

# JESSICA

Montgomery Street, San Francisco, CA 9XXX5 ♦ (555) 432-1000 ♦ resumesample@example.com

## PROFESSIONAL SUMMARY

To maximize my exceptional management, retail, business banking and analytical talent, in a capacity that presents sales development and project management opportunities.

## PROFESSIONAL HIGHLIGHTS

- Business Management
- Cash Flow Conversation Certified
- Treasury Management
- Business Banking Training
- Account Manager
- Business Finance
- CCM Training
- Principals of Banking
- Laws of Banking
- Operations Management
- Sales Goal Achiever
- SBA Achiever
- Customer Service Advocate
- Managing/Communications
- Leadership & Training
- Creative Problem Solving
- Team Building
- Mentoring & Coaching Staff
- Retail & Commercial Banking
- Efficiency Maximization, Process Improvement
- Strategic Planning
- Marketing Development
- Relationship Growth
- Business Banking Teller Certification Trainer
- PNC Accel College Day Recruiter & Presenter

## ACCOMPLISHMENTS

- Reduced Bank costs by 11% and increased corporate client retention in 1st and 2nd quarter.
- Developed internal prices improvement as well as external service enhancements to improve client satisfaction.
- Exceeded Treasury Management Goals each quarter by 115% - 129%
- 2013 Million Revenue Credit Goal Achiever
- Managed and supported 16 branches in Montgomery County
- Exceeded loan goal by 50% while managing a portfolio of over 100 clients
- Exceeded branch deposit and profitability goals by 46%
- Completed and facilitated bank proposals and presentations

## EXPERIENCE

**Senior Commercial Business Banking Relationship Manager, VP**, 05/2016 - Current

**Pnc Financial Services Group, Inc.** – Center Line, MI

- Responsible for generating and managing profitable loans and deposit portfolios and non- interest income from businesses with annual sales of \$1MM- \$50MM while developing and retaining long term profitable client relationships.
- Responsible for the management of an assigned portfolio of business and mixed household accounts.
- Responsible for generating new fee based revenue from both the credit and non credit ancillary product sales, to include capital market products.
- I work with commercial businesses with annual revenue over \$1MM to include Dealer Finance/Commercial Lending.
- I am responsible for the Mont- gomery County and DC Market/Region for the profitability, quality and growth of my assigned loan portfolio.
- I service all commercial business client relationships, including pro- cessing of credit requests.
- Also responsible for retaining and strengthening current relationships and developing new business through prospecting, Centers of Influence, client referrals.
- Assessing and using my creativity to provide credit solutions to bank clients.
- Participates in civic, business and community affairs, county associations and groups to solicit and develop new consumer and small business households for the branch.
- Responsible for loan performance within the branch pertaining to growth and profitability.
- I also work with my business partners to drive cross-sales through referrals and to proactively serve the needs of the clients while expanding the relationship and growing the overall portfolio.
- Meeting and exceeding sales goals in lending,,deposits, revenue growth, profitability, and client acquisition.

**Sr. Business Banking Treasury Management Officer, Vice President & Senior Business Banker**, 05/2013 - 04/2016

**PNC Bank Financial Services** – City, STATE

- A dual role that combined Treasury Management as well as Business Banking duties
- Responsible for the sale of Treasury Management services as well as the maintaining of existing businesses within the GWA Region, creating presentations for businesses located within my region on all Treasury Management products as well as developing, creating and implementing training, coaching the development of Business Bankers, Tellers and Financial Sales Consultants regarding the sale of Treasury Management services.
- Implementing calling program on all new business clients and prospects to offer new Treasury Management products, partner with internal partners to uncover new opportunities as to include; wealth, merchant services and other products offered by PNC Bank.
- Responsible for analyzing market conditions, trends and related factors for services.

