

Samuel E. Gumbs, MBA Pflugerville, TX 77860 | 713.828.6845 | samuelgumbsll@gmail.com | [linkedin.com/in/samuel-gumbs-ii-mba](https://www.linkedin.com/in/samuel-gumbs-ii-mba)

EXECUTIVE SUMMARY A relationship-driven banking professional with proven success managing and growing high-value client portfolios, driving engagement, and delivering tailored financial solutions. Experienced in business development, credit identification, and treasury services, with a track record of increasing client retention, deepening relationships, and supporting small businesses with \$1MM-\$5MM in annual revenue.

CORE COMPETENCIES & TECHNICAL SKILLS

- Portfolio & Relationship Management
- Business Development & Client Acquisition
- Credit & Lending Identification
- Financial Analysis & Risk Assessment
- CRM & Pipeline Management
- Cross-Selling & Revenue Growth
- Client Retention & Engagement Strategy
- Strategic Communication & Stakeholder Management

PROFESSIONAL EXPERIENCE

PNC BANK | Austin, TX **Business Banking Virtual Portfolio Manager - AVP** | *May 2025 - Present*

- Execute targeted outreach to re-engage 350-400 small business clients monthly with \$1MM-\$5MM in annual revenue, driving financial discovery and coordinating connections to virtual banking partners.
- Drive client engagement and portfolio growth by conducting financial discovery, identifying cash flow, credit, and treasury opportunities, and delivering value-driven conversations tailored to small business needs.
- Strengthen client relationships and increase solution adoption by leveraging CRM insights, analyzing client activity, and coordinating seamless introductions to Virtual Relationship Managers and internal banking partners.
- Engage 100-125 dormant clients monthly and successfully convert approximately 50 into scheduled consultations, strengthening the pipeline and client connectivity.
- Reactivate previously unmanaged relationships within the \$1MM-\$5MM segment by uncovering unmet credit, cash flow, and treasury needs and driving cross-sell opportunities.

PNC BANK | Austin, TX **Digital Relationship Manager** | *January 2019 - May 2025*

- Managed a portfolio of 1,150 clients with a \$148MM book of business, driving client engagement, retention, and portfolio growth.
- Served as the primary point of contact for high-value clients, delivering personalized financial solutions and strengthening long-term client relationships.
- Identified cross-sell opportunities and partnered with internal teams to expand product adoption and increase revenue generation.
- Collaborated with cross-functional partners to improve operational efficiency, enhance client experience, and support retention strategies.

JP MORGAN CHASE | Houston, TX **Private Client Banker & Small Business Specialist** | *August 2011 - January 2019*

- Drove business development and client acquisition by delivering tailored banking solutions, contributing to a 20% increase in core products sales (loans, credit cards, and deposit accounts).
- Strengthened client relationships and improved retention by 10% through proactive

engagement, financial insights, and problem resolution.

- Led and coached team members as Manager on Duty, supporting performance goals and service excellence.
- Applied process improvement methodologies (Six Sigma, TQM) to enhance service delivery and customer satisfaction.
- Increased sales of core products, including loans, credit cards, and new accounts, through the implementation of analytical approaches and marketing strategies.

VODAPLEX | Houston, TX **Senior Team Manager** | *January 2010 - August 2011*

- Led daily operations of a 30-person sales team, driving a 20% increase in revenue through performance management and strategic sales execution.
- Developed and delivered training on product knowledge and customer engagement, improving team effectiveness and client experience.
- Designed and implemented marketing initiatives that increased client acquisition and expanded market reach.

UNITED SPACE ALLIANCE (NASA) | Houston, TX **Quality Assurance Engineer** | *August 2004 - October 2009*

- Conducted data analysis, testing, and validation of time-sensitive systems supporting flight readiness and mission-critical operations.
- Evaluated complex datasets and performed simulation testing to ensure compliance with safety and performance standards.
- Delivered detailed reports and presented findings to senior leadership and flight teams, supporting informed decision-making under strict timelines.
- Identified and resolved system anomalies through root cause analysis, improving operational accuracy and reliability.

INTERNET GOLD, INC. | Greenville, TX **Chief Operations Manager** | *January 2003 - July 2004*

- Directed business operations, contributing to rapid growth and achieving \$1.5MM in assets within the first year.
- Identified operational inefficiencies and implemented process improvements to enhance profitability and scalability.
- Built and maintained key relationships with clients, vendors, and partners to support business development efforts.
- Established performance management processes and training teams to improve productivity and customer satisfaction.

EDUCATION

- **Master of Business Administration (MBA), Management** | University of Houston Clear Lake, Clear Lake, Texas
- **Master of Science (MS), International Business** | Rensselaer Polytechnic Institute, Hartford, Connecticut
- **Bachelor of Science (BS), Aerospace Engineering (ABET Accredited)** | Tuskegee University, Tuskegee, Alabama