

Terri Hendrix

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EXECUTIVE SUMMARY

Dynamic and visionary credit union leader with over 40 years of experience driving financial inclusion, community development, and organizational growth. Proven success in building high-performing teams, designing innovative lending products, and securing multi-million-dollar funding to strengthen financial wellness for underserved populations. Recognized for collaborative leadership, cross-sector partnerships, and national advocacy for CDFIs and credit unions.

- Strategic Leadership & Vision Alignment
- Community Development Finance (CDFI)
- Product & Program Innovation
- Small Business & Micro Lending
- Grant Development & Management
- Government & Stakeholder Relations
- Team Engagement & Talent Development
- Public Speaking & Advocacy

PROFESSIONAL EXPERIENCE

- Executive Vice President – Chief Engagement Officer, Carolina Foothills Federal Credit Union
- Led credit union-wide community engagement strategy grounded in financial empowerment and inclusion; achieved 7-10% annual loan growth since 2014.
- Deployed numerous CDFI grant funds to achieve 80.9% of total loan portfolio to the target market.
- Directed the creation and expansion of the Micro & Small Business Lending Department to successfully deploy \$12.5 million in 5 years.
- Designed and implemented a *Businesswomen of Color* Grant program in which 60 business owners received specialized skills training, software management and business incentives, totaling \$450,000.
- Designed and implemented SBA's Paycheck Protection Program, funding 276 loans (\$4.5M)—over 60% to minority-owned and 48% to women-owned businesses.
- Spearheaded strategic goal to secure CDFI certification and managed over \$8M in awarded grants.
- Co-developed business lending parameters for One Spartanburg's Power Up program as lender of choice, by deploying over \$3 million in small business loans to 88% minority and 44% woman owned.

- Established internal financial literacy program to complement a First Time Homeowner Mortgage which included partnerships with Habitat for Humanity, ReGenesis CDC, and Greenville Human Relations, leading to homeownership for 85 low-income families totaling \$14.25 million in loans.
- Oversaw commercial lending programs which deployed \$22.8 million in loans to build 565 affordable housing units.
- Elevated employee engagement to 99th percentile (4.82) through leadership development, inclusion, and performance culture.
- Designed and implemented financial literacy programs reaching 11,630 youth and 14,351 adults.
- Launched on-campus credit union branches for four Title I schools serving 430+ children from low-income families which hold \$108,355 in deposits.
- Advocate for CDFIs and credit unions at local, state, and national levels—to include Sout Carolina State House committee testimony.

INTERNATIONAL DEVELOPMENT EXPERIENCE

- Assisted in training credit union professionals in Kenya, Malawi and Zambia Africa
- Conducted micro business lending research in Guatemala with the World Council of Credit Unions.
- Facilitated credit union training workshops in the Philippines and Thailand.
- Promoted cooperative development in Brazil and the Dominican Republic through exchange programs.
- Hosted international interns from Latvia and Lithuania.
- Served on assignment with the World Council of Credit Unions in Malawi, Africa supporting financial inclusion initiatives.

EDUCATION & CERTIFICATIONS

Bachelor of Arts, Journalism – Public Relations, University of South Carolina- Columbia
 Graduate Certificate- Community Engagement, Kansas State University

- Certified Credit Union Executive (CCUE) – CUNA
- Credit Union Development Educator (CUDE) – National Credit Union Foundation
- Credit Union National Association (CUNA) Financial Management School I
- International Credit Union Development Educator (ICUDE) – National Credit Union Foundation
- Philippines Development Educator (PhDE) – VICTO National, Philippines
- Community Development Certified Financial Counselor (CDCFC)
- Africa Credit Union Development Educator (ADE)
- Advanced African Credit Union Development Educator (AADE)

COMMUNITY LEADERSHIP & BOARD SERVICE

- Member, Carolinas Credit Union Foundation Board
- Member, Cleveland Opportunity Foundation
- Member, The Franklin School Foundation Board
- Member, A Place to Call Home Advisory Board
- President-Elect, Kiwanis Club of Spartanburg
- Executive Officer & Secretary, Carolinas Credit Union League Board
- Member, South Carolina Community Capital Alliance
- Member, African American Credit Union Coalition
- Northside Advisory Committee, Spartanburg, SC
- Financial Stability Task Force, United Way of the Piedmont
- Trustee, South Carolina Credit Union Legislative Action Committee
- Guatemala Micro Loan Project Task Force, Presbyterian Women of Western NC
- Session Member, Tryon Presbyterian Church