**JOHN HLOOM**

123 Park Avenue, Knoxville, TN 37996

123.456.7899 • info@hloom.com

A highly motivated, goal-oriented, educated banking and financial services professional – who has built a career on setting goals, delivering excellent customer service, and following through on all commitments. Started in banking as a Teller, being progressively promoted to a Senior Personal Banker. Calm, organized, efficient management style. Exudes a consistent, confident attitude that regards all problems as opportunities to excel.Technical proficiency in Microsoft Office Suite (Excel, Word, Outlook, PowerPoint), Bloomberg, Eagle Star & Pace systems, and T.I.M.S.

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| * Business Planning
* Customer Service
* Process Improvement
 | * Finance
* Communication
* Charting and Reporting
 | * Business Operations
* Project Management
* Problem Resolution
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# EXPERIENCE

***Banking Associate***

**BANK OF NEW ENGLAND** 2010 – Present

Direct a full range of banking services, ensuring staff maintain a balanced cash drawer and accurately process credit. Market and sell diverse, high quality financial services while conducting thorough financial needs assessment to offer the most appropriate products and services that fulfills immediate and future financial essentials. Build new and existing customer relationships to enhance branch growth and business development. Utilize consultative sales approach – understanding client needs delivering clarity through simplicity, guidance, and know-how. Conduct outbound telephone lead generation.

* **Regulatory and Compliance:** Current on federal and state financial rules and regulations with the expertise to apply accounting principles and practices.
* **Performance Metrics:** Exhibited significant success and outstanding metrics throughout career. Recently achieved goal balance (from 89% to 161%) and credit growth (175% to 382%) in Quarters one through three.
* **Saved and Strengthened Client Relationships:** Built excellent rapport with a diverse client base – taking extra steps to set up special credit card meetings in order to open up business accounts for and obtain new customers by providing additional services.
* **Banking Products:** Stayed abreast of new and trending products and services. Discussed tax benefits and savings opportunities for loans, investments, and college education that the PA 529 plans offered.***Branch Manager***

**BANK OF AMERICA** 2000 – 2010

Delivered exceptional service maintaining a highly visible sales and service profile while supporting online banking operations.Supervised up five employees – continuously developing, training, and coaching the staff. Promoted brand effectively through analyzing client’s needs, including investment goals and risk tolerance to match them with the investment products available. Developed new business and expanded existing accounts with enhance products such as mutual funds and brokerage services. Handled the budgeting and inventory for the daily operations, assisting with Accounts Payable and Receivable.Generated monthly and annual reports.Given authority to re-set passwords, using strict procedures.

* **Staff Training:** Acted in a Human Resources function by providing complex coaching and training in financial/product expertise to employees.
* **Cross-Functional Engagement:** Collaborated with Marketing and Customer Service to create promotional activities/literature that net over a hundred checking accounts a month growing the bottom line profitability four times.
* **Compliance:** Oversaw the process of opening new personal and commercial accounts, ensuring compliance with all state and federal regulations, including Regulation D of the Federal Reserve Bank.
* **Customer Loyalty:** Sustained positive relationships and worked directly with customers to provide them several options to avoid financial instability.

***Head Teller/Customer Service Representative***

**D.C. BANK** 2000 – 2004

Demonstrated and developed strong financial, interpersonal and leadership skills. Performed combined inside sales, customer service, and management functions.Handled higher escalation level service issues, which required specific product knowledge, advanced service skills, and/or decision-making authority.

* **Corporate Advocate:** Recognized for consistent 0% delinquency rate.
* **Business Metrics:** Consistently met or exceeded quota. Earned awards for Customer Service Representative of the Month, every month, by writing well over the goal amounts.

***Teller***

**AMERICAN SAVINGS BANK** 1992 – 2000

Ensured the delivery of consistently exceptional financial service to the customers of this busy branch of a nationally respected bank. Monitored financial information to analyze account data, fill out documentation, and reconcile accounts. Assisted customers with various transactions, products, and inquiries.Conducted routine account maintenance.Acted as the Vault Teller and Lead Teller, prepping work and processing transactions.

* **Industry Compliance:** Maintained up-to-date knowledge and interpretation of policies and procedures, legal requirements, and government reporting regulation to management, employees, and the customers.