

# **Frederick R. Elflein, Jr.**

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## **PROFILE**

Performance-driven financial services executive with significant experience building and leading highly successful loan production and operational platforms. Extensive background in loan administration and loan fulfillment, operations and process management, underwriting and credit administration, loss mitigation and risk management as well as sales and business development. Strong leadership, collaboration, problem solving, communications and analytical skills. Proven ability and reputation for developing and leading high integrity accomplished organizations; attracting, developing and retaining talented operational teams; successful business strategy development and execution; enhancing organizational effectiveness, performance and productivity and implementation of well-balanced risk management programs that mitigate risk while optimizing earnings.

## **PROFESSIONAL EXPERIENCE**

### **Cardinal Financial Company, LP • Tampa, Florida • June 2020 - Present** **Vice President Market Leader**

Non-producing sales executive building and developing the states of Virginia, Maryland, DC and Florida.

### **LIVINGEAZY, INC. • Palm Harbor, Florida • August 2007 - December 2021** **Founder, President, CEO**

Created a Durable Medical Equipment corporation to distribute and market a new medical device to the public and distribution channels. Responsible for all sales and marketing of a wheelchair accessory system which was new to the market. Successfully took an idea to market with solid sales results for a startup product. Successfully negotiated a World-Wide Manufacturing and Distribution Agreement with a US based firm with overseas manufacturing capabilities to drive cost per unit down and increase revenue to the company.

## **EDUCATION**

Creighton University, Omaha, Nebraska; Bachelor of Arts, Psychology.

## **COMMUNITY**

Knights of Columbus Member, St. Michaels Catholic Church.

YMCA Board of Director Member, Chair Annual Giving, Chair Capital Campaign.

Boy Scouts of America, Den Leader, Assistant Cub Master, District Coordinator.

PTA Executive Board, Deep Run High School, Short Pump Middle School, Shady Grove Elementary.

Various fundraising activities for church and other non-profit organizations and charities