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|  |  | jOEL fernandes |
| Results driven; customer focused, deliver fast and accurate results, self-motivated Contact PHONE:  647-901-7266  EMAIL:  Jferna73@uwo.ca Skills Team Player  Quick learner  Time Management  Critical thinking  Attention to detail Certification Compliance officer (CAMLI AML/ATF)  National Lifeguard  Swimming Instructor  CPR A and B   hobbies Sports  Music  Sailing  Photography |  | EDUCATIONUniversity of Western Ontario 2020 – 2020  Data Analytics University of Western Ontario 2015 - 2019  B.A Criminology St Ignatius Loyola 2012 - 2015  OSSD – Honors WORK EXPERIENCEToronto Dominion Bank – Loan &Mortgage Specialist **March 2020 – Present**   * Assist with personal loan product post-funding fulfilment * Pay-out and discharge personal mortgages and Lines of Credit as per SLA. * Maintain the highest level of confidentiality with all information obtained. Adhere to all operational, security, risk and regulatory policies and procedures.  Toronto Dominion Bank - Service Officer Commercial Business Banking **July 2019 – March 2020**   * Contributes to success of business by meeting Service Level Agreements. * Ensures all reporting is completed by the due date and all tracking is appropriately recorded. * Proactive in identifying and justifying process changes to management  Crosslink Technologies - Accounting/ Production/Logistics Intern **May 2018 – August 2018**   * Balanced accounts payable and accounts receivable, thoroughly reviewed financial statements and tax audits to correct discrepancies * Generated budgets and forecasted on quarterly basis and presented to the management team. * Assisted with scheduling dates for production to take place and over looked errors.  Sales Associate – American Eagle **November 2018 – March 2019**   * Achieved sales goals 90% of the time on a weekly basis. * Maintained product knowledge and customer satisfaction. * Won several customer appreciations awards.  Appliance Sales Associate – Rona **May 2017 – September 2017**   * Surpassed sales goals and held the highest sales record to a customer valued at $80,000 * Focused on customer relationships * Promoted the Rona brand as a one shop stop  Life Guard – Superior Pools **June 2015 - August**   * Enforced health and safety regulations * Administered to injuries when required * Incorporated and exercised the city of Mississauga pool rules |