

LAWRENCE M. BERARDI

239 North Marshall Street
Lancaster, Pennsylvania 17602
(717) 295-9706
l.berardi22@gmail.com

SUMMARY OF QUALIFICATIONS

Tested and proven abilities managing the operations of a business, networking with other professionals, management, contractors and employees, and positive relationships with customers. Detail oriented and able to function in a fast paced, multi-task environment. Strong oral and written communication skills. PC literate in Microsoft Word, and Excel.

EXPERIENCE

BUILDING SYSTEMS TESTING & EVALUATION, LLC; July, 2011 to Present.

Primary Member. Registered in the Commonwealth of Pennsylvania as independent contractor. Certified as a Building Analyst Professional, and Infiltration and Duct Leakage Analyst by the Building Performance Institute. Perform energy audits for PPL and First Energy, identify health and safety issues, pre and post combustion safety testing, energy conservation and efficiency upgrades and installations, and resolve any issues documented by inspections. General contracting that includes plumbing, electrical, and HVAC.

LMB CONTRACTING; January, 2008 to June, 2011.

Owner. Manage all aspects of operating self-employed business. Sub-contracting to general contractors that encompass plumbing, electrical, HVAC, installations, tear down and reconstruction.

LANCASTER RED ROSE CREDIT UNION; April, 2006 to November, 2007.

Collection Manager and Individual Retirement Account Administrator. Major accomplishment was the establishment of collection policy, guidelines, and procedures. Initiated daily collection practices that reduced delinquency from over two percent to just over a half a percent. Knowledge of qualified plans and Individual Retirement Accounts. Promote and administer IRA's, Simplified Employer Plans, and Educational Savings Accounts. Knowledgeable in IRS regulations as they pertain to contributions, rollovers, transfers, distributions, and death benefits. Assisted members in maximizing returns through coaching of self-directed IRA's. Provided additional assistance in all other consumer banking activities that included mortgage, auto, and personal loans, and account and notary services.

CITIFINANCIAL, INCORPORATED/CITIGROUP, INCORPORATED; October, 2001 to April, 2006.

Assistant Manager/Branch Account Manager; November, 2002 to April, 2006. Possessed loan approval authority. Coached and monitored the origination and collection efforts of loans to attain production goals of the Lancaster, Pennsylvania Branch. Types of loans included personal, auto, and home equity loans. Loans originated through corporate and individual mailings, phone solicitations, and renewals. Responsible for implementing and monitoring guidelines and compliance regulations through the various stages of loan origination, loan process, closing, and collection.

Team Leader; January, 2002 to October, 2002. Supervised a team of 8 to 12 Investment Recovery Specialists. Maintained a positive uplifting attitude within the team. Monitored and evaluate team members. Managed team to acquire highest dollar volume and lowest delinquency rate. February, 2002 team recognized for contributing a million dollars to group goal. Skilled at supervising specialists to maintain a professional and authoritative tone, to maximize conflict resolution, and improve customer retention.

Investment Recovery Specialist; October, 2001 to December, 2001. Managed portfolio of consumer financial loans in private label department. Responsible for the recovery of delinquent accounts in North American markets. Provided assistance programs for clients with irregular payment history, negotiated settlements, and identified accounts to be forwarded to outside collection agencies. Maximized incentive bonus every month, and outperformed department average by over 15%. Awarded certificate of productivity for October, 2001. Abide by all points of the Fair Collections Practices Act. Systems include Vision, CACS, and Magellan.

EDUCATION

Bachelor of Arts, Biology; Saint Michael's College, Vermont.

ACTIVITIES

- Appointed to the Education and Training Work Group for The Mayor's Commission to Combat Poverty, 2016.
- Appointed to the Economic Environment Task Force in the development of the Comprehensive Plan for the City of Lancaster, 1993.
- Raised and developed Champion Airedale Terrier for show and obedience.
- Finished Montreal World Marathon twice.