**Commercial Business Banking Relationship Manager, Assistant Vice President**, 09/2010 - 05/2013

**PNC Bank Financial Services** – City, STATE

- Responsible for generation and management of a profitable loan and deposit portfolio and non-interest income from businesses with annual sales of \$1MM- \$25MM through the development and retention of long term, profitable client relationships.
- Responsible for the management of an assigned portfolio of business and mixed household accounts.
- Retained and strengthened current relationships and actively developed new business through prospecting, Centers of Influence, client referrals while partnering with internal partners for cross sell opportunities.
- Responsible for assessing and being creative in providing credit solutions to bank clients.
- Successful in meeting and exceeding sales goals in deposits, loans, revenue growth, profitability, and client acquisition, also worked with internal partners to drive cross-sales through referrals for deposit opportunities as well as merchant services, lending, treasury management and workplace banking

**Senior Business Development Officer**, 06/2005 - 09/2010

**Tower Federal Credit Union** – City, STATE

- Identified and sold TFCJ benefits to Select Employee Groups in the Anne Arundel, Prince Georges and Howard County.
- Developed strategic marketing plans, conducted on- site presentations to employer and their employees, created written proposals and negotiated proposed interest with prospective Companies.
- Partnered with my branch to uncover new business opportunities for the credit union, while coaching, mentoring and providing leader- ship to the branch branch staff while managing goal setting, reviews, training and staffing.
- Assisted in the preparation of the business develops annual budget while also managing and developing over 50% of the regions new business.

**Branch Platform Banker**, 08/2001

**BB&T Corporation** – City, STATE

- Proactively initiaed, developed and managed long term profitable banking relationships while also managing branch operational needs that pertained to employee management, compli- ance and risk, ATM and cash management needs.
- Working with retail and business clients to develop deposit growth while increasing fee income to the bank.

**Cash Management Analyst/Cash Management Officer**, 08/1995 - 07/2001

**Nations Bank/Bank Of America** – City, STATE

- Developed and implemented Cash Management products for the Commercial Real Estate and Business Banking segment, while assisting in the management of large corporate clients for the sale of cash management products.
- Responsible for developing new cash management clients while retaining existing client relationships.
- Responsible for viewing cash man- agement transactions, compliance reports and analyzing monthly analysis statements while also monitoring the cash flow of clients using an excel spreadsheet.
- Managed cash management products while developing a strategic pricing and goal strategy.

**Cash Management Officer, Assistant Vice President**

**The Columbia Bank Corporation** – City, STATE

- Produced and executed various cash management solutions for business clients in the Maryland and DC Regions.
- Responsible for the sale of Cash Management services as well as the maintaining of existing businesses within the market.
- Preparing sales presentations, proposals, resolving client issues, managing new small business development while negotiating cash management pricing.
- Worked with business clients to implement ATM's, while monitoring cash requests, and ATM usage at specific business locations.
- Reduced Bank costs by 12% Completed more than 50 presentations and proposals.

## EDUCATION

**University of Phoenix and Fairleigh Dickinson University** - Teaneck, NJ

**B.S:** Business Management, 05/2000

Business Management

**Principals of Banking/Laws of Banking Management - Relationship Operations/ Retail Banking/ Business Banking**

Business , 2018

UMUC - Adelphi, Maryland

## LEADERSHIP & PROFESSIONAL AFFILIATIONS

- Howard County Academy of Finance Board - Board Member 2010
- Howard County Advisory Board - Board Member 2010
- Certified Business Women's Network - Women Business Advocate 2010
- Howard County Chamber of Commerce 2010
- Montgomery County Chamber of Commerce 2012
- Ambassador Junior Achievement Program 2008
- The Ray Lewis Foundation - Finance Chairperson 2003
- Baltimore 1000 - Financial Seminar Leader 2016

## TECHNICAL SKILLS

Sales Force, Sales Prism, Ncino, Oracle, Genesis Customer Relationship Management System, Client Product Implementation System (CPI), Siebel Systems, Act System, AS 400, Microsoft Office XP; Excel, PowerPoint, MS Access 2.0, Microsoft Outlook, IBM IS Series, Lotus Notes 4.1, Boss, Fast, AFS, CAPS, Vector 5, Maxaar System, Word Perfect 5.0 & 5.1, Apollo System, Display Write, Office Writer 6.1 & 6.2, Facts, Branch Suite, Base 2000, Bank Pro, Hogan System, Host System, Symitar, SEG Manager, Banker insight, Metavante and Check System.

CRT Computer, AT&T Encore telephone system, IBM Compatible PC, PBX, Cash Register, Percs System, AFS System and Rolm Switchboard.