M. Vincent Richards	3503 North Taylor Road Mission, Texas 78573 956-358-3913 mvrichards@icloud.com

Objective: Detail-oriented individual with problem-solving and analytical skills looking to start a new career path where I can learn new skills, along with bringing my skillset to the team as a value add.

Experience

Data Analyst 2021-2022 - Idea Public Schools

Administered a book of over 200 accounts to provide stellar customer service for clients to achieve financial goals with accounts that include IRAs, Irrevocable Life Insurance Trusts, Revocable Trusts.

· Assists clients with formation of new trust accounts, providing advice concerning types of trusts and arrangements that are best suited for the situation.

· Collaborates with clients attorneys to draft legal documents specifying trust and estate provisions, duration, and other matters.

Trust Officer 2015-2021 - Texas Regional Bank

Administered a book of over 200 accounts to provide stellar customer service for clients to achieve financial goals with accounts that include IRAs, Irrevocable Life Insurance Trusts, Revocable Trusts.

· Assists clients with formation of new trust accounts, providing advice concerning types of trusts and arrangements that are best suited for the situation.

· Collaborates with clients attorneys to draft legal documents specifying trust and estate provisions, duration, and other matters.

· Collaborates with the banks investment analysts to choose appropriate investments based on long-term financial goals and the best interests of the beneficiaries; ensures that fiduciary judgment is followed in investment of the trust.

· Facilitates the process of transferring funds and assets to corpus of trust.

· Collects income or proceeds from sales of assets and deposits funds in trust accounts.

· Facilitates payment of debts, liquidation of liabilities, and disbursement of funds as needed by the beneficiaries and conditions of the trust.

· Prepares and reports financial accountings for grantor, beneficiaries, executors, and/or courts as required by specific provisions of a trust agreement.

· Prepares, files, and pays, or oversees preparation and payment of applicable state and federal taxes for the trust.

· Promotes the banks trust services to clients, community members, and business associates.

· Acts as personal financial advisor when specified by the guidelines of the trust agreement.

Lead a team to develop and maintain forms and worksheets for departmental use in processing trades (primarily excel)

- Opening/closing account forms
- Trade worksheets
- Departmental reporting worksheets
- Board Reports

<u>Trust Clerk 2012-2015</u> - Border Capital Bank- (Texas Regional Bank)

· Maintained compliance by scanning files, documents, and notes in the document imaging system.

· Review documents to ensure accuracy, completeness, and compliance for procedural requirements.

· Process and mail outgoing client correspondence.

· Print and mail of outgoing checks.

· Prepare and distribute deposit batches for entry into trust accounting system.

· Manage department supplies and process orders as necessary.

· Respond to inquiries and/or initiates communication with internal or external contacts to resolve accounting operations issues.

<u>Credit Analyst 2010-2012</u> – Border Capital Bank- (Texas Regional Bank)

· Follow established process for new customer set up and credit investigation and establish credit limits within assigned limit level or refer for approval when outside established limit authority

· Assess and recommend new credit analysis practices that proactively identify and minimize risks.

· Create and maintain credit history files

· Respond to credit inquiries from external and internal clients

· Prepare weekly and monthly reports, including credit hold reports, bad debt reports, new credit application reports and account receivable summaries

· Analyze and assess the creditworthiness of both new accounts and credit limit increases of existing accounts using external credit risk management tools and reports based previous sales

· Identify bad debt or financial exposure to leadership

· Daily/weekly account status reporting

· Other clerical duties as assigned, faxing, filing, copying, mailing

Education

Full Stack Web Development Bootcamp / *University of Texas, Autin, Texas*

Bachelor of Science in Communication Studies Human Relations / *Texas Christian University, Fort Worth, Texas*

Certified Trust and Fiduciary Advisor (CTFA)/ Cannon Financial Institute

Community Involvement

McAllen Greeters 2010- 2023

Volunteer for Junior League of McAllen Events 2011-2019

Leadership McAllen Class 34

Eagle Scout / Boy Scouts of America

Troop 68 Adult Volunteer

https://github.com/vrich88

https://vrich88.github.io/MVR-bootcamp-challenge-2/