

Jennifer Davis

Branch Manager

Regional Retail Banking Manager overseeing 22 branches and roughly \$1.9B in deposits across the Carolinas. Seventeen-year banking career built on turnaround assignments, disciplined coaching cadences, and clean regulatory exam results across multiple cycles.

CONTACT INFORMATION



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EDUCATION

M.B.A., University of North Carolina at Chapel Hill (Kenan-Flagler), 2016

B.S. Finance, University of Florida, 2008

Graduate School of Banking, 2019

KEY SKILLS

- Multi-branch P&L (20+ locations)
- District and regional coaching cadences
- Branch consolidation and de novo openings
- Small-business and commercial referral programs
- Federal regulator and internal audit management
- Anti-money-laundering program oversight at region level
- M&A branch integration

PROFESSIONAL EXPERIENCE

Regional Retail Banking Manager | Coastal Ridge Bank & Trust, Charlotte, NC | 2020 – Present

- Lead a region of 22 branches, 4 district managers, and around 190 FTEs across NC and SC; region grew total deposits from \$1.54B to \$1.9B over four years.
- Delivered region net income growth averaging 9% annually while cutting branch operating expense as a share of deposits by roughly 40 basis points.
- Consolidated 4 low-traffic branches into nearby offices without material deposit runoff, freeing budget for two new-format branches in growth submarkets.
- Region has closed the last three consecutive internal audits with no high-severity findings and passed the 2023 federal safety and soundness exam cleanly.
- Rebuilt the district manager coaching routine, including a monthly branch-visit template and standing 1:1 cadence now adopted bank-wide.

District Manager | Coastal Ridge Bank & Trust, Greensboro, NC | 2017 – 2020

- Ran a district of 8 branches and \$520M in deposits; district moved from bottom quartile to top quartile on the retail scorecard within 18 months.
- Directly hired and onboarded 5 branch managers, three of whom were promoted from within the district.
- Led the integration of 3 acquired branches, including systems conversion, staffing decisions, and customer retention outreach.
- Chaired the district's small-business banking initiative, growing small-business deposit balances by around \$62M over two years.

Branch Manager | Blue Ridge National Bank, Winston-Salem, NC | 2013 – 2017

- Managed a \$240M-deposit flagship office of 14; consistently top-3 in the region on scorecard.
- Grew household count by roughly 22% over the tenure through a structured centers-of-influence program with local CPAs and attorneys.
- Closed multiple audits with zero findings and served as pilot branch for the bank's Salesforce rollout.
- Coached two bankers into personal-banker-of-the-year recognition.

Assistant Branch Manager | Blue Ridge National Bank, Asheville, NC | 2010 – 2013

- Talent pipeline and succession planning
 - Salesforce FSC, nCino, Fiserv DNA
 - Community reinvestment strategy and community partnerships
 - Retail operating expense management
 - Executive reporting to risk committee and COO
- Supervised teller and platform staff at a \$75M branch; owned vault, cash ordering, and dual-control routines.
 - Handled deposit hold decisions and suspicious activity referrals to the bank's financial crimes group.
 - Filled in as acting Branch Manager for nine months during a vacancy; branch hit deposit growth goal that year.
 - Selected as a founding member of the bank's High-Potential Manager cohort.