies

Content Management

### PROFESSIONAL EXPERIENCE

**TIAA Bank (Formerly Everbank) Lewisville, TX**

**2017 – Present**

#### Senior Vice President, Director of Home Lending Marketing

Develop and execute all Home Lending marketing and communications strategies for the Branch Network, Direct Lending Group, Servicing organization, and Relocation Business, as well as the Warehouse and Correspondent business lines. Managed all lending digital properties and CRM platform.

- Consolidated 5 separate vendor CRM solutions into one platform, eliminating duplicated efforts and simplifying the user experience, increasing usage by 85% and saving over \$250k annually
- Increased our customer retention efforts by 15% in a rising rate environment, allowing us to stay even with peer groups in our overall re-capture rates and grow our market share position.
- Launched a prescreened direct mail program for banking and servicing customer bases, including a firm offer of credit that boosted response rates from 5.5 % to 7.2 %

**CALIBER HOME LOANS, Coppell, Texas**

**2014 – 2017**

#### Senior Vice President, Chief Marketing Officer

Partnered with executive management and business heads to plan, develop, and successfully execute omni channel marketing programs that drove business results and grew customer acquisition and market share while differentiating company offerings with strong communication tactics. Led activities for all origination channels, servicing /operations, and all web properties.

- Launched proprietary, self-service marketing portal/CRM solution that saved the company over \$300,000 annually and increased efficiency and speed to market. Successfully had it running at a break-even pace in 9 months.
- Created multi-touch marketing campaigns and provided point of sale materials, digital assets, and strategies for mortgage products in distribution channels, improving the ability to target markets, enhancing client communications and controlling brand assets in a centralized site.
- Optimized the company website (caliberhomeloans.com) including both front end [originations] and back end [servicing] by creating more targeted content and enhanced navigation as well as launching a new responsive design, increasing web traffic by 75%.

**FAIRWAY INDEPENDENT MORTGAGE COMPANY, Plano, Texas****2012 - 2014****Executive Vice President, Chief Marketing Officer**

Led all branding strategies of this independent mortgage company to refocus marketing efforts. Redesigned and optimized all marketing and communication material, led all agency engagements, and supported a national, distributed retail sales force with point of sale collateral.

- Redesigned company website to be more consumer centric and increased efficiency of online applications.
- Launched proprietary marketing automation system with an over 85% adoption rate in retail channel, saving over \$200,000 annually.

**METLIFE BANK, IRVING, TEXAS****2008 - 2012****Vice President, Chief Marketing Officer**

Directed marketing activities for MetLife Bank, including checking/savings and deposit accounts, mortgage, and reverse mortgages for the retail, wholesale, and consumer direct distribution channels.

- Managed staff mortgage marketing professionals and a \$22 million marketing budget and served as primary liaison with MetLife enterprise on brand management for the banking platform.
- Achieved cost savings of \$1.2 million by automating point of sale systems with print on demand capabilities and 24/7 access via web portals.
- Implemented a full content management system for the MetLife Bank website and consolidated multiple sites into one, enhancing the customer experience online while improving navigation and customer capture rates.

**FIRST HORIZON HOME LOANS, IRVING, TEXAS****1998 - 2008****Senior Executive Vice President, National Marketing and Production Support, 2006 - 2008****Executive Vice President, Marketing and National Delivery, 2003 - 2006****Senior Vice President, Marketing Director, 1998 – 2003**

Led marketing efforts to change the name of the company from FT Mortgage Companies to First Horizon Home Loans. Created new marketing organization and programs for the newly named entity. Developed brand messaging, support collateral, and websites to consolidate 8 distinct brands into a singularly branded company.

- Grew retail bank deposits by \$300 million through non-traditional mortgage offices, capitalizing on the strength of the Relationship Managers in local markets at the point of sale.
- Created and implemented cross sell at the point of sale for HELOCs (65% penetration); credit cards (25% penetration); checking/savings/CDs (17% penetration); business accounts, and wealth management.
- Developed proprietary Retention/Prospecting Marketing program, an automated contact management system that enabled sales people to communicate in a highly personal, targeted, one to one manner.

**Additional Relevant Experience**

GE Capital Mortgage Insurance, Vice President, Marketing

Norwest Mortgage, Vice President, Marketing

CrossLand Savings, Marketing and Communications Director

Manufacturers Hanover Trust, Marketing Manager

**EDUCATION**

**Bachelor of Science, Communications, Marketing**, Shippensburg University, Shippensburg, PA