

Summary

Resourceful and meticulous Assistant-Vice President with experience successfully optimizing control systems and building solid teams to meet business needs and achieve demanding financial targets. Precise reporting and accurate records management. Stellar interpersonal and operations oversight skills. Financial management and program leadership. Proficient in regulatory requirements, data analysis and optimal approaches for keeping systems current and compliant. Highly organized, forward-thinking and responsive to changing demands. Skilled in varied team dynamics; including virtual, cross-functional, and self-managed collaborations.

Skills

- Financial analysis and planning
- Hiring, coaching and employee training
- Policy and regulatory compliance
- Risk management
- Performance monitoring and evaluation
- Proposals and presentations
- Project and vendor oversight
- Rules and regulations
- Budget oversight and financial administration
- Public speaking and excellent communication skills
- Exceptional time management skills
- Strong interpersonal skills
- Excellent work ethic and organizational skills
- Cash handling and loan applications
- Customer relationship building
- Performance data analysis

Experience

Assistant Vice-President of Retail Banking, 06/2011 to Current

Luk Inc – KY, State

- Train, develop, coach and supervise team of branch banking employees.
- Promote team dynamics, by evaluating and promoting branch staff to special projects based on assessed skills and proficiencies.
- Oversee and implement branch and banking policies and procedures.
- Foster and maintain strong relationships with customer base.
- Engage in customer retention practices by providing customers with personal touch resolutions, that resulted in efficient, effective and beneficial outcomes to customer complaints, while functioning within bank regulations, and guidelines.
- Ensure compliance with regulations and collaborate with assistant branch manager on training programs and banking regulation initiatives.
- Review and approve work orders, invoices and related branch operation activities.
- Function as liaison in vendor-client disputes, inquiries, and resolution.
- Participate in community outreach programs providing financial education to low-moderate income residents by serving as financial consultant and financial literacy educator.
- Work with regulatory representatives to complete accurate filings and maintain compliance (CTR/ SAR reporting).
- Review customer applications against established parameters to make sound decisions regarding approvals, exceptions, rejection or modification requirements.
- Delegate branch operation tasks to comprehensively manage administrative projects in alignment with established objectives.
- Review bank activity reports daily for branch items requiring corrective action (customer transactions, bank employee maintenance, and account operational and risk reports).
- Complete daily quality control review of electronic imaged customer account files for accuracy, and compliance based on bank regulations.
- Oversee office renovations, and repairs with oversight from corporate office/regional manager.
- Serve as member of special task force assigned to test new information technology (IT) rollouts and provide feedback based on new initiatives.
- Manage corporate-level assigned projects by overseeing, documenting, compiling and tracking project milestones and deadlines.
- Complete weekly analysis of system generated reports on customers with aggregate balances between \$500K- \$1M to assess level of risk to bank based on Beal Bank & Beal Bank USA regulations. Quality control measures are completed to ensure account balances do not exceed specified limits.
- Review daily report used to track potential check kiting risks to help mitigate bank loss for Beal Bank & Beal Bank USA.
- Track and assess validity of daily transactions above \$2500.00 posted to Beal Bank & Beal Bank USA. Used existing banking reports and tools, along with customer records to analyze legitimacy of item presented for payment. Complete assessment is forwarded to Vice President of Retail Banking for final review.

Assistant Branch Manager/ Financial Service Representative, Customer Service Representative, 07/2004 to 05/2011

Mid-Atlantic Federal Credit Union – City, STATE

- Displayed keen attention to detail in assessing short and long-term customer product needs.
- Cultivated impactful relationships with customers and drove business development by delivering expert product knowledge.
- Informed customers about billing procedures, processed payments and provided payment option setup assistance.
- Assessed customer needs and upsold products and services to maximize sales.
- Fielded customer complaints and queries, fast-tracking them for problem resolution.
- Met and exceeded monthly goals for establishing new accounts, consumer loans and investment referrals.
- Conducted new hire training of customer and financial service representatives on credit union procedures and policies. Completed roll-play exercises to maximize team sales performance.
- Observed and reported employee-customer interaction/sales performance on a weekly basis.
- Developed and implemented action plans based on branch sales goals.
- Diligently maintained branch operations related to auditing cash/negotiable items, implementation of policy changes, reporting of currency transactions, and cash management duties.
- Excelled in effective inter-departmental communication and cross-functional team environment.
- Maintained detailed and accurate accounting records by overseeing documentation of sales, purchases and requisitions of monetary instruments.
- Collaborated with branch manager to develop customer service improvement initiatives.
- Upheld privacy and security requirements established by US regulatory agencies.
- De-escalated problematic customer concerns, maintaining calm, friendly demeanor.

Customer Service Representative, 06/2002 to 08/2004

Chevy Chase Bank (Acquired By Capital One) – City, STATE

- Processed financial monetary transactions accurately and efficiently.
- Fulfilled business account requests, including check and cash orders, and deposit verification and account research.
- Completed daily settlement of ATM deposits/cash machines and replenishment of funds.
- Recommended and referred additional products and services to customers.
- Accomplished company-wide monthly knowledge-based examinations.
- Remained constantly aware of customer activity to ensure safe and secure banking environment.
- Escalated customer concerns, and special requests branch supervisors.
- Asked probing questions to determine service needs and successfully recommended appropriate banking products.

Education and Training

MBA: 02/2015

University of Phoenix - Arlington, VA

Bachelor of Science: Business Administration/ Human Resource Management, 01/2010

University of Maryland University College - Adelphi, MD

Associate of Arts: 05/2006

Montgomery College - Takoma Park, MD

Accomplishments

Recommended by executive management to co-lead a project team tasked with creating bank policy procedures for new monitoring system. I contributed by using my advanced knowledge of banking industry regulations, and operational procedures to assist in design, review and implementation of updated policy for Over Limit Reporting Procedure in a virtual team setting.