



COMMISSIONER OF FINANCIAL REGULATION - 43004009

(37902) [View Details](#)

Job Postings (1)

Status : Open Hiring Manager : SHERRI BRALEY
Age : 0d

Talent Pipeline [Hide Talent Pipeline](#)

[View active candidates \(30\)](#) [View all candidates \(31\)](#)

To Apply	New	Review	1st interview	2nd Interview	Offer	Ready to Hire	Hired	Reject - No
0	30	0	0	0	0	0	0	0

Candidates : [View all candidates \(31\)](#)

Action 0 Selected

[Filter Options](#)

- Name
- George Schwyzer
- Gwynn Virostek
- Jaclynn Cusell
- Jay Fant
- Justin Jett
- Kevin Rosen
- KRISH Marivada
- Linda Bonvicin
- Linda Charity
- Lonnie Salimone

Justin Jett (External Candidate)

[\(850\) 339-8884](#) [jjett1982@gmail.com](#) [Cover Letter](#) [Resume](#)

Application

* Status:

Country: United States
[Submission Attachments 0 attached](#)

Attachments Added After Submission: [Attach a document](#)

Vacancy Source: People First

Relatives: To your knowledge, do you have any relatives working in this agency? No

Right To First Interview: Not Applicable
If you responded yes to the above statement, attach a copy of your official layoff le

Veteran Status: None of the Above

ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING? No

HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING? No

People First Initial VP Review: No Selection

People First Eligible VP Category (if different): No Selection

Agency Final VP Eligibility Review: No Selection

Agency Final VP Category Determination: No Selection

Background Information

A "yes" answer to these questions will not automatically bar you from employment relation to the position you are applying are considered. [see 112.011, F.S.]

Have you ever been convicted of a felony or No

a first degree misdemeanor ?

If yes, what were the charges ?

Where ? (City/State)

Date

Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ? No

If yes, what were the charges ?

Where ? (City/State)

Date

Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ? No

If yes, what were the charges ?

Where ? (City/State)

Date

Signature

I am aware that any omissions, falsifications, misstatements, or misrepresentation grounds for termination at a later date. I understand that any information I give me information about my ability, employment history, and fitness for employment by e and organizations to investigators, human resources staff, and other authorized er consent shall continue to be effective during my employment if I am hired. I unders records. I certify to the best of my knowledge and belief all of the statements conte made in good faith.

If applicable, Complete Qualifying Questions prior to submitting your applica

By checking this box, I certify that I have read and agree with these statements Yes

Interview Result overdueInterviews

Screening Details

In the State of Florida application you indicated that you are legally authorized to work in the United States, Are you one of the following: Citizen or National of the United States; Lawful Permanent Resident; Refugee; Asylee, or Temporary Resident (does not include non-immigrant visas such as F-1, J-1, H-1, etc.)? Yes

Will you now or in the future require sponsorship for employment visa status (e.g. H-1B visa status)? No

Do you have at least five (5) years of responsible private sector experience working No

fulltime in areas within the subject matter jurisdiction of the Office of Financial Regulation within the previous ten (10) years?

If you answered "yes" to the previous question, please elaborate on your experience. If no, please respond N/A.

For approximately two years, I worked at Florida Commerce Credit Union (now known as First Commerce Credit Union). There, I performed tasks such as opening accounts and personal loans. Further, I assisted with back office HQ tasks, and assisted the call center when member call volumes were extraordinarily high.

Do you have at least five (5) years of experience as a senior examiner or other senior employee of a state or federal agency having regulatory responsibility over financial institutions, finance companies, or securities companies within the previous ten (10) years?

Yes

If you answered "yes" to the previous question, please elaborate on your experience. If no, please respond N/A.

I possess a total of eight years of regulatory experience. For three years, I was an Examiner for DFS within both Enforcement and Licensing sections. For two and a half years, I was a Federal Examiner for Consumer Financial Protection Bureau (CFPB). With CFPB, I examined financial institutions with assets over \$10 Billion in accordance to both Dodd-Frank and consumer financial regulations (12 CFR). Finally for another two and a half years, I was a consultant for FIS RISC, which later merged with Capco. As a consultant, my clients were financial institutions of which I actively performed reviews to monitor for consumer financial regulations. My main object was to either detect violations, or if violations were found, to find ways to alleviate them.

Periods of Employment

Capco

Consultant

Details

Name of Employer	Capco
Your Job Title	Consultant
Currently Employed	No
Start Date	08/01/2017
End Date	04/30/2018
Hours Per Week	40
Employer's Address	New York, NY
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities	Tallahassee, Florida (Duty Station) Consultant FIS Global - RISC merged with Ca
Reason For Leaving	Terminated
Your name, if different during employment	

FIS Global

Engagement Management Manager

▼ Details

Name of Employer*	FIS Global
Your Job Title*	Engagement Management Manager
Currently Employed*	No
Start Date*	09/01/2015
End Date*	08/01/2017
Hours Per Week*	40
Employer's Address	Jacksonville, FL
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities*	As an Engagement Management Manager for the Southeast Region, I am responsible for financial institution clients through individual contribution and/or working as a team member for multiple product lines or services. By maintaining a willingness and ability to meet and exceed client expectations, I ensure compliance with federal and state regulations. I am responsible for maintaining a strong working knowledge of federal and state compliance regulations that will directly impact the client's existing business activities. Depending upon the nature of the review, which consists of policies, procedures, controls, and training. I also review work product. At the conclusion of the review, I am able to prepare clear, concise, and professional reports presented to executive management and board of directors. To date, I have managed compliance reviews and assessments at various types of entities to include large banks, credit unions, and mortgage servicers. I have participated on three mortgage servicing and origination reviews of which the employee was responsible for the review of Regulation X new rules passed by Consumer Financial Protection Bureau (CFPB) Application Register (LAR) validation with a team of two. As the Lead, I was responsible for responsibilities included a review of HMDA-LAR information, and regular communication with the institution and related managers. I have also lead two deposit reviews at large banks (EOA or Regulation B) and Electronic Fund Transfer Act (EFT or Regulation E) with a sample of 7,700 complaints. This review consisted of organizing, validating compliance from the entities old system to their new one. Consumer Financial Protection Bureau (CFPB) merged with Capco
Reason For Leaving*	FIS merged with Capco
Your name, if different during employment	

CFPB

Southeast Regional Examiner - CN51

▼ Details

Name of Employer*	CFPB
Your Job Title*	Southeast Regional Examiner - CN51
Currently Employed*	No
Start Date*	04/01/2013
End Date*	09/01/2015
Hours Per Week*	40
Employer's Address	Washington, D.C.
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities*	financial services companies with total assets of more than \$10 billion, and their products and services. I traveled the Southeast Region of the United States approximately 75 percent of the time. When I am not on-site conducting examinations, I worked out of my duty station. I am responsible for compliance, regulation, and fairness as it relates to consumer well being. I ensure compliance with federal and state regulations. I also review work product. To date, I have participated in nine exams at various types of entities to include large banks, credit unions, and mortgage servicers. Specifically, I have participated on four mortgage servicing exams of which the employee was responsible for the review of RESPA or Regulation X new rules passed by Consumer Financial Protection Bureau (CFPB). My exam are as follows: A mortgage file comparison, new mortgage rules focused on mortgage servicing timeliness, and acted as an Examiner in Charge (EIC) responsible for the entire exam process from start to finish. My responsibilities include data requests for my exam team, communications with the exam team and entity, and reporting to Headquarters. I have participated in both a mortgage file comparison and automatic mortgage file comparison at a large mortgage servicer. These exams focused on complaints regarding the Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) validation.
Reason For Leaving*	Recruited to FIS
Your name, if different during employment	

Justice Administration Commission

Auditor

▼ Details

Name of Employer*	Justice Administration Commission
Your Job Title*	Auditor
Currently Employed*	No
Start Date*	09/01/2012
End Date*	03/31/2013
Hours Per Week*	40
Employer's Address	Tallahassee, Florida
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities*	As an Auditor, I perform audits on dependency bills related to private attorneys ar system. I audit each bill produced by private attorneys within Florida for reasonab stage. Each bill is checked against our system called CAATS (Court-Appointed A called Laserfiche. CAATS incorporates each agreement signed by the attorneys t as well as each court case and the attorney(s) that have worked on the case to ei an audit deficiency, prepare letters of objection or no objection, or simply return th successful audit, each bill is submitted for pay by updating CAATS and Laserfiche Florida CCIS (Comprehensive Case Information System). CCIS is tied in with eac research case matter that is submitted by the attorney if more information was ne
Reason For Leaving*	Hired by CFPB
Your name, if different during employment	

Office of Financial Regulation (OFR)

Financial Examiner Analyst/Examiner I

▼ Details

Name of Employer*	Office of Financial Regulation (OFR)
Your Job Title*	Financial Examiner Analyst/Examiner I
Currently Employed*	No
Start Date*	06/01/2012
End Date*	09/01/2012
Hours Per Week*	40
Employer's Address	State of Florida
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities*	As a Financial Analyst/Examiner, I conducted routine analysis and examination of My main objective as an Examiner, was to ensure compliance for licensure pursu 516 (Consumer Finance), and 520 (Retail Instalment Sales), F.S. The applicator disciplinary filings, changes in control, debt collection, and other potential enforce the licensing records and application process, on an advance level and with limite Bureau of Registration, interpreting rules, regulations, and statutes. I assisted on to laws, regulations, and policies related to the application process as well as req monitored and tracked timelines of all filings. I also input all the paper applications composed correspondence advising licensees of their failure to timely submit filin prepare legal referrals for registrants that failed to resolve any compliance filings 1 review and determination. Within the Office of Financial Regulation, I utilized the I detailed applicant information, research, background checks, and was accessible print reports as well as to input documentation for review and finalization. To perf Case Information System). This system covers the State of Florida and allowed n or any background that would automatically disqualify based on Florida Statutes.
Reason For Leaving*	Hired by JAC
Your name, if different during employment	

Office of Financial Regulation (OFR)

Financial Examiner Analyst/Examiner I

▼ Details

Name of Employer*	Office of Financial Regulation (OFR)
Your Job Title*	Financial Examiner Analyst/Examiner I
Currently Employed*	No

Start Date* 02/01/2010
End Date* 06/01/2012
Hours Per Week* 40
Employer's Address State of Florida
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* As a Financial Analyst/Examiner I, I utilize Division operating procedures and meet investigations of financial and related institutions by OFR to insure all of the provisions their activities are complied with. I analyze written inquiries to determine whether fall within OFR's jurisdiction, I refer them to the appropriate regulatory agency. I use information, prepare investigative reports, and input documentation for case review institutions responses to examinations reports and disposition of the file. I utilize regulatory complaint reviews in relation to Florida Statutes 494, 520, 516, 560, 68 within The Office of Financial Regulation's jurisdiction to examine the extent of the
Reason For Leaving* Moved Into a different department
Your name, if different during employment

Florida Commerce Credit Union

Financial Service Officer

▼ Details

Name of Employer* Florida Commerce Credit Union
Your Job Title* Financial Service Officer
Currently Employed* No
Start Date* 08/01/2008
End Date* 02/01/2010
Hours Per Week* 40
Employer's Address Tallahassee, Florida
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* As a Financial Services Officer, I assisted members by opening accounts, handling as well as offering potential loans to members when needed. While working at FIC section, reviewed and filed UCC-1 applications for both accuracy and completion. Commerce taking high volumes of calls daily. My last month of employment at FIC system. This new system became a new, high volume, position and a way of communication system, I communicated directly with members daily answering account questions. Issues.
Reason For Leaving* Left for the State
Your name, if different during employment

Regions Bank

Financial Service Representative III/Teller III

▼ Details

Name of Employer* Regions Bank
Your Job Title* Financial Service Representative III/Teller III
Currently Employed* No
Start Date* 04/01/2006
End Date* 08/01/2008
Hours Per Week* 40
Employer's Address Tallahassee, Florida
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* As a Financial Service Representative, I assisted customers by opening accounts and providing advice. I routinely assisted our Area Business Investment Banker by auditing financial Excel spreadsheets that organized and illustrated the financial well-being of potential customers were either private or commercial client. I was also a mentor to incoming branch customers by processing both consumer and commercial deposits. When needed for extended periods of time. I also managed the vault and ensured cash flow with Birmingham, AL headquarters. I managed all vault and ATM procedures consisting deposits from the ATM. Other duties included preparing and accepting FED vault the ATM, and vault balanced at the end of each banking day.

Reason For Leaving* Recruited by Florida Commerce
Your name, if different during employment

▼ **Formal Education**

Florida State University, Tallahassee, Florida
 Tallahassee, FL

▼ Details

Name of School* Florida State University, Tallahassee, Florida
Location* Tallahassee, FL
Start Date* 06/05/2000
End Date 12/17/2005
Course of Study Bachelor of Arts, Social Sciences
Degree Earned (transcripts may be required)* Bachelors
Credit Hours – Quarter
Credit Hours – Semester

Flagler College, Tallahassee, Florida
 Tallahassee, FL

▼ Details

Name of School* Flagler College, Tallahassee, Florida
Location* Tallahassee, FL
Start Date* 01/09/2012
End Date 03/22/2013
Course of Study Bachelor of Science, Accounting
Degree Earned (transcripts may be required)* In Progress
Credit Hours – Quarter
Credit Hours – Semester

▼ **Language Skills**

There are no items in this section.

▼ **License, Registration or Certification**

CRCM

▼ Details

License, Registration or Certification CRCM
Number
State Licensing Agency
Received 01/02/2015
Expires MM/DD/YYYY

▼ **Job-Related Training or Course Work**

There are no items in this section.

▼ **Knowledge, Skills and Abilities**

There are no items in this section.

Items per page: 10 Page of 4

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Justin Jett
5431 Hampton Hill Circle
Tallahassee, FL 32311

Mobile: (850) 339-8884
Email: jjett1982@gmail.com

OBJECTIVE: Actively seeking a full time career that will employ, strengthen, and fine-tune my skills attained through previous employment while building on a long-term career. I am self-motivated, assertive, conscientious, well organized, thorough, proficient, people and customer service oriented, and an excellent team player.

EDUCATION:

Bachelor of Arts, Social Sciences – Florida State University, Tallahassee, Florida
Major area: Economics
Minor area: Family and Child Sciences
Sub-area: 6 years of Spanish

Bachelor of Science, Accounting - Flagler College, Tallahassee, Florida

CERTIFICATIONS:

Consumer Regulatory Compliance Manager (CRCM)

CAREER HISTORY:

Capco **August 2017 – April 2018**
New York, NY
Tallahassee, Florida (Duty Station)
Consultant

FIS Global – RISC merged with Capco. Duties performed are the same as FIS Global - RISC

FIS Global- RISC **September 2015 – August 2017**
Jacksonville, FL (office)
Tallahassee, Florida (Duty Station)
Engagement Management Manager

As an Engagement Management Manager for the Southeast Region, I am responsible for providing comprehensive regulatory compliance services to financial institution clients through individual contribution and/or working as a team to ensure the achievement of project objectives. My clients consist of financial institutions, financial services companies, and their affiliates of all sizes and complexities. These institutions, or servicers, typically offer multiple product lines or services. By maintaining a willingness and ability to meet extensive travel requirements, I travel the Southeast Region of the United States approximately 70 percent in order to perform reviews at each client. When I am not traveling, I conduct reviews from my home duty station. As part of a team, I collectively assist each client in the areas of compliance, regulation, and fairness as it relates to consumer well being. By maintaining a strong working knowledge of federal and state compliance regulations, I am able to interpret and communicate regulatory changes that will directly impact the client's existing business activities. Depending upon the nature of work, I review the entity's enterprise-wide compliance program which consists of policies, procedures, controls, and training. I also review work papers, audit procedures, and company reports in a comparative nature. At the conclusion of the review, I am able to prepare clear, concise, and accurate reports of findings and recommendations which are then presented to executive management and board of directors. To date, I have managed or conducted eight enterprise-wide and/or operation-specific compliance reviews and assessments at various types of entities to include large banks, small banks, and mortgage servicers. Specifically, I have participated on three mortgage servicing and origination reviews of which the emphasis was on Real Estate Settlement Procedures Act (RESPA or Regulation X) new rules passed by Consumer Financial Protection Bureau (CFPB). I have lead a Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) validation with a team of two. As the Lead, I was responsible for the entire review process from start to finish. My responsibilities included a review of HMDA-LAR information, and regular communications with my team of two, as well as meetings with the Board of the

institution and related managers. I have also lead two deposit reviews at large entities which covered areas such as Equal Credit Opportunity Act (ECOA or Regulation B) and Electronic Fund Transfer Act (EFT or Regulation E) respectively. Finally, I participated in complaint review with a collective sample of 7,700 complaints. This review consisted of organizing, validating complaint categories, and ensuring each complaint successfully migrated from the entities old system to their new one.

Consumer Financial Protection Bureau, Division of Supervision, Fair Lending and Enforcement

Washington, D.C. (office)

April 2013 - September 2015

Tallahassee, Florida (Duty Station)

Southeast Regional Examiner - CN51

As an Examiner for the Southeast Region, I performed examinations of financial institutions, financial services companies with total assets of more than \$10 billion, and their affiliates. These institutions or servicers typically offer multiple product line or services. I traveled the Southeast Region of the United States approximately 80% in order to perform examinations at each selected entity. When I am not on-site conducting examinations, I worked out of my duty station. Working as part of a team, I examined each institution in the areas of compliance, regulation, and fairness as it relates to consumer well being. Depending upon the nature of the exam, I reviewed the entity's programs, policies, procedures, controls, and training. If necessary, I may also review work papers, audit procedures, and company reports in a comparative nature. To date, I have participated in nine exams at various types of entities to include large banks, mortgage servicers, and short term, small dollar companies. Specifically, I have participated on four mortgage servicing exams of which three had an emphasis on Real Estate Settlement Procedures Act (RESPA or Regulation X) new rules passed by Consumer Financial Protection Bureau (CFPB). The areas of focus for each mortgage servicing exam are as follows: A mortgage file comparison, new mortgage rules focused loss mitigation and foreclosures areas, a Lead over consumer complaints regarding servicer timeliness, and acted as an Examiner in Charge (EIC) at a large bank entity over a team of nine. As an EIC, I was responsible for the entire exam process from start to finish. My responsibilities included pre-examination scoping and review of information, creating data requests for my exam team, communications with the exam team and entity, as well as communications with various departments located at CFPB Headquarters. I have participated in both a mortgage file comparison and automobile file comparison at large entities respectively. In a short term, small dollar entity, I acted as a Lead that required travel to multiple states and cities in order to complete examination work. I have also participated in two exams located at large mortgage servicers. These exams focused on complaints with an emphasis on new mortgage rules, and I acted as a Lead over a Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) validation with a team of three.

Justice Administration Commission

September 2012 - March 2013

Tallahassee, Florida

Auditor

As an Auditor, I perform audits on dependency bills related to private attorneys appointed for dependency cases within the State of Florida court system. I audit each bill produced by private attorneys within Florida for reasonableness, compliance, as well as to see if the bill has reached a billable stage. Each bill is checked against our system called CAATS (Court-Appointed Accounting Tracking System) and scanned into our imaging system called Laserfiche. CAATS incorporates each agreement signed by the attorneys that use our services, all bills that have been paid or returned deficient, as well as each court case and the attorney(s) that have worked on the case to ensure payment is correct. If an audit is unsuccessful, I will then issue an audit deficiency, prepare letters of objection or no objection, or simply return the bill received to the appropriate attorney for correction. After a successful audit, each bill is submitted for pay by updating CAATS and Laserfiche. Another system that is used secondary to CAATS and Laserfiche is Florida CCIS (Comprehensive Case Information System). CCIS is tied in with each Circuit Court in the State of Florida. It allows the possibility to research case matter that is submitted by the attorney if more information was needed to complete my audit.

State of Florida, Office of Financial Regulation (OFR), Bureau of Registration

June 2012 – September 2012

Tallahassee, Florida

Financial Examiner Analyst/Examiner I

As a Financial Analyst/Examiner, I conducted routine analysis and examination of applications for businesses and locations within the State of Florida. My main objective as an Examiner, was to ensure compliance for licensure pursuant to Chapter 559 (Consumer and Commercial Collection Agencies), 516 (Consumer Finance), and 520 (Retail Installment Sales), F.S. The application reviews include complex and highly technical matters such as disciplinary filings, changes in control, debt collection, and other potential enforcement matters. I coordinated and assisted in general projects relating to

the licensing records and application process, on an advance level and with limited instruction. These projects included the new intranet within the Bureau of Registration, interpreting rules, regulations, and statutes. I assisted on the help-line by assisting potential licensees with questions in regards to laws, regulations, and policies related to the application process as well as requirements per statute. As these applications are time sensitive, I monitored and tracked timelines of all filings. I also input all the paper applications for the Bureau of Registration and worked them as they came in. I composed correspondence advising licensees of their failure to timely submit filings or of deficiencies with their filings. If necessary, I would also prepare legal referrals for registrants that failed to resolve any compliance filings that subsequently went to the Bureau Chief as well as to Legal for review and determination. Within the Office of Financial Regulation, I utilized the REAL System. The REAL System housed all of our applications, detailed applicant information, research, background checks, and was accessible to anyone working within OFR. We used REAL to enter prepare and print reports as well as to input documentation for review and finalization. To perform background checks, I would utilize Florida CCIS (Comprehensive Case Information System). This system covers the State of Florida and allowed me to identify possible discrepancies within the applicants' background or any background that would automatically disqualify based on Florida Statutes.

State of Florida, Office of Financial Regulation (OFR), Bureau of Enforcement February 2010 – June 2012
Tallahassee, Florida
Financial Examiner Analyst/Examiner I

As a Financial Analyst/Examiner I, I utilize Division operating procedures and methods in the performance and compilation of detailed complaint investigations of financial and related institutions by OFR to insure all of the provisions of the State statutes and regulations pertaining to the conduct of their activities are complied with. I analyze written inquiries to determine whether or not they fall within the jurisdiction of OFR. If the complaints do not fall within OFR's jurisdiction, I refer them to the appropriate regulatory agency. I utilize the REAL system within OFR to enter detailed complaint information, prepare investigative reports, and input documentation for case review and finalization. I'm responsible for reviewing and evaluating institutions responses to examinations reports and disposition of the file. I utilize standard Division policies and procedures pertaining to conducting regulatory complaint reviews in relation to Florida Statutes 494, 520, 516, 560, 687, and 559. Participate in on-site examinations of companies licensed within The Office of Financial Regulation's jurisdiction to examine the extent of their compliance with Florida law.

Florida Commerce Credit Union August 2008 – February 2010
Tallahassee, Florida
Financial Service Officer

As a Financial Services Officer, I assisted members by opening accounts, handling account inquiries, performing basic account and financial research, as well as offering potential loans to members when needed. While working at Florida Commerce, I obtained work experience within the Title and Loan section, reviewed and filed UCC-1 applications for both accuracy and completion. For approximately 4 months, I worked in the call center of Florida Commerce taking high volumes of calls daily. My last month of employment at Florida commerce, I managed the new online banking correspondence system. This new system became a new, high volume, position and a way of communication between the member and Florida Commerce. With this system, I communicated directly with members daily answering account questions, solving member issues, and remotely solving any online banking issues.

Regions Bank April 2006 – August 2008
Tallahassee, Florida
Financial Service Representative III/Teller III

As a Financial Service Representative, I assisted customers by opening accounts, doing financial research, as well as offering financial and investment advice. I routinely assisted our Area Business Investment Banker by auditing financial statements and records. I would then take that data and create Excel spreadsheets that organized and illustrated the financial well-being of potential clients and businesses coming into our institution whether they were either private or commercial client. I was also a mentor to incoming branch employees by training them within the system. As a teller, I assisted customers by processing both consumer and commercial deposits. When needed, I would transition into the Head Teller managing a teller line of four for extended periods of time. I also managed the vault and ensured cash flow within the branch was on par with corporate accounting located