

# MARK B. SMITH

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January 4, 2002

Mr. Gordon Ferguson  
President  
DEF Company  
665 Cowboy Avenue  
Dallas, TX 345678

Dear Mr. Ferguson:

With my experience in marketing, new business development, and operations I have demonstrated the ability to deliver accelerated market growth, significant cost reductions, and enhanced customer loyalty while at the same time planning and implementing critical business expansion. I offer a broad base of experience and the vision to help lead companies to achieve continuously improved results. My achievements clearly demonstrate the ability to deliver. I have:

- ◆ Provided the vision, strategic direction, and tactical implementation for helping launch and grow Americanbank from zero to 15,000 customers with \$70 million in deposits in eight months.
- ◆ Created a forward-looking Customer Care Center with resulting excellence in response to customer inquiries both by phone and email.
- ◆ Planned and implemented technology solutions that reduced operating costs (e.g., inter-bank transfer costs by 90% and banking approval costs by 75% per customer).
- ◆ Created the business development plan that resulted in 100% increase in sales over two year period at Independence Direct Inc.
- ◆ Increased Orange Bank market share 60% in four years by introducing bold relationship marketing, product development, and sales programs.

Along with the vision to set attainable aggressive goals I have demonstrated the ability to assemble, retain, and support superior teams committed to ever-increasing profitability.

Seeking new senior level management challenges I would like to discuss my potential contributions to your company. Thank you for your consideration.

Sincerely,

Mark B. Smith

Enclosure