

Ryan C Woodruff

10/17/2025



Dear:

Penn Harris Madison Board of School Trustees

Superintendent Dr. Heather Short

I am writing to express my interest in an appointment to the PHM School Board of Trustees:

As a 40+ year resident of St. Joseph County, and a proud Penn HS Graduate, it would be my honor to support the school system in this capacity.

I attended Moran, Bittersweet, and Disney in elementary school, and was a 4-year student and graduate of Penn HS (class of 1995). All three of my children have gone to Penn, with my youngest being a senior this year.

I have served in leadership roles with St. Joe County Businesses for almost 30 years, and in that time have been responsible for hundreds of St. Joe County employees, many being PHM School System graduates.

- I have served on not-for-profit boards since 2009, and in multiple executive board roles ranging from treasurer to president.
- I believe my 16-year career in financial services help me to be uniquely qualified as a trustee with fiduciary responsibility, and my career executive experience to help with planning, budget setting, and administration.
- I currently own a consulting and coaching company that focuses on helping local businesses build their teams and develop their employees, I created this company out of a passion to develop young professionals to grow in their careers, and gain the experience and perspective to help them stand out, and thrive.

I believe all these experiences, skills, and passions would be valuable contributions to the existing board, the school system administration, educators, and the students.

Thank you for your consideration.

Ryan C. Woodruff

Team Building & Employee Development Specialist

PROFESSIONAL BIO:

Ryan is a high-energy former financial industry executive, certified master trainer and dynamic coach dedicated to organizational growth through employee development. With an award-winning career spanning three decades while leading sales, service, and operations and generating billions in revenue, Ryan has found a special mix in blending education, motivation, and accountability. With over 60,000 hours of leadership experience, he is passionate about helping teams and individuals break through barriers to achieve their highest-level results while improving their job satisfaction.

AREAS OF EXPERTISE:

- Individual & Team Coaching
- Strategic Planning & Execution
- Loan Portfolio Management
- Team Building
- Market Trends Analysis
- Product Development
- Leadership Development
- Process Improvement
- Regulatory Compliance

CAREER EXPERIENCE:

RHINO CONSULTING & COACHING LLC 04/23-Present

Founder & President

www.rhinoconsultingandcoaching.com

Serving Organizations with Focused Business Support. I created this company to maximize the value I can add in my community through mentorship, coaching, workshops, and consulting. Since 2023 we have helped 15+ local companies with team building, employee development & streamlining business operations. Our mission is to help small to medium sized Michiana-based businesses break through barriers, differentiate themselves, and achieve their goals.

RACKLEY RESTORATION 08/25-Present

CHIEF OPERATIONS OFFICER (Fractional)

Work daily to clarify goals, translate vision into operational priorities, and maintain a developmentally focused accountability structure for the entire company.

Ensure each department has clear metrics and ownership over their success.

Create SOPs, and Provide Financial Oversight.

GVC MORTGAGE 10/23-Present

COMMUNITY RELATIONS OFFICER (Fractional)

Building a new geographic region for GVC Mortgage comprising North Central/NorthWest Indiana, and Southwest Michigan.

Working to develop and modernize the Mortgage Production model to focus on side-by-side leadership, employee development, and community involvement to break down barriers and achieve more meaningful results.

- Built a team of 7 Loan Officers
- Assisted the company in creation of its first Construction Lending Program
- Awarded Affiliate of the Year by the South Bend Area Realtor Association for 2024

TEACHERS CREDIT UNION 01/20 – 04/23
VP, MORTGAGE LENDING

Directed the Consumer Real Estate Department at Teachers Credit Union, achieving exceptional results through strategic leadership and inspired management while working diligently with internal stakeholders and other departments to achieve new benchmarks for the CU.

Notable Highlights:

- Received the “David R Sage Award” in 2021 the organization’s highest recognition for Leadership in the Workplace
- Created a blueprint for Credit Union Mortgage Production and attained record-breaking results with the department more than tripling it’s 2019 volume and producing a credit union historical high of \$481 million in 2020, \$639 million in 2021, and \$420 million in 2022, despite the conclusion of the covid refinance boom.
- Cultivated a robust business development, sales, and outreach culture, promoting maximum member engagement and branch referrals, while sustaining Credit Union leading NPS scores & achieving 50% of volume coming from outside of credit union membership.
- Expanded the team from 46 employees to 100 over two years creating a scalable production and operations model.
- Achieved balance sheet and community lending needs by introducing over a dozen new products, including ITIN lending and a robust Construction loan delivery channel, while creating tailored solutions for affluent and LTMI borrowers.
- Established and launched a dedicated mortgage-focused inbound/outbound contact center that manages 10k contacts annually.
- Oversaw RFP Process, selection, and implementation of high priority core LOS, Pricing Engine, and CRM systems. Directed the conversion and customization of the systems to meet specific business needs.
- Enhanced operations and sales efficiency by introducing new workflows, executing cross training programs, and establishing accountability systems.

MUTUALBANK 12/08 – 12/19
VP, RETAIL LENDING
AVP, REGIONAL LENDING MANAGER
AVP, AREA RETAIL MANAGER
BRANCH MANAGER

Directed Retail lending production and operations including Mortgage, Real Estate, and all Consumer Loans. Oversaw dozens of Retail Financial Centers for eight of the ten years with MutualBank while earning multiple promotions after achieving excellent results within areas of responsibility.

Notable Highlights:

- Received the prestigious “A Step Beyond” award in 2011 for exceptional internal service, one of only 29 recipients in the bank’s 120-year history.
- Directed teams that achieved historic highs in Real Estate and Retail Lending for several consecutive years.
- Spearheaded the implementation of numerous production and operations systems used bank-wide in lending and retail.
- Oversaw teams through 2 different core LOS conversions and served as Lead Project Manager on the bank’s first CRM system.
- A pioneering member of the Bank’s Innovation Council, tasked with addressing growth and technology challenges.

- Co-created a comprehensive "superhero customer service" training program and delivered classes to over 500 students to enhance internal and external service quality.
- Served as Director of Retail for Notre Dame Federal Credit Union from 08/13-09/14 before returning to MutualBank as AVP Regional Lending Manager.

ADDITIONAL EXPERIENCE:

BIG BOX RETAIL; BORDERS BOOKSTORE, MEDIA PLAY 8 years
GENERAL MANAGER

EDUCATION:

Indiana University/South Bend:
 Previous Licenses Held:

Political Science, Psychology
Indiana Life & Health Insurance, Securities Series 6, & 63, NMLS

AFFILIATIONS:

Indiana Mortgage Bankers Assn.

Past President	2025-Present
Michiana Chapter President	2021-2025
Board of Directors, Treasurer	2017-2021
State Board Committee Chair	2023-Present

Michiana Crime Stoppers:

Board of Directors, Treasurer	2009 – 2016
--------------------------------------	-------------

References available upon request