TIMOTHY R. ATWELL

2206 Harris Avenue Key West, Florida 33040 Home: (305) 296-8635

Cell: (305) 360-6705

PROFILE

Results – driven individual with a strong financial and educational background. Outstanding communication, organizational and interpersonal skills. PC literate. Able to establish effective rapport with management and colleagues. Strong ability at anticipating problems and effecting their resolution.

EXPERIENCE

Historic Tours of America, Key West, FL

April 2003 - present

Accounts Payable/Receivable Manager

- Responsible for supervising processing of accounts payable and accounts receivables
- Maintains aged trial balances for over 20 entities
- Responsible for training and supervising a/p and a/r personnel
- Responsible for payables document retention program for over 20 entities

Independent Commercial Fisherman, Key West, FL

June 1998 - April 2003

Captain

- Lead all daily operational activities of business
- Supervise and manage personnel
- · Analyze income and expenses and prepare budgets
- Process financial data

First State Bank of the Florida Keys, Key West, FL

July 1997 - June 1998

Business Development Specialist

- Responsible for training entire bank staff in cross-selling various banking products
- · Headed sales team in profiling and setting up new business accounts
- Developed financial plans for personal/corporate accounts
- Monitored account relationships
- Served as community liaison

First Union National Bank, Key West, FL

May 1996 - June 1997

Financial Sales Representative/Assistant Branch Manager

- Marketed consumer loan products
- Cross-sold depository products
- Small business development
- Supervised weekly sales meetings
- Profiled investment products

Completed the Consumer Bank Associate Program

- Consumer lending
- The Art of Selling; Proactive Selling
- Automation and operations
- Deposit product training
- Front line leadership training

Norwest Financial, Sarasota, FL

June 1994 - August 1995

Credit Manager

- Originated and solicited consumer loans including mortgages and personal lines of credit
- Responsible for collections of receivables, which ran less than 2%
- Trained in various aspects of management, business development and customer relations
- Trained in credit analysis
- Set-up retail establishments for loan referrals

EDUCATION

Mortgage Broker License 1998

University of South Florida, Tampa, FL May 1994 Bachelor of Science, Business Administration

COMMUNITY INVOLVEMENTS

City of Key West Affordable Housing Committee member Key West Chamber of Commerce Lower Keys Heart Council Key West Business Guild Key West Hotel/Motel Association