Helen C. Moser
Golden Valley, MN 55422-3505
763-639-2528
moser092@umn.edu

Education

1998: Masters of Business Administration; St. Cloud State University; St. Cloud, Minnesota
Concentration: Finance

1995: Bachelor of Science, Finance; St. Cloud State University; St. Cloud, Minnesota
Concentrations: Finance, Real Estate

Teaching Experience

2007-Present: Lecturer/Senior Lecturer; Carlson School of Management at the University of Minnesota; Minneapolis, Minnesota
Courses Taught:
Undergraduate Program: Finance Fundamentals, Principles of Corporate Finance, Banking Institutions
Graduate Program: Financial Management of Depository Institutions, Financial Management, Corporate Finance Analysis and Decisions

2008-2009: Instructor; Hamline University; St. Paul, Minnesota
Courses Taught in MBA Program: Managerial Accounting, Managerial Finance, International Finance, Financial Institutions and Markets

2008: Online Instructor; School of Public Health at the University of Minnesota; Minneapolis, Minnesota
Course Taught: Healthcare Finance II

1998-2007: Adjunct/Fixed-Term Faculty; St. Cloud State University; St. Cloud, Minnesota
Courses Taught in Undergraduate Program: Managerial Finance, Real Estate Principles, Entrepreneurial Finance

Other Professional Experience

2001-2004: CFO/Cashier; Landmark 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 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, 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 and 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. Managed units of up to 20 personnel. Rose to the enlisted rank of Staff Sergeant; finished career as a Warrant Officer.

Other Accomplishments and Associations

2007-2010: 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