

## **Jose L Valdez**

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### **SALES / FINANCE SUPERSTAR**

25 years of success in the sales and finance sector. Expert in consultative sales and translating financial solutions into compelling investment opportunities. Strong management skills, practiced in transferring customer / network relations to that of a valued business partner. Excellent interpersonal skills, positive demeanor, complex problem solver, empathetic listener and results oriented. Able to build and sustain effective customer and partner relationships. Additional areas of expertise include:

- Consultative / Solution Selling      ▪New Business Development      ▪Market / Competitive Analysis
- Customer Acquisition Strategies    ▪Network / Relationship Building    ▪Direct Individual Participation Sales
- Branch Management                  ▪Mentoring / Training                  ▪Risk Management

### **PROFESSIONAL EXPERIENCE**

#### **JP Morgan Chase Relationship Banker - Oswego, IL**

**12/09 – Present**

Acquired, managed, and retained meaningful relationships with our customers by delivering an outstanding experience to our Chase customers. I addressed our customer's complex financial needs by using my financial knowledge to offer thoughtful solutions.

- Managed assigned customers and proactively met with in person or over the phone to build lasting relationships, discover financial needs, and tailor product and service recommendations.
- Strong desire and ability to influence, educate, and connect customers to technology.
- Leveraging our partners such as Financial Advisors, Mortgage Bankers, and Business Bankers to help our customers with specialized financial needs.
- Exuded confidence with clients when sharing product knowledge and solutions.
- Adhering to policies, procedures, and regulatory banking requirements.
- Use of Salesforce to efficiently track customers and maximize sales opportunities.

#### **Northwestern Mutual Financial Network Financial Representative - Aurora, IL**

**5/08 – 6/09**

Build client financial security through a comprehensive consultative process identifying risk management, wealth accumulation and wealth preservation / distribution opportunities. Offer world-class products and solutions to improve my clientele's overall financial health.

- Provide expert guidance and innovative solutions to help meet a client's financial goals and objectives at every life stage.
- Offer a personalized approach to uncover financial solutions that help each individual client manage their financial risk, build strong financial futures, and truly achieve financial security in today's complex world.
- Positively impact people's lives on a daily basis.

13 years of retail banking experience with this well-known regional bank in the western suburbs. Mastered my position and continuously progressed up the ladder from a part time teller to branch manager of two different offices.

- Maintained a cost effective and profitable operation, proper accounting of all cash items, employee development, maintained a consistently high standard of customer service and compliance to bank policies and procedures, attention to recruiting, retention, and achievement to sales goals and strategies.
- Managed all personnel within branch in areas of hiring, promotion, salary administration, disciplinary actions, career development, performance appraisals and terminations.
- Maximized customer service through training, motivating, and scheduling of employees.
- Planned and implemented appropriate training programs for all personnel within the branch to ensure a high level of performance.
- Supervised all internal control and operational requirements, including cash audits, correspondence, files and records.

#### **KEY ACHIEVEMENTS**

- Multiple sales and service awards from both management and customer driven surveys.
- First Pacesetter 40 in the Aurora office since 2003. Pacesetter 40 consists of forty policies in first six months at Northwestern Mutual. Only 7% of first year representatives in the company hit this milestone.
- Significantly increased sales goal production in both the Oswego and St Charles offices in installment loans, home equity loans, certificate of deposits, money markets and demand deposits.
- I won numerous sales contests at WSB including the Visa Gift Card promotion and top three in financial services referrals. 100% successful audit at all my branches.
- My team members were often selected for promotion to Manager and Assistant Manager due to my training and guidance.

#### **PROFESSIONAL LICENSING**

•Illinois Life / Health License •Series 6 License •Series 63 License

#### **LANGUAGE**

Fluently read, write and speak Spanish

#### **EDUCATION**

**Associate in Science**, May 1997  
Waubonsee Community College, Sugar Grove, IL