**Miguel Hernández**

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# Summary

A results-oriented and customer-focused banking professional with over 10 years of experience, currently serving as a Team Manager at Chase Bank. Proven expertise in credit card services, fraud prevention, and customer escalations, with a strong track record of developing high-performing teams and enhancing operational efficiency. Combines analytical acumen with a creative approach to problem-solving and team engagement, seeking to leverage leadership skills in a challenging new opportunity.

# Experience

**Chase Bank**

**Team Manager, Customer Escalations & Resolutions Jul 2024 – present**

* Leads, mentors, and develops a team of 8 Escalation Specialists responsible for resolving complex and sensitive customer issues originating from various banking channels.
* Develops and implements strategic initiatives to improve first-contact resolution rates for escalated cases, enhance customer satisfaction, and reduce complaint volumes.
* Collaborates closely with Fraud Operations, Legal, Compliance, and Product teams to identify root causes of escalations and drive systemic improvements.
* Analyzes escalation data and trends to provide actionable insights and regular reporting to senior leadership.
* Oversees the continuous training and development of the escalations team to ensure expert handling of diverse and challenging customer situations.

**Supervisor, Credit Card Fraud Operations Jan 2021 – Jul 2024**

* Supervised and directed a team of 10 Credit Card Fraud Analysts, managing daily operational workflows, case distribution, and performance metrics.
* Provided expert guidance on complex fraud investigations, approved critical case actions, and served as the primary point of contact for escalated fraud events.
* Implemented new investigative techniques and streamlined team processes, contributing to a 10% improvement in fraud detection accuracy and a 15% reduction in case resolution time.
* Fostered a collaborative team environment through targeted coaching, regular feedback sessions, and career development support for analysts.
* Successfully de-escalated sensitive customer situations related to fraud claims, maintaining high levels of professionalism and empathy.

**Credit Card Fraud Analyst Jul 2019 – Jan 2021**

* Monitored real-time transaction data and account behaviors to identify, investigate, and resolve suspected fraudulent credit card activities.
* Minimized potential losses by taking swift and decisive action on compromised accounts, while ensuring clear communication with affected cardholders.
* Collaborated with cardholders, merchants, and law enforcement agencies to gather critical information and resolve fraud cases efficiently.

**Bank of America**

**Team Lead, Credit Card Services Jan 2017 – Jun 2019**

* Led, mentored, and motivated a team of 12 Customer Service Agents, fostering a supportive and productive team environment.
* Monitored team performance, provided coaching and feedback, and implemented strategies to improve key metrics such as call handling time, customer satisfaction, and first-call resolution.
* Handled escalated customer issues with professionalism and efficiency, ensuring satisfactory resolutions.
* Developed and delivered training materials for new hires and ongoing team development.
* Contributed to a team competition aimed at increasing credit card applications by designing visually appealing and informative posters and tracking charts, which helped the team exceed its goal by 15%.

**Customer Service Agent, Credit Card Services Sep 2014 – Jan 2017**

* Provided exceptional customer service to cardholders, addressing inquiries related to billing, payments, account maintenance, and product information.
* Resolved customer issues effectively, demonstrating strong problem-solving and communication skills.

**Desert Design & Print**

**Design Assistant (Part-Time) Aug 2012 – May 2014**

* Assisted clients with conceptualizing and creating basic designs for print materials such as flyers, business cards, and event banners.
* Prepared and optimized digital files for various print production processes.

# Education

**Nevada State University,** Bachelor of Arts in Graphic Design (2014)