

# Banking Officer

## ROBERT SMITH

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### Objective

Established Banking Officer with over 25 years of commercial banking experience with Chase and predecessor banks. Demonstrated ability to evaluate financial performance and provide strategic consultative advice to clients.

### Skills

Microsoft Office, Microsoft Excel, Administration, Financial Management, Relationship Management.

### Work Experience

#### Banking Officer

##### **ABC Corporation - June 1981 - May 1996**

- Assisted with the management of corporate clients and ensuring that high standards in service delivery were maintained.
- Constant evaluation of service quality for recommendations for service quality improvement.
- Prospected for corporate customers in the acquisition of a new business.
- Authorized payment of checks and other financial instruments.
- Assisted Branch Managers in matters relating to credit, including the formulation of credit applications for Head Office consideration.
- Implemented recovery strategies for all outstanding(past due) debts.
- Initially hired as an entry-level teller; promoted due to accuracy, speed, and skills.

#### Banking Officer

##### **Delta Corporation - 1979 - 1981**

- Promoted to Banking Officer and assumed first responsibilities as a commercial banker in the Energy Banking Group.
- Successfully managed through a significant ownership transition from MBank Texas (via temporary FDIC receivership) to Bank One, Texas.
- Accounts payable and receivable; Heavy Cash Handling.
- Opened New Accounts, Processed Real Estate, Auto Personal Loans, ACH Transfers, Processed Daily and End of Month Reports.
- Made Daily Bank Deposits.
- Portfolio Credit Manager (Automotive Floor Plan Division) Buffalo, NY Manage a portfolio of 28 Automotive Floor Plan Customers totaling \$900MM (Tier 1).
- Surpassed individual baseline sales goals on a quarterly basis while giving exemplary customer service.

### Education

Diploma in Banking and Finance - (Chartered Institute of Bankers)