

# Robert Smith

## Consumer Bank Officer

### **CONTACT DETAILS**

1737 Marshville Road,  
Alabama  
(123)-456-7899  
info@qwikresume.com  
[www.qwikresume.com](http://www.qwikresume.com)

### **PERSONAL STATEMENT**

To obtain a Bank Officer position with a company that will allow to utilize and develop skills to become a valuable asset. Responds to internal and external customer inquiries.

### **SKILLS**

Microsoft Applications,  
Brainshark, Articulate  
Storyline, ADDIE, Webex  
Delivery Platform,  
SharePoint.

### **WORK EXPERIENCE**

#### **Consumer Bank Officer** **ABC Corporation - 1996 - 1998**

##### *Responsibilities:*

- Underwritten consumer loans, management of the collection, and recovery of bad debts on a \$1 billion portfolio.
- Developed and implemented Management Information Systems, annual budgets, and reserve calculations.
- Reported to the Senior VP of Credit Operations and encompassed 3 departments with more than 35 staff and annual budgets in excess of \$1.5 million.
- Reduced charge-off percentages in excess of 3% to less than 1.5% through improvements in underwriting standards, development of analysis tools, and reporting functions.
- Improved recoveries of bad debt losses by better controls introduced in bankruptcy claims filed and more efficient procedures in collection of past due to balances.
- Achieved national recognition and served as a basis for the introduction of Best Practices to be implemented system-wide.
- Increased contact rates for 90 and 120-day accounts through increased auto-dialer utilization.

### **LANGUAGES**

English (Native)  
French (Professional)  
Spanish (Professional)

### **INTERESTS**

Climbing  
Snowboarding  
Cooking  
Reading

#### **Bank Officer** **Delta Corporation - 1987 - 1990**

##### *Responsibilities:*

- Performing intermediate duties and support related to branch operational activities and financial services Processes all new account transactions.
- Assist in managing everyday activities of a busy retail banking branch Participate in call nights Assist in preparing and conducting weekly sales.
- Private Client Group Relationship Manager (Promotion) As a Relationship Manager, I develop new customers, manage a book of business, and coordinate.
- processed and closed home equity, car, and personal loans performed sales and inputting of all new accounts handled all walk-in customer requests.
- Managed consumer lending portfolio.
- Assisted with the implementation of a relationship banking program throughout the branch system in Houston, Texas.
- Introduced through training program the relationship sales program to

### **REFERENCES**

Reference - 1 (Company Name)  
Reference - 2 (Company Name)

branch employees Advanced to consumer lending position six months after joining.

## **Education**

Master of Business Administration in Business Administration -  
(University of Phoenix - Aurora, CO)