

Julie Ryan
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HIGHLIGHTS OF QUALIFICATIONS

- Experience in financial/banking industry Accounting Manager/Supervisor
- Experience in the accounting/bookkeeping industry
- A decision maker
- Fast learner with a wide range of practical skills
- Proven record of dependability with increasing responsibility
- Excellent analytical and problem solving skills
- Knowledge of computers, spreadsheets, word processing and accounting software programs

AREAS OF EXPERIENCE:

ONE PACIFIC COAST BANK, Portland, OR 5/08 to 12/12
RELATIONSHIP OFFICER SUPPORT/UTILITIES REPRESENTATIVE. / ADMIN ASSISTANT.

- Analyze/Spread financial statements on prospective, new and existing customers
- Prepared annual reviews and monitored covenant measures.
- Follow up with filing, maintaining tickler system.
- Responsible for opening new accounts, taking and processing deposits.
- Provide front line excellent customer service and support via all communication channels with a sense of urgency and professionalism.
- The main point of contact for all internal and external inquiries
- Provide administrative support to the Regional President and the staff of the Seattle office including time sheet management, report preparations, travel arrangements,
- Successfully met or exceeded performance goals

ADP – Automatic Data Processing, Bothell, WA 10/06 to 5/08
PAYROLL SPECIALIST III

- Responsible for accurate and timely input of garnishment orders.
- Researched and investigated assigned problems related to the garnishment processing.
- Maintain required levels of data integrity on all transactions processed.
- Maintained the strictest levels of confidentiality in accordance with department and also company policies.
- Provide on-going support and assistance within the team as needed.
- Help to train new employees.
- Met or exceeded performance goals

FIRSTAR FINANCIAL CORP., Everett, WA 1-06 to 11-06
MORTGAGE CONSULTANT/PROCESSOR

- Responsible for assisting customers to find the best possible loan for them,
- Worked with various Title Companies
- Requested payoff information from current lender and updated insurance binders
- Follow up to clear all conditions from the new lender to insure a timely closing.

AMO RECOVERIES, INC, Everett, WA
LEGAL ADMINISTRATIVE ASSISTANT/COLLECTOR

2004 to 2006

- Responsible for inputting information to process documentation for garnishments on defendants.
- File documentation with various courts. Follow up on each phase of the process to insure each phase is completed and filed on time.
- Type satisfactions and file with the various courts when garnishment is completed.
- Answer phone and assist defendants and garnishees.

GREAT BASIN BANK OF NEVADA, Elko, NV
COMMERCIAL LOAN OFFICER

1996 to 2004

- Responsible for maintaining and growing a strong and profitable loan portfolio. This includes promoting and selling the Bank's Commercial/Ag products.
- Interview applicants to develop information concerning their borrowing request and how the loan could best be structured.
- Analyze and approve loans, provide service on approved lines of credit, equipment financing loans, etc and drafting the necessary documents and agreements.
- Supervise and direct Credit Analyst and Commercial loan assistants to provide the best possible customer service while minimizing losses.
- Met and exceeded all performance goals.

CREDIT ANALYST.

- Analyze/spread financial statements, preparing loan reports, executing loan documentation.
- Perform and maintain loan accounting functions
- Funding loans, process participation loans, construction loan funding.

LENDING ASSISTANT.

- Perform and maintain loan accounting functions.
- Loan Documentation
- Board loans, fund loans, process payments, file maintenance, process participation loans.
- Follow up with filing, maintaining tickler system, matured and closed loans, insurance, financial statements, UCC filings, annual review of lines of credit.
- Provide administrative support by answering telephones, greeting new and existing customers, general reception.

With over 12 years of banking experience, and over 20 in accounting, I am an outstanding professional with extensive experience developing client relationships. I deliver exceptional results through business development and client management. Expertise in cultivating and maintaining key relationships. Established lasting banking relationships. Provided exceptional levels of customer service, knowledgeable regarding banking products and services. Regarded for commitment and the ability to manage multiple tasks simultaneously. Strong interpersonal communication skills; interact with people from diverse professional and cultural backgrounds in a courteous manner.

COURSES AND SEMINARS

RMA Understanding and Interpreting Appraisals of Commercial Real Estate
NAGGL Servicing & Liquidation Regulations
ICBA Commercial Lending I
NAGGL Understanding the SOP 50-10
NAGGL Closing and Funding the SBA loan
ABA Commercial Lending
ABA Analyzing Financial Statements
Western Independent Bankers Cash Flow Analysis
Commercial Real Estate Lending
Moody's Winfast
Commercial Loan Documentation