

MARY FRANCES WATLINGTON

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WEALTH MANAGER PROFILE

Helping high-net-worth individuals sleep well at night by delivering strategies that protect and grow their assets

Innovative, trusted advisor and problem solver with 19 years of experience in personal trust and estate planning/administration for wealthy clients and their families. Demonstrated ability to provide objective, sound, and integrated wealth management advice and to implement sophisticated wealth management strategies in the areas of trust solutions, asset management, and tax/financial planning. Consistent track record of maintaining high levels of regulatory compliance in constantly changing corporate environments. Strong advocate of a collaborative, team-oriented, client-focused, and honest working environment. Ability to balance and weigh clients' needs with corporation's goals.

Progressed through the ranks at Confidential Bank Private Wealth Management from administrative assistant to increasingly complex fiduciary accounts and high-level client relationships and responsibilities including fiduciary risk management officer and vice president and trust officer. Managed and grew a diverse client portfolio of more than \$500,000,000 in assets. Maintained an exceptional client retention record by delivering beyond client expectations and constantly searching for ways to improve client experience. Possess key deliverables in:

*Relationship Management / Client Service / Business Development / Asset Management / Fiduciary Risk Management
Regulatory Compliance / Project Management / Training / Tax & Financial Planning / Retail Banking Services*

EXPERIENCE

CONFIDENTIAL BANK PRIVATE WEALTH MANAGEMENT, Charleston, SC

1990 – Present

Vice President & Trust Officer (10/03 – Present) / **Assistant Vice President & Trust Officer** (06/98 – 09/03)

Provided fiduciary administration and investment oversight to 150 key relationships. Advised clients on trust and estate matters as well as estate planning. Developed new business opportunities. Shared responsibility for training and performance of trust associate with colleague.

Fiduciary Risk Management Officer (06/93 – 06/96) — Served as trust compliance officer for Central and Western Virginia. Held full accountability for risk management functions related to fiduciary services. Ensured investment and administrative accounts complied with federal and bank regulations and policies, prepared compliance reports for management, and researched potential and actual litigation.

Trust Representative / Administrative Assistant (06/90– 06/93) — Efficiently managed personal trust accounts and supported senior trust officer.

Selected Contributions:

- **Cultivated and managed diverse client portfolio of \$500+ million** in assets under management (AUM) generating \$2.5 million in annual revenue.
- **Generated additional \$1.2 million in revenue** as project manager for national repricing efforts.
- **Earned reputation among Southern region colleagues as expert in specific risk management areas** of UPIA, Unitrust, and discretionary matters.
- **Identified risk concerns and developed and recommended changes and enhancements** to corporate discretionary policies and procedures, UPIA procedures and forms, administrative review questionnaire forms, and Regulation 9 compliance. Presented solutions to executive management for consideration.
- **Brought South Carolina in line with state law and bank policies;** spearheaded and managed several projects regarding third-party statements to beneficiaries, W9 compliance, and other UTC requirements.
- **Tapped to serve as member of Administrative and Investment Review Committee in 2002.** Selected as vice-chair of Uniform Principal and Income Act (UPIA) and Discretionary Review Committee in 2005.
- **Improved revenue-generation capabilities across business lines through cross selling** and marketing of complementary banking and credit, specialty asset management, and tax services.

Bachelor of Science in Psychology from the University of South Carolina