

ALMA M. VALDEZ

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More than 20 years' of experience in the retail financing and banking industries, and an extensive background in financial analysis, risk assessment, and regulatory compliance management. Collaborating and communicating with cross-functional teams. Advising and recommending on courses of action that deliver high quality customer service while also minimizing risk and exposure to the corporation. Fluent in Spanish.

PROFESSIONAL EXPERIENCE

BMO Harris Bank, Naperville IL, April 2017-Present

Retail Relationship Banker

Develop, maintain and support the appropriate sales of our products and services. Building close relationships with customers and anticipating their needs, be a valuable asset by analyze customer financials, credit data and other relevant information to evaluate risk levels and present viable financial alternatives and advice to clients. Assess the needs of customers and offer them banking services that meet their financial needs.

- Generate leads and uncover new streams of revenue within existing relationships
- Manage risk and compliance while supporting the operations of the branch
- Build long-term relationships with clients, ensuring they use BMO Harris Bank's products and services for all their banking needs.

BMO Harris Bank, Naperville IL, Sept 2015-April 2017

Team Lead Manager

A resource for team members, promote teamwork and work efficiency, Audit and perform quality and control on Federal Home Loans, Continuity of Contact accounts and Temple Reports. Prevent charge-offs and reduce loss by working with customers. Responsible for day-to-day subject matter expertise for team within a specified customer service area. Identify monitor, and recommend action on a specified account set in accordance with bank policies and applicable state/provincial federal law. Accountable for customer call escalations as well as file review and approval. Train, support, and coaching of employees. Main point of contact for specialist questions and suggestions. Assist manager and monitor daily performance of the team through on-line account tracking, reports and other available tools. Assist the department manager in promoting teamwork, identifying risk, ensuring audit compliance, holding team meetings and maximizing employee efficiency.

- Develop and Implement ongoing strategies to protect the rights and interest of the bank
- Assist Managers and track daily performance of specialty staff and accounts through on-line account review, pertinent collection reports and other available tools
- Identify issues, analyze and determine next steps. Escalate to manager when necessary
- Monitor proceeding, maintain timeline and enter accurate information in Bank systems

BMO Harris Bank, Naperville, IL, 2014 – 2015

COLLECTION SPECIALIST II

Identified and monitored, recommended, and executed action on non-performing accounts. Effectively balanced, financial risks and rewards to the bank, while assisting and meeting the needs of the customer. Minimized loss and maximized return on investment through prompt and appropriate loss mitigation efforts. Utilized strong negotiation skills and interpersonal abilities while adhering to applicable guidelines, requirements, and regulations. Maintained contact and follow-through to ensure appropriate resolutions.

- Analyzed varying customer issues and inquiries on non-performing accounts to determine appropriate solutions.
- Contacted past due customers and execute established procedures in order to achieve successful resolution.
- Responded to past due customer-initiated requests and partner with customer to resolve delinquencies in a manner beneficial to all parties.
- Built constructive relationships with internal and external business partners, suppliers, vendors, and regulatory officials.
- Maintained and organized accurate and timely information and records in proprietary bank systems.
- Engaged in ongoing follow-up on calls and correspondence related to collections efforts.
- Monitored proceedings in accordance with bank policies, state, and federal regulations.
- Championed high-quality contact with past due customers throughout the resolution process.

Star Bright Credit & Debt Consulting, Rosemont, IL, 2013 – 2016

CHIEF EXECUTIVE OFFICER & CERTIFIED CREDIT OFFICER

Founded and managed independent firm focused on educating clients who require assistance with establishing or maintaining good credit. Orchestrate elaborate group presentations and meet with bank presidents, realtors, business owners, CPAs, and other professionals to inform them of company's mission of credit assistance.

- Directed educational seminars consisting of approximately 180 professionals, including loss mitigation specialists and credit repair professionals.
- Championed resilient marketing strategies resulting in growth of book of business to 110 clients in six months; generated \$70K revenue since company's inception.
- Offered proven improvement strategies for clients' credit reports and assured clients that their credit will be repaired in a timely fashion; deleted negative, obsolete, inaccurate, and duplicate items on credit reports while acting under scope of Federal Law, FCRA, and FDCPA.

OneMain Financial (formerly CitiFinancial), Morton Grove, IL, 2005 – 2008/2009 – 2013

BRANCH MANAGER
LOSS MITIGATION MANAGER
BRANCH ACCOUNT MANAGER
Credit Risk Management

- Tasked with collecting account debts, conducting underwriting procedures for loans submitted through branch offices, and reviewing loan files to confirm completion and accuracy. Analyzed and underwrite clients' credit history, income, collateral, taxes, assets, liabilities, title reports, and appraisals. Demonstrated company values and integrity by enforcing and promoting internal policies and procedures as well as all federal, state, and municipal laws and regulations.
- Earned three performance-based promotions.
- Close Mortgage, Commercial and Retail Auto Loans
- Responsible for a monthly target of insurance sales
- Instrumental in several branch accomplishments and awards including top insurance sales, top loan producer, and lowest amount of loss.
- Performed human resource duties such as hiring, training, supporting, and terminating employees.
- Developed and maintained extensive knowledge of instrumental underwriting guidelines by successfully fulfilling all company-mandated training programs; regularly reviewed business unit policies and guidelines, and received certifications in specialty underwriting classes and seminars.
- Managed 10 associate underwriters and motivated team to raise morale and accomplish major goals.

HSBC, Elmhurst, IL, 2008 – 2009

LOSS MITIGATION SPECIALIST II

Investigated real estate accounts and utilized gathered data to determine appropriate courses of action. Conducted phone collections and negotiated modifications, hardships, short sales, and deeds pertaining to foreclosure actions. Executed necessary strategies to benefit company's interests, including submitting summons, complaints, tax notices, sales notifications, and more.

- Communicated with clients going through financial hardships and coached them through possible strategies to improve their situations.
- Contributed time and effort to partnering units such as account management, customer service, and records processing during high volume periods.
- Designated as interim assistant manager and entrusted with creating presentation to educate employees on effective collection call model strategy.
- Participated in thorough training programs to enhance understanding of how to properly communicate with clients and how to de-escalate issues or problems.

Springleaf Financial Services (formerly American General Finance), Cicero, IL, 1998 – 2005

Compliance Testing
ASSISTANT MANAGER
LOAN OFFICER
CUSTOMER SERVICE REPRESENTATIVE

- Supervised 10 branch associates and participated in development, expansion, and coordination of consumer and business account relationships. Utilized customer relationship management system to identify and satisfy customer loan and insurance needs.
 - Earned three-out-of-three performance-based promotions.
 - Attained life, health, and casualty insurance licenses, and passed necessary training for loan officer position.
 - Adhered to company chain-of-command and regularly communicated with direct supervisor to opine on ideas and strategies; proposed and implemented incentive and recognition programs designed to raise employee morale and motivation.
 - Identified customers with profit potential and orchestrated action plans to improve interpersonal relationships; utilized company sales programs to acquire and build new relationships with prospective clients who demonstrated profit potential.
 - Obtained underwriting experience and approved loans based on credit scores and other pertinent information.

PROFESSIONAL MEMBERSHIPS

Member, Elmhurst Chamber of Commerce and Industry 2013-Present

Member, Hispanic Latino Alliance

Advocate For The Gift Of Hope

EDUCATION & CERTIFICATIONS

Life, Health, & Casualty Insurance License

Chicago, Illinois 1998- 2013

Credit Repair & Debt Consultant Certification

Extensive knowledge in systems

TPX,TSYS1,TSYS2,MortgageServe,Touchpoint

teller,sales face,Touchpoint sales and services