

MARGARITO HERNANDEZ

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Financial VP Executive, Senior Leader in B2B, B2C, SaaS Banking Experience

- Transformative, results-driven relationship builder, known to solidify synergies and break barriers by leading fiscal and business decisions with the realms of high-level customer experience.
- Decisive, insightful leader, recognized for the ability to deliver results through unparalleled leadership in capitalizing consensus, navigating ambiguity, capturing revenue growth, and driving change for sustainable growth.
- Strong vision for B2B, B2C, SaaS, and treasury management, aligning organizational strategy and objectives with transformative business development initiatives and team management paradigms. Magnifies bottom-line growth by consolidating client relations and business strategies on a large-scale initiative.
- Drove gigantic results and grabbed record-breaking successes as Banker of the Year, as well as Quarterly Pinnacle (Best Branch in Pier Group).

Skills

- Finance Management & Accounting
- B2B & B2C Sales Strategies
- Large-Scale Project Leadership
- Business Development & Change Management
- Risk & Financial Management
- Strategic Planning & Execution
- Account Management & Retention
- Sales Strategies & Competitive Positioning
- Team Collaboration & Development
- Excellent Verbal & Written Communication

Technical Acumen

Microsoft Office Suite (Word, Excel, PowerPoint, Access), SAP, SaaS, MAC, PC

Work History

Vice President, Senior Branch Manager – Pacific Premier Bank 09/2019 to Current

- Steers a vision for growth by leading innovative strategies while managing a \$200M book of business and uncovering \$100M worth of lending opportunities and 5M in deposits over just 2 years.
- Orchestrates strategic management decisions eliciting consistency of bank policies and procedures by assuring bank policies adherence at all times
- Champions a strong selling and closing techniques by fueling training, coaching and motivating multifaceted staff
- Maximizes sales of Bank products to new/existing business (B2B) and customers (B2C) amplifying individual and branch goals
- Infuses a superior and transformative leadership by developing and leading innovative business strategies and campaigns to create a cohesive environment focused on excellent client experience
- Captures bank sales by amplifying excellent customer service and strategically engaging in outbound sales call and oversees the outbound sales call activities of branch staff
- Transforms inspirational leadership to branch staff by providing training, coaching and motivating staff to effective selling and closing techniques
- Spearheads the overall operational integrity of the branch, incessantly providing support for multifaceted operations, ensuring consistent adherence to policies, procedures and regulations while amplifying a satisfactory operating environment
- Significantly amplifies customer satisfaction across the branch by instigating a data-driven client experiences and leveraging innovative and impactful methods through trainings of customer service, security and technical staff.
- Streamlines reviewing and verifying reports while enforcing operational controls cognizant of risk management
- Champions in ensuring that negotiable instruments and cash are accounted for by adherence to proper security policies and procedures while enforcing dual control when indispensable.

- Clinched a loan portfolio of \$55M and deposit portfolio of \$85M
- Championed wide lens of leadership by guiding and developing a team of six, amplifying top performance levels and transcend all quotas
- Recognized and honored three times as the Employee of the Quarter Service award in the year 2018
- Captured prospects for new loans with 100 cold calls week
- Catapulted and cultivated a growth-oriented team by orchestrating team coaching session, delivering innovative strategies steering vision for growth to increase customer sales
- Catapulted a 30% increase in annual revenue and augmented 50% overall annual sales by accelerating quality process improvements and galvanizing client relations
- Solidified relationships with both new and existing clients fueled by effective communication
- Fueled remarkable sales of bank products, clinched new business, operations, customer service and teller activities at banking center and collaborated with regulatory compliance, internal policies and procedure
- Proficiently prepared month-end reports for senior managers and maneuvered a way to smoothly identify and resolve problems that may emerge
- Strategically implemented, processed, closed and administered customer loan proposals while maneuvering prospecting techniques to spot prospective clients and employing every opportunity to sell financial services
- Championed in effective self-directed environment functioning with minimal supervision and demonstrated a natural talent for conflict analysis and resolution.

Dual Center Branch Manager – Fifth Third Bank – Hammond, IN

03/2012 to 09/2014

- Led a growth-oriented branch team of 15 customer service representatives and three personal bankers, successfully meeting deadlines by managing individual and team tasks fueling a competitive positioning
- Proficiently crafted strategies to develop and expand existing customer sales, emerging in 150% increase in annual sales, augmented a friendly and professional customer experience
- Galvanized and secured compliance with regulatory requirements including Bank Secrecy Act, Anti-Money Laundering, OFAC, USA Patriot Act, Privacy Act and Community Reinvestment Act
- Championed in providing exceptional experience and maintained productive relationships with area small business.

Licensed Professional Banker – Fifth Third Bank – Hammond, IN

03/2011 to 03/2012

- Proficiently educated customers on all financial products by providing offering knowledge
- Strategically cultivated and built relationships with new customers to ensure an overall satisfaction and loyalty
- Significantly constructed innovative financial resolutions to solidify meeting customer needs
- Recognized and awarded as top sales performer.

Licensed Personal Banker – JP Morgan Chase Bank – Hammond, IN

08/2009 to 10/2010

- Led the development of innovated financial solutions to meet customer needs and create competitive edge
- Strategically evaluated client's financial situations to develop strategic financial planning solutions while meeting with clients to open accounts with cross-sale ration of 4.0 products opened

Certifications & Trainings

- Coding Boot Camp – University of Washington – Current
- NMLS License
- Consumer and Business Credit Training
- IMPAX Process

Education & Credentials

Purdue University – Bachelor of Science (B. Sc.) in Finance, West Lafayette, Indiana – 2020