

Professional Summary

Accomplished and energetic Manager with a solid history of achievement in the banking industry. Motivated leader with strong organizational and prioritization abilities. Areas of expertise include Coaching, Sales and Team building, Credit Analysis, and Customer Experience.

Skills

- Sales and Marketing
 - Active Listening
 - Coordination
 - Judgment and Decision Making
 - Complex Problem Solving
 - Negotiation
 - Time Management
 - Personnel and Human Resources
 - Banking, Time Management
 - Business
 - Development
 - Coaching
 - Competitive
 - Credit
 - Decision Making
 - Financial
 - Financial statements
 - Human Resources
 - Listening
 - Managing
 - Marketing
- Negotiation
 - Network
 - Organizational
 - Performance management
 - Personnel
 - Policies
 - Problem resolution
 - Real estate
 - Retail
 - Risk management
 - Sales
 - Sales Management
 - Staffing
 - Telephone
 - Process implementation
 - Strategic and financial planning
 - Financial analysis and reporting
 - Project Management

Work History

Banking Center Manager II, 05/2018 to Current

Camden National Corporation – Manchester, NH

- Adhered to established security procedures and reported potential fraud or safety violations to management for immediate recourse.
- Reviewed historical records, current operational data and forecasting information to identify and capitalize on system enhancement opportunities.
- Established and enforced internal controls, workflows and policies for tracking, reconciling and reporting on accounting activities.
- Performed routine closings, maintained clean, accurate and accessible records and kept close eye on transaction updates throughout each quarter.
- Resolved conflicts and negotiated mutually beneficial agreements between parties.
- Developed and implemented performance improvement strategies and plans to promote continuous improvement.
- Created plans and communicated deadlines to ensure projects were completed on time.
- Obtain new business through the sale of product lines to customers. Cross-sell/refer products and services as appropriate to promote TCF as a full-service bank. Meet or exceed defined sales goals.
- Provide effective sales coaching to all personnel on a consistent basis. Conduct regularly scheduled staff meetings and one-on-one sessions with direct reports.
- Maintain appropriate controls to protect the Bank against fraudulent activity and losses. Ensure that all branch personnel are trained in banking policies and procedures, federal and state laws.
- Effectively manage the branch functions while meeting and adhering to corporate, legal and regulatory policies, guidelines, and requirements regarding compliance. Work with the Compliance and Legal departments for overall updates, procedure changes or development, and resolution of issues.
- Day to day execution of strategic priorities; collaborate and influence across lines of business at multiple levels; work with a cross-functional team and help prioritize initiatives for client growth and retention.
- Analyze regional statistics, and prepare management reports. Use data to monitor problems, and measure the success of the team and the business. Identify opportunities and execute solutions.
- Generates new business banking opportunities through prospecting, networking, and referrals.
- Mentors Banking Center Managers, and teams, in generating new business banking opportunities with existing relationships and acts as a resource for portfolio management and new business development.
- Communicate with existing customers for ongoing credit review and maintenance of the current portfolio as needed - gathering facts and information and negotiating terms and conditions for the existing customer base.
- Coordinate renewal of existing loans and approval of new loans through credit department and portfolio managers. Coordinate due diligence, loan documentation, booking, and post-closing review.
- Prepare and present special projects, reports, and assignments as requested.
- Provide an underwriting analysis that determines the creditworthiness of small business credit customers and identifies and mitigates key risks.
- Prepare guarantor analysis, which includes spreading and analyzing tax returns including K-1s, personal financial statements, global cash flow statements, and credit reports.
- Complete borrowing base analysis to determine the line of credit availability for loan advance requests.
- Provide high-quality customer service

AVP Branch Manager, 01/2011 to 03/2018

Hingham Institution For Savings – Washington, DC

- Manages priorities through planning and execution to drive all aspects of branch performance, including individual expectations for outside business development.
- Builds a high performing team through the attraction, on-boarding, coaching and development of branch team members.
- Leads through influence and impacts a broad range of eco-system partners in an omni channel environment.
- Drives revenue and loyalty through proactive interactions with clients.Leads, coaches and executes a proactive client experience within an omni channel environment.
- Coaches team to effectively provide solutions and advice to improve client financial well-being.
- Leads effective problem resolution.Leads branded sales process to proactively achieve sales targets and customer loyalty.
- Grows branch revenue through acquisition and share-of-wallet growth of consumer and business households.
- Drives the employee experience.
- Responsible for acquiring and retaining talent through the coaching and development of employees.
- Ensures employees achieve the performance and activity expectations.
- Leads the performance management process for all direct reports., provide assistance with problems these customers may encounter.
- Examine, evaluate, or process loan applications.
- Network within communities to find and attract new business.
- Approve, reject, or coordinate the approval or rejection of lines of credit or commercial, real estate, or personal loans.
- Review collection reports to determine the status of collections and the amounts of outstanding balances.
- Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money.
- Consult with customers to resolve complaints and verify financial and credit transactions.
- Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity.
- Plan and direct staffing, training, and performance evaluations to develop and control sales and service programs.
- Monitor customer preferences to determine focus of sales efforts.
- Maintain knowledge of current sales and promotions, policies regarding payment and exchanges, and security practices.
- Confer with customers by telephone or in person to provide information about products or services, take or enter orders, cancel accounts, or obtain details of complaints.

Team Manager, 03/2002 to 12/2011

Vitas Healthcare – Stuart, FL

- Manages operational, human capital, reputational and business risk through adherence to established policies and procedures.
- Exercises sound decision making to identify and mitigate potential risk.
- Builds Winning Teams - Develops talent by creating engaged, inclusive and diverse teams who are empowered to speak freely and act with integrity.
- Leads Effective Change - Recognizes the need for, takes personal accountability to adapt, and leads others through organizational change.
- Drives for Results - Demonstrates energy and a desire to succeed; follows through on commitments; pushes self and others to deliver exceptional results.
- Manages Risk - Assesses and effectively manages all of the risks associated with their business objectives and activities to ensure activities are in alignment with the bank's and unit's risk appetite and risk management framework.
- Customer Focus - Knowledge of the values and practices that align customer needs and satisfaction as primary considerations in all business decisions, and ability to leverage that information in creating customized customer solutions.
- Tech Savvy - Advise, educate and engage clients on a variety of technological tools and resources allowing them to explore solutions to achieve their goals and financial well being.
- Sales Management - Develops sales strategies that incorporate client segments, market opportunities, competitive forces and sales force effectiveness.
- Identifies priorities and ensures sales teams execute against plans that focus on deepening client relationships, elevating market share and increasing share of wallet.
- Drives sales teams to build a strong pipeline of prospects and clients.
- Effective Communications - Understanding of effective communication concepts, tools and techniques; ability to effectively transmit, receive, and accurately interpret ideas, information, and needs through the application of appropriate communication behaviors.
- Managing Multiple Priorities - Extensive experience to manage multiple concurrent objectives, projects, groups, or activities, making effective judgments as to prioritizing and time allocation.
- Branch Banking Services - In depth knowledge of the responsibilities, issues, regulations, business practices, and operations of retail banking branches; ability to provide qualified services to customers.
- Supervise teams of 25 to 45 people and provide training and orientation to new staff.
- Prepare and review operational reports and schedules to ensure accuracy and efficiency.
- Hire and terminate personnel.
- Conduct classes to teach procedures to staff.
- Establish and maintain relationships with individual or business customers or.

Education

Bachelor of Science: Business Management

University of Phoenix - Cleveland Campus - Independence, OH

Associate of Applied Science: Purchasing Management

Cuyahoga Community College Western Campus - Parma, OH

Associate of Applied Science: Business Management

Cuyahoga Community College Western Campus - Parma, OH

Computers and Electronics Management of Personnel Resources Service Orientation