

JESSICA CLAIRE

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PROFESSIONAL SUMMARY

Client-focused Business Banking Relationship Manager offering a 20+ year career of outstanding achievement in banking and financial services. Adept at communicating effectively with various business clients as well as in determining and addressing their financial needs. Highly talented, success-driven, intuitive, and known as an energetic and enthusiastic individual with broad-based knowledge in retail banking, small business lending, and commercial loan policy. Equipped with exceptional organizational and communication skills, complemented with keen attention to details.

SKILLS

- Outstanding Customer Relations
- Business Management and Operations
- Superior Interpersonal Skills
- Highly Organized and Strong Analytical Abilities
- Problem Resolution and Decision Making
- Articulate Oral and Written Communication
- Unique Prospecting Techniques
- Able to Multitask in Fast-Paced Environments

WORK HISTORY

Business Banking Relationship Manager, 2005 - Current

Us Bank – TN, State

- Driving market share growth through acquisition of new relationships by prospecting efforts targeting businesses with annual gross sales up to \$10 MM.
- Overseeing a portfolio comprising of approximately 105 borrowing and non-borrowing commercial clients totaling \$20 MM with net revenues of \$1.2 MM.
- Assessing various resources to generate accurate and complete credit recommendations along with recognizing several deteriorating credit situations.
- Conducting business development calls and cultivating a positive working relationship with internal partners in retail banking, cash management, brokerage, and merchant services to successfully meet clients' specifications.
- Successfully fostering and developing long-term relationships with small business clients.
- Exemplifying solid skills in cross-selling business and consumer products to business owners and decision-makers.

Business Banker, 06/1999 - 2005

Banner Bank – Eagle Point, OR

- Developed banking relationships with small business clients. Originated new deposits, credits, and cash management services.
- Responsible for acquisition of new clients and expanding existing business client relationships, targeting commercial customers with gross sales of \$1 MM plus.
- Established network of Centers of Influence in business community to develop and maintained effective referral sources. Participated in community activities, charitable events, and social events that materially contributed to business development.

Consumer Credit Underwriter, 10/1994 - 05/1999

Heartland Financial Usa, Inc. – Breckenridge, TX

- Analyzed and provided underwriting for consumer purpose credit request. Coordinated loan closing documents for residential 2nd mortgages.
- Managed and serviced 1500+ consumer and commercial credit card accounts. Reconciled Visa/MasterCard general ledger.

EDUCATION

BBA: Business Management, 1994

University of North Georgia - Dahlonega, GA

ADDITIONAL INFORMATION

UNITED STATES ARMY VETERAN

Served 1988-1992

Army Commendation Medal

National Defense Service Medal

Army Service Ribbon