

## FINANCIAL CENTER OPERATIONS MANAGER

### Summary

Branch Manager with solid leadership skills who dependably achieves branch goals and dedicated team player experienced in overseeing operations of individual and multi-unit facilities. Develops successful programs to improve profitability. Sharp banking professional whose talents shine in a competitive, innovative and creative environment. Track record of increasing sales, improving client retention and growing customer base. Skilled Manager who is inspired and motivated to help customers build their financial independence. Bank Manager with 8-year background in branch management. Vast knowledge of finance, regulatory requirements and general bank operations. Enthusiastic Branch Manager who leads branch staff in exceeding sales goals while delivering excellent customer service. Branch Manager skilled in developing and grooming exceptional bank personnel. Strong focus on staff relations and teamwork.

### Highlights

- Reliable
- Multilingual in Arabic, English, Persian, Spanish and French.
- Expert in risk management
- Credit analysis expertise
- Proficient in Microsoft Office- Word -Excel- Powerpoint
- Financial analysis and planning
- Complex problem solving
- Excellent communication skills
- Knowledge of VA loan process
- Sales expertise

### Accomplishments

- Originated over \$75 Million in loan volume through professional networking, loan reviews and marketing.
- Received an internal audit successful review of score of 100%.
- Created strategies to develop and expand existing customer sales, resulting in a 200% increase in annual sales.
- Exceeded sales objectives in 2014.
- Achieved top 5 Bank of America Nationwide for Customer satisfaction in 2014.
- Implemented several strategies that successfully increased sales and improved client retention rates.
- Processed 60 loan applications per month for 12 months in a row.

### Experience

#### Financial Center Operations Manager

January 2012 to Current Oceanfirst Financial Corp. 1/4 New York , NY

- Budgeted, forecasted and tracked branch sales and operations financial information. Developed and implemented management information systems tools. Managed branch employees towards business growth, increased revenue and profitability. Increased product sales, lending and service delivery to both the consumer and commercial markets. Customized regional marketing campaigns and created targeted programs for the local trade area. Supervised audit and regulatory compliance. Represented the East Coast by traveling abroad with a team of Marketing and Finance Executives to investigate the franchise store model.
- Managed the 1 largest branch in the region, achieving high customer satisfaction rates
- Received an internal audit score of 100% and auditing the Vault and Teller Cash daily, monthly and Quarterly and Adhered to Bank of America security and audit procedures.

#### Personal Banker

March 2010 to January 2012 Fulton Financial Corporation 1/4 Ellicott City , MD

Managing premier and affluent household customer portfolios.

Providing full range of business banking services to customers with an emphasis on business products.

Cross-selling additional products through referrals and partners with goal of acquiring 100% of customers' financial services business.

Developing and maintaining relationships with Bank Of America partners to maximize sales opportunities and achieve outstanding sales standards.

Special emphasis placed on providing customers with personal financial counseling and lending services.

Attending weekly Small Business Champion meetings to discuss small business products and strategize about effective ways to sell and implement them.

Responsible for informing and training team members about products and strategies discussed at Small Business Champion meetings; ensure that they meet and exceed

branch's Small Business goal.

#### Sales and Services Specialist

May 2009 to March 2010 Neighbors Credit Union 1/4 Saint Peters , MO

Develop and evaluate weekly and monthly sales reports.

Prepare summary of sales performance against established objectives.

Perform as liaison with sales and service staff to identify support needs.

Convey effectual sales practices, develop sales call kits and report sales initiatives.

#### Teller

June 2008 to March 2009 BankOfAmerica 1/4 City , STATE

Responsible for handling customer transactions at banks, including taking deposits, disbursing cash and Greet people warmly and direct them to appropriate bank personnel.

#### Education

MBA : Finance, Economics and Business Administration , 2013 university of Phoenix 1/4 City , State , United States GPA: GPA: 3.4/4.0

GPA: 3.4/4.0 Finance, Economics and Business Administration

BBA : Business , 2005 university of Baghdad 1/4 City , Iraq

3.7 GPA

Coursework in Finance, Economics and Business Administration

#### Skills

Balance, book, business plan, Excellent communication, client, Clients, Customer Satisfaction, Detail-oriented, English, financial, internal audit, team leadership, Excel, 97, Powerpoint, Microsoft Office- Word, mortgage loan, performance appraisals, problem solving, risk management, sales, time management