

Kim J. Kuhle

Overview

Kim has more than 20 years of hands-on experience building and managing Community Reinvestment Act (CRA) and related programs for community bank clients and for two major banks. Kim's leadership and drive at the bank where she spent most of her earlier career ensured that the 250-branch segment of the bank's vast Midwest region won and maintained an Outstanding CRA Rating through three regulatory exam cycles.

Kim's success came from looking at all available opportunities. In addition to CRA small business and mortgage lending, Kim developed expertise in community development lending, investments, and services. She launched bank initiatives for affordable housing; built programs to engage Native American communities, and connected the bank with urban communities and non-profit organizations; established Community Development Financial Institutions (CDFI); helped develop public-private resources to achieve community goals; and won a Nebraska Bankers Association award for holding the most financial education seminars.

Kim works as a Senior Consultant for ADI. She translates the benefits of her expertise and experience to ADI clients located throughout the United States. These clients include community, regional, and international banks, as well as other types of clients that are interested in achieving similar goals.

Kim is based in Omaha, Nebraska and holds degrees from the University of Nebraska.

Professional Experience

Before joining ADI, Kim was a business owner who helped community banks that needed compliance assistance and other firms that wanted to build relationships with banks. Kim's certified Woman-owned Business developed many clients throughout the Midwest who engaged her to work on a range of projects. With these clients and for her bank employers, Kim developed expertise in –

- Identifying Commercial and Small Business Loans that qualify as Community Development Loans.
- Writing strategic plans to achieve proactive market performance in target loan categories.
- Helping bankers improve CRA performance by serving on key non-profit boards, contributing to system-wide integrated plans, and working with executives to implement those plans.
- Providing executive training on how to meet service, investment, and lending goals in their CRA programs as well as market to disadvantaged groups.
- Creating three Community Development Financial Institutions (CDFI) that remain national models.
- Developing community leadership teams to strengthen and increase sales in disadvantaged communities and bank visibility among all borrower groups in local markets.
- Crafting bank closing analysis, performance evaluations and testimony for regulators.

Previous Employers

- **Capital Consulting Company**, Omaha, NE 1989 – 1999, 2015 – 2017
Founder and CEO
- **Bank of the West**, Omaha, NE 2014 – 2015
VICE PRESIDENT, REGIONAL COMMUNITY AFFAIRS OFFICER
- **U.S. Bank**, Lincoln, NE 1999 – 2014
VICE PRESIDENT, COMMUNITY REINVESTMENT ACT MANAGER: COMMUNITY DEVELOPMENT
- **Commerce Capital**, LINCOLN, NE 1986 – 1988
DIRECTOR OF MARKETING AND SALES