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## Account Officer Resume

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### Job Objective

Seeking an opportunity by filling an Account Officer position to help the right organization boost productivity and benefits.

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### Summary of Qualifications:

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- Vast experience of credit analysis related work in banking business
  - Sound knowledge of all commercial bank laws, bank products, services, policies and procedures
  - In-depth knowledge of accounting, credit, and lending principles
  - Deep understanding of wide range of Cash Management products
  - Amazing ability to quickly adapt changing business situations
  - Proficient with word processing and spreadsheet, and databases
  - Strong judgment and problem solving skills
  - Excellent verbal and written communication skills
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### Work Experience:

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Account Officer, August 2005 – Present  
People's United Bank, Concord, CA

- Developed credit applications, both for new, renewals and extensions.
- Corresponded with customers and their various kinds of inquiries and requests.
- Monitored credit, maintained and updated credit files and conducted covenants checks.
- Gathered information related to customers' business, industries and markets competitors.
- Prepared regulatory examinations and internal/external audits.
- Prepared credit documents, control sheet to individual credit facility, documents relating to non-credit business.
- Instructed, supported and educated Account Analysts and Assistants.

Account Officer, May 2000 – July 2005  
Houston Private Bank, Concord, CA

- Analyzed client trends and issues, recommended solutions tailored to clients' specific needs.
  - Identified cross-sell opportunities and forwarded to bankers and product partners in order to close and provide advice to the client.
  - Researched, analyzed and interpreted to resolve client inquiries and problems through effective interaction.
  - Managed client transactions timely and accurately as per existing policies and procedures.
  - Coordinated and followed client requests for products and services.
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### Education:

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Bachelor's Degree in Business Administration, Northwestern Oklahoma State University, Alva, OK

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