

Valley First Credit Union – Tracy, CA

08/2018 – Present

A not-for-profit financial cooperative, owned by its members / www.valleyfirstcu.org

Teller

- Responsible for providing exceptional customer service, performing requests with a high level of speed and accuracy while processing routine account transactions (averaging 80 transactions per day and up to 130 during peak times) including but not limited to: receiving/disbursing cash, checks, and money orders; selling stamps and discount tickets; processing deposits and loan payments; identifying cross-sale opportunities and effectively utilizing Account Cross Sell tracking software - consistently providing a superior level of service, meeting and supporting members financial needs and demonstrating ability to work well with co-workers while pursuing a common goal
- Issue Traveler's Checks and money orders, receiving currency for coin and verifying amounts, processing redemption of bonds, and cashing checks as per policy; accountable for maintaining balanced cash drawer, checks, Traveler's Checks, cashier's checks, and money orders within established policy limits and maintaining operational knowledge of all policies and procedures
- Research, troubleshoot, resolve member and internal inquiries pertaining to policies, practices, and products; assist operations and branches (Oakdale and Ceres, CA) with transactions as needed to fulfill member requests and merchant verifications - recognized ability to quickly establish rapport, determine course of action, facilitate seamless and timely completion of requests
- Adhere to applicable federal, state, and local regulatory agency laws and requirements (including but not limited to: Bank Secrecy Act (BSA)/Anti-Money Laundering (AML), USA Patriot Act, Office of Foreign Assets Control (OFAC)), bank policies and procedures, internal control, and security measures; ensuring and maintaining confidentiality

Technology Credit Union – San Jose, CA

08/2017 – 07/2018

One of the Bay Area's largest credit unions, with more than \$2.5BN in assets and ten full-service branches / www.techcu.com

Contact Center Specialist

- Responsible for providing outstanding customer service for incoming calls and email correspondence in a professional and friendly manner while consistently representing Technology Credit Union's (TCU) mission, vision, and core values: accelerate, collaborate, innovate, and cultivate – repeatedly demonstrating ability to successfully perform tasks in a high-volume environment with speed and accuracy on a daily basis
- While maintaining a 92% available time for calls, accountable for conducting routine and advanced transactions in accordance with established guidelines, policies, and procedures; determining appropriate response or direction for members, clearly and accurately explain features, benefits, processes, products, services, membership/service fees, policies, procedures and compliance regulations; process authorized transactions/requests accurately and in timely manner; properly direct calls/correspondence to appropriate co-worker/department for processing
- Identify referral and cross-sell opportunities including, but not limited to; fulfilling member needs, inquiries and requests, promotional offers and marketing campaigns
- Adhere to federal, state and local regulatory agencies guidelines/requirements and TCU policies, procedures, employee Code of Conduct and Business Ethics, internal control and security measures ensuring regulatory compliance, mitigating losses/errors and ensuring confidentiality of workplace
- Working as part of a team, respond to and process staff/departmental (branch locations, central operations, consumer lending) requests for assistance with banking regulations, loan (auto, personal, solar) payments, fee inquiries, wire transfers, online and mobile banking
- Maintain up-to-date/comprehensive knowledge of products, services, promotions, policies, procedures, rules/regulations, remaining familiar with available resources to accurately respond to members' requests, questions, and issues; meet with manager quarterly to review goal alignment, performance metrics, and development plans

Fremont Bank – Union City, CA

06/2105 – 04/2017

Offering personal and business banking solutions including loans, mortgages, credit cards, online banking and more

Lead Teller

- Responsible for supervising 4 tellers processing financial transactions including check cashing, withdrawals, deposits, and loan payments; led, trained, and mentored tellers by example on delivering highest-level customer services with objective of supporting customer financial viability, nurturing loyalty, while increasing share of wallet - repeatedly recognized for outstanding performance of duties
- Adhered to federal, state and local regulatory agencies guidelines/requirements and bank policies, procedures, internal control and security measures to ensure regulatory compliance; mitigated losses and errors; ensured confidentiality of workplace
- Evaluated customer requests, recommended, and educated on appropriate bank products and services to assist in meeting financial goals via in-person and telemarketing; identified referral and cross-sell opportunities – in turn meeting and exceeding monthly quotas
- Maintained comprehensive knowledge of products, services, promotional campaigns, policies, procedures, rules/regulations, and available resources to achieve optimal level of customer support
- Adhered to and enforced service standards; properly handled and accounted for all cash related transactions and input of proper/accurate entries into database
- Reported to senior management on improving process/procedures, creating efficiencies; reviewed cash shipments, loan documents, opening and closing procedures

JPMorgan Chase & Company – Fremont, CA

04/2006 – 05/2015

A leading global financial services firm and one of the largest banking institutions in the US, with worldwide operations / www.chase.com

Assistant Manager

04/2012 – 05/2015

- Responsible for assisting Branch Manager in all Branch operations, acting as Manager as required in setting the branch tone; contributing to development of processes and procedures; leveraging leadership and communication skills to achieve set objectives and goals – 2014 Award (solely responsible for bank operations for 1 year of customer branch satisfaction) 92 KYP, 83 OSAT and 100 KYC, 2014 and 2015 Awarded Customer & Controls Incentive Top Performance
- Adhered to federal, state and local regulatory agency requirements and bank policies and procedures, internal control and security measures; ensured and maintained workplace confidentiality
- Established and maintained customer, business partner, and community members relations recognized for ability to quickly establish rapport with customers, up-sell products, and build a loyal customer base
- Exhibited leadership, sound judgment and skillful communication with training tellers in essential bank functions (customer services, prospecting loans, new accounts), developing, and mentoring staff on delivery of services, products, and execution of procedures to ensure optimal customer satisfaction; supervised teller's daily reconciliations, assisted with complex tasks, approved exception transactions; backed up tellers and/or performed teller duties as needed; assisted with staff scheduling, payroll, audits, budgeting to ensure branch coverage while retaining profitability - repeatedly exhibited ability to lead and train by example to achieve a maintained, efficient, and profitable operation while consistently ensuring a high level of customer satisfaction
- Ensured and promoted branch security; maintained required cash reserves, tracked currency shipments and deliveries, supervised vault and auditing, reporting and balancing of cash draws

Operations Supervisor

07/2010 – 04/2012

- Responsible for efficiently and diligently supervising branch operations, employees – with proven ability to utilize expertise and leadership to accomplish objectives
- Processed and reviewed operational audits (checklists with banking scripts, literature, regulations, and signage), recorded proofs and certifications; compiled and submitted essential operational branch reports; updated and promoted operational policies; supervised ATM (maintained cash levels, reconciled/balanced) and online activities; adhered to and enforced federal, state and local regulatory guidelines/requirements and bank policies and procedures, internal control and security measures; ensured/maintained workplace confidentiality
- Recruited, interviewed, hired, trained, and scheduled staff; planned, assigned and directed work; executed annual performance reviews – in turn developed a comprehensive team working to their fullest potential

Teller (Full-Time)

10/2006 – 07/2010

- Responsible for providing highest level of customer service in assisting and processing routine account transactions including but not limited to: checking/savings account transactions; influencing, educating, and assisting customers with technology products; connecting customers with appropriate assisting team members - consistently demonstrated ability to work well with co-workers while pursuing a common goal
- Maintained and balanced cash drawer, checks, travelers checks, cashier's checks, and money orders within established policy limits; maintained operational knowledge of policies/procedures
- Adhered to federal, state, and local regulatory agency requirements and bank policies and procedures, internal control, and security measures; ensured/maintained confidentiality

Competencies/Transferable Skills

- A dedicated banking professional with 14+ years' experience effectively developing and nurturing business relationships, providing superior customer service, achieving and exceeding set objectives and goals while maintaining long term sustainable growth
- Excellent analytical skills with a capacity to conduct needs assessments, elicit appropriate information, develop viable solutions and selection of task appropriate tools to meet identified needs; initiating, planning, executing, management and completion of small to large projects
- Demonstrated commitment to operational integrity, policies, procedures, regulatory laws and requirements
- Organized and detail-oriented with a demonstrated ability to correctly prioritize responsibilities and successfully multi-task in a high-volume environment with speed and accuracy on a daily basis
- Proven ability to utilize expertise and leadership skills to convey objectives and accomplish set goals
- Recognized as a valued leader with a positive, approachable, clear, and consistent communication style; proven ability to utilize expertise and leadership skills to convey objectives, improve quality of services, develop a flourishing, comprehensive team and accomplish set goals
- Ability to work independently or as valued member of a team offering contributions supportive of building positive working relationships within diverse, cross-functional environments and teams
- Known for dependability, resilience, dedication, and very strong work ethic
- Strong verbal and written skills with all levels of personnel; positive, approachable, clear, and consistent communication style; warm and engaging interpersonal skills
- Industrious, consistent, and thorough; quick and pro-active learner, seeking skills and tools to support tasks; ability to quickly adapt to new routines and requirements
- Exceptional customer service skills with recognized ability to address/resolve customer issues/concerns
- Critical thinking abilities as well as computer proficiency including but not limited to: Account Cross Sell, internal banking applications; MS Office (Excel, Word, Access) and extensive internet research demonstrating proficiency utilizing technology to track and manage projects