

David M. Woodruff

Experience

2019 to Present

APL Federal Credit Union
President / CEO

Laurel, MD

Successfully transitioned leadership from retiring long-term CEO. Retained management staff and established new executive team functions. Built working relationships with all staff as well as volunteer Board. Led Board and Management through a new strategic planning process to unify direction for the organization. Added emphasis on service in the community both organizationally as well as by leadership team. Re-established industry and community relationships for the organization including JHU APL, MD/DC CUA, and Howard County. Participant in Leadership Howard County class of 2020.

2012 to 2019

Zia Credit Union
President and CEO

Los Alamos, NM

Established foundation of policy and procedures for sound organizational management and compliance gaining confidence of regulators and restoring independence from supervision
Built culture of trust, integrity, and member service urgency
Established strong reputation in community as contributing corporate citizen and people who live credit union values. Served on the following community boards and committees:

Juvenile Justice Advisory Board – 2014 to 2019 – Vice-Chair
First Born Los Alamos Board – 2015 to 2019 Treasurer
NCNM Economic Development District – 2015 to 2019 Board
Los Alamos Schools Foundation – 2016 to 2019 Board
Credit Union Association of NM – 2014 to 2019 Board

2001 to 2012

CommonWealth One Federal Credit Union Alexandria, VA
Vice President, Lending Operations

Built strong team of managers in progressive assignments
Project Leader for \$27 Million Merger with CAECU
Built \$10 Million commercial real estate participation portfolio
Collaborated with credit unions as Board member for two CUSOs
Worked with City of Alexandria to develop program to fund energy efficiency home improvement projects for households with less than 80% of median income.

1994 to 2001 Numerica Credit Union Spokane, WA
Manager Lending Operations

Implemented centralized underwriting and home equity processing
Implemented 24/7 lending call center
Developed innovative products and automated approvals
Grew branch operations to exceed targets in 3 progressive assignments

1992 to 1994 Eureka Bank Cupertino, CA
Branch Manager

Took over purchased branch retaining 95% of original deposits
Established new mortgage and investment programs in branch

1987 to 1992 Glendale Federal Savings Bank Palo Alto, CA
Branch Manager

Achieved circle of excellence - top 10% of CA branches
Increased mortgage production from branch by 20%

Education

2009 to 2011 CUES – CEO Institute I, II, & III – Wharton/Cornell/Darden

1998 to 2001 Gonzaga University School of Business Spokane, WA
Graduate coursework toward MBA

1981 to 1987 Brigham Young University Provo, UT
B.A – International Relations / Minor Economics