

# DANIEL SPENCE

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## Education:

MBA, Binghamton University, State University of New York, May 2010  
Concentration in Finance

## Experience:

### Visions Federal Credit Union, Endwell, New York

Assistant Vice President of Lending Solutions, March 2025 – Current

- Ensured compliance with industry regulations, including Reg F, UDAAP, Reg Z, Reg, M, Reg E, FCRA, and Reg B, by implementing best practices, conducting audits, and providing ongoing training.
- Responsible for managing a \$500m+ Indirect Lending portfolio with over 100 dealer partners.
- Optimized the collection process to increase collection efficiency while adhering to the rules and regulations governing foreclosures and repossessions.
- Oversight for more than 250,000 credit and debit cards.

Director of Business and Indirect Development, November 2020- March 2025

- Strategic oversight for the development and execution of initiatives to drive card growth.
- Ensure compliance with card network regulations and internal policies.
- Oversight of more than 300 lending general ledgers.
- Responsible for all automobile, recreational vehicle and sports craft titles, liens and UCC's.
- Review, negotiate and execute vendor contracts and partner with outside legal counsel.
- Monitor and analyze market trends to identify opportunities for loan product development and growth.

Business Development Manager, January 2018 – October 2020

- Develop and implement department metrics to drive membership growth.
- Manage all Business Development departments for the credit union in New York, New Jersey and Pennsylvania.
- Streamline department processes to increase operational efficiencies. An example is implementing a digital membership application to replace the paper process.
- Establish and promote financial education programs that educate more than 20,000 students annually.
- Create an environment that centers around internal and external customer satisfaction.

### Binghamton University, Vestal, New York

Adjunct Professor for School of Management, August 2021 – Present

- Global Strategic Management 411 Capstone course
- Recognized on the teaching honor roll based on student survey results
- Create class lectures, course materials and course assignments
- Assess students and provide positive feedback and constructive coaching

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## **United Health Services Hospitals, Binghamton, New York**

Pharmacy Business Manager. March 2011 – January 2018

- Successfully completed an official Health Resources Services Administration (HRSA) 340B program audit.
- Completed the Apexus 340B University program.
- Worked closely with federal agencies to implement the 340B drug pricing program.
- Managed the flu vaccine process which included contract negotiations and distribution.
- Negotiated manufacturer and wholesaler contracts to maximize savings opportunities.
- Created and had oversight of the system wide pharmacy purchasing team to maintain contract compliance and optimize savings opportunities for the healthcare system.
- Developed a system 340B audit team to ensure compliance at the organization level.
- Analyzed drug expenditure and presented figures with projected savings.
- Worked closely with the clinical staff to establish practices that increased drug charge capture to increase billing accuracy.
- Reviewed and redlined all pharmacy contracts and agreements to prepare for legal counsel.
- Assisted in the creation and implementation of the pharmacy department strategic plan.
- Developed and maintained all policies and procedures regarding the 340B drug pricing program for the healthcare system.
- Implemented several inventory management techniques and increased inventory turns to reduce carrying cost.
- Worked with the billing department and improved the Medicaid billing processes to ensure compliance with 340B rules and regulations.
- Active member of the Mid Atlantic Purchasing Coalition developed to bring pharmacy managers from hospitals in the region together to share ideas and increase savings.
- Assisted a multidisciplinary team to develop and implement an Oncology service line.

## **Certifications and Proficiencies:**

- E-Cornell Sales Growth Certificate
- CUNA Business Development Professional Certificate
- Apexus Advanced 340B Operations Certificate
- American Society for Quality (ASQ) Certified Six Sigma Green Belt
- Proficient in Sentry Data Systems Software, Symitar
- Proficient in Microsoft Excel, PowerPoint, Word
- Broome Leadership Institute class of 2023

## **Presentations:**

- Panel speaker at the 2017 340B Summer Conference
- Education Credit Union Council conference speaker in 2018

## **Community Service:**

- United Health Services Ideal Senior Living Center-Board Member June 2025-Current
- United Health Services Hospitals Foundation Board – Corporate Member
- American Heart Association Executive Leadership Team 2018-2025 (2021 & 2022 Southern Tier Heart Walk Chair)
- Binghamton Philharmonic Board of Directors (2018-2021)
- Junior Achievement Volunteer (2018-2019)