

JOSH WELLS

Bank Relationship Manager | Customer Service | Financial Products

@ Email linkedin.com Cleveland, MA

SUMMARY

With over 6 years of experience in banking and financial services, I specialize in customer relationship management, consumer lending, and financial product sales. My biggest career achievement includes increasing customer satisfaction scores by 30% through tailored financial solutions.

EXPERIENCE

Bank Relationship Manager

Citizens Bank

01/2020 - Present Cleveland, MA

- Managed relationships with over 300 high-value clients, leading to a 20% increase in account retention.
- Developed and implemented a new cross-selling strategy that resulted in a 15% increase in product uptake among existing customers.
- Conducted detailed financial needs analysis for clients, effectively boosting the sale of tailored financial solutions by 25%.
- Led a team of 5 in organizing community financial literacy workshops, significantly enhancing community engagement.
- Spearheaded the adoption of digital banking tools among clients, increasing digital transactions by 40%.
- Negotiated and renewed business banking relationships, securing contracts worth over \$5M in deposits.

Senior Financial Advisor

KeyBank

05/2017 - 12/2019 Cleveland, MA

- Advised over 200 clients on investment strategies, retirement planning, and wealth management, growing managed assets by 30%.
- Implemented new client acquisition techniques that increased the customer base by 20%.
- Led quarterly financial review meetings to ensure client satisfaction and adjust financial plans as needed.
- Provided training and mentorship to new advisors, improving team performance and efficiency.
- Designed and executed marketing strategies that enhanced brand visibility and attracted new business.

Financial Services Representative

PNC Bank

03/2015 - 04/2017 Cleveland, MA

- Processed daily customer transactions and identified opportunities for introducing new banking products.
- Enhanced customer service by addressing and resolving issues, resulting in a 10% decrease in complaints.
- Collaborated with the compliance department to ensure all transactions adhered to regulatory standards.
- Educated customers on digital banking services, leading to a 35% increase in digital engagement.

EDUCATION

Master of Business Administration

Boston University

01/2013 - 01/2015 Boston, MA

Bachelor of Finance

University of Massachusetts

01/2009 - 01/2013 Amherst, MA

LANGUAGES

English
Native



Spanish
Advanced



KEY ACHIEVEMENTS



Top Sales Performance 2021

Awarded for achieving the highest sales figures in 2021 across all branches of Citizens Bank in Cleveland, surpassing sales targets by 150%.



Leader in Customer Satisfaction

Led initiatives that improved overall customer satisfaction scores by 30%, receiving commendations for exceptional service delivery.



Digital Adoption Leader

Orchestrated a digital transformation project that increased digital banking adoption rates by 40% among our clients.



Community Service Award

Recognized with the Community Service Award for organizing financial education events, positively impacting over 1,000 local residents.

SKILLS

Customer Relationship Management

Consumer Lending

Sales Strategy

Risk Management

Financial Analysis

Digital Banking Tools

CERTIFICATION

Certified Consumer Lender

Achieved certification in consumer lending from the American Bankers Association, focusing on loan origination and compliance.

Advanced Financial Analysis

Completed a course on advanced financial analysis techniques with the Financial Management Association, enhancing investment strategy formulation.

INTERESTS



Financial Literacy Advocacy

Passionate about increasing financial literacy in under-served communities through workshops and seminars.



Triathlons

Competitive triathlete, participating in national level competitions and promoting physical wellness.



Digital Innovation

Keen interest in the latest digital banking technologies and how they can enhance customer banking experience.