

Nathan Richardson

Personal Banker

Phone: (555) 234-5678
Address: Chicago, IL
Website: <https://linkedin.com/in/nathanrichardson>
Email: nathan.richardson@email.com

- Licensed Personal Banker with 3 years managing \$8.5M portfolio across 180+ client relationships at community and regional banks
- Specializes in consumer lending and deposit products, consistently exceeding quarterly sales targets by 18% through consultative approach
- Proven track record in mortgage origination with \$2.3M in residential loans processed, maintaining 95% customer satisfaction rating
- Expert in KYC/AML compliance procedures and cross-selling banking products to drive revenue growth

WORK EXPERIENCE

First Community Bank

June 2022 - Present

Personal Banker

- Originated \$1.8M in consumer loans across 45 clients, maintaining 2% default rate well below bank average of 4%
- Managed portfolio of 120 high-value checking and savings accounts totaling \$5.2M in deposits
- Exceeded monthly sales goals by average of 22% through strategic cross-selling of credit cards and investment products
- Reduced account opening processing time by 25% through implementation of streamlined documentation workflow
- Advised 35+ first-time homebuyers on mortgage products, resulting in \$1.2M in residential loan originations
- Maintained 97% customer satisfaction score through proactive relationship management and financial education

Regional Trust Bank

August 2021 - May 2022

Banking Associate

- Processed 150+ daily transactions with 99.8% accuracy rate, handling cash management and deposit operations
- Identified and resolved account discrepancies totaling \$45K, preventing potential compliance violations
- Assisted customers with mobile banking setup and digital product adoption, increasing online engagement by 30%
- Supported senior bankers with loan documentation review and credit analysis for commercial accounts
- Completed comprehensive AML training and maintained BSA

compliance across all customer interactions

Metro Credit Union

June 2020 - July 2021

Customer Service Representative

- Handled 80+ member inquiries daily via phone and in-person, maintaining 94% first-call resolution rate
- Processed loan applications and account modifications, ensuring compliance with credit union policies
- Educated members on financial products and services, contributing to 15% increase in new account openings
- Collaborated with lending team to support underwriting process for auto and personal loans

EDUCATION

University of Illinois at Chicago

Graduated: May 2020

Bachelor of Science in Finance

- Concentration in Banking and Financial Services
- Relevant Coursework: Commercial Lending, Risk Management, Financial Analysis, Banking Operations
- Dean's List: Fall 2019, Spring 2020
- Finance Club Treasurer (2019-2020)

PROFESSIONAL DEVELOPMENT

Certificate in Banking Fundamentals

2021

American Bankers Association

Anti-Money Laundering Certification

2022

ACAMS

Residential Mortgage Lending Course

2023

Mortgage Bankers Association

SKILLS

Technical Banking Skills

- Banking Systems: FIS Core Banking Platform, Jack Henry SilverLake, nCino Loan Origination
- Credit Analysis: FICO Score interpretation, debt-to-income calculations, loan underwriting procedures

AWARDS & RECOGNITION

- Financial Software: Excel financial modeling, Salesforce CRM, DocuSign electronic signatures
- Payment Processing: ACH transactions, wire transfers, check imaging systems

Regulatory and Compliance Knowledge

- KYC/AML Procedures: Customer identification, suspicious activity reporting, BSA compliance
- Consumer Protection: TILA, RESPA, Fair Credit Reporting Act, Equal Credit Opportunity Act
- Privacy Regulations: GLBA compliance, customer information security protocols

Customer Relationship Management

- Consultative Sales: Needs assessment, product recommendation, objection handling
- Financial Education: Mortgage guidance, credit improvement strategies, retirement planning basics
- Conflict Resolution: De-escalation techniques, problem-solving for complex account issues

Top Performer Award

2023

First Community Bank

Exceeded annual sales goals by 20%

Customer Service Excellence Award

2022

First Community Bank

Maintained highest satisfaction scores in branch for 6 consecutive months

Dean's List

2019-2020

University of Illinois Chicago

Maintained GPA above 3.7 for final two semesters

Banking Case Study Competition - 1st Place

2020

University of Illinois Chicago

Developing small business lending strategy presentation

NMLS License #1234567 -

Current

Mortgage Loan Originator
NMLS

**Illinois Banking License -
Consumer Lending Endorsed**
State of Illinois

Current

**CAMS Certification - Certified Anti-
Money Laundering Specialist**
ACAMS

2022

ABA Bank Compliance Certificate
American Bankers Association

2021