

Résumé of

ELAINE M. ASTEN-SMYTHE

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CAREER OBJECTIVE: Banking Branch Management / Administration

PROFESSIONAL PROFILE:

I am an articulate, highly motivated financial professional who is well-versed in all aspects of banking branch management. I have several years of banking center experience in areas such as teller, loan specialist, center operations, and most recently, assistant branch manager. I am highly respected with excellent interpersonal skills.

EDUCATION:

BS Business Management and Psychology, Oakland University, *Rochester, MI* 1992

PROFESSIONAL EXPERIENCE:

Employee of CITIZENS BANK, West Bloomfield, MI, November 2002 through present

Title: Assistant Branch Manager

Responsible for:

Managing-

- Analyses of client credit histories and financial portfolios prior to finalizing loans
- Sales efforts and goals
- Multiple departments and outside vendors to ensure production closings

Coordinating-

- Mortgage loan applications and applicant interviews
- Home inspections, surveys, and appraisals
- Loan closings

Monitoring-

- Compliance, regulations, policies, guidelines and procedures for approving loans

Implementing-

- Marketing strategies
- Programs to resolve client-related problems

Accomplishments:

1. Implemented cost-control measure of pre-screening mortgage applicants prior to performing appraisals, thus saving the bank \$200.00 per appraisal.
2. Implemented a "Customer First" promotional strategy in our branch that attracted new business resulting in a 12% increase in revenue.
3. Gained the trust of loan applicants with a sincere and knowledgeable approach thus achieving the highest-level sale closings award (gold) for 16 consecutive quarters.

Employee of JCP/ENDOR SERVICES, INC., Mount Morris, MI, February 2001 to October 2002

Title: Business Manager

Responsible for:

Supervising-

- All financial and operational aspects of production
- The creation of budgets and forecasts
- Recruitment, wages, benefits, contracts, and schedules of personnel

Accomplishments:

1. Implemented a new method of preparing accounts receivable, accounts payable, bank reconciliations, payroll, and proposals resulting in a 20% time savings and the elimination of one full-time equivalent.
2. Installed a new travel-tracking method and coordinated all travel arrangements for the owner and architect, thus saving an average of \$500.00 per business trip.
3. Facilitated, scheduled, and purchased inventories for all stock and materials resulting in time efficiency improvements of delivery by 15%.

Employee of Mainstreet Café, Rochester Hills, MI, April 1999 to January 2001

Title: Store Manager

Responsible for:

- Managing the preparation of budgets, cash flow, accounts payable, and cash deposits.
- Purchasing and monitoring inventory.
- Maintaining and implementing government regulations, policies, and procedures for health codes and reviews according to compliance standards.
- Hiring, training, and supervising service staff.

Accomplishments:

1. Experienced the lowest turnover rate of any store manager in Mainstreet Café history.
2. Developed and implemented a marketing campaign to rejuvenate midday lunch business resulting in a 25% increase in weekday sales between the hours of 11:00 AM and 2:00 PM.

Employee of Manfred Financial Services, Novi, MI, April 1997 to March 1999

Title: Loan Originator

Responsible for:

- Writing and closing conventional, FHA, VA, and non-conforming mortgage loans.
- Conducting loan application information gathering.
- Assisting the processing department.
- Maintaining the client database.

Accomplishments:

1. Closed an average of 7 loans per month, second highest in the company.
2. Achieved awards for consistent, high-quality customer service.

ADDITIONAL SKILLS

Proficient with Microsoft Windows Operating Systems, MicroSoft Office applications, Internet Explorer, and Quick Books Pro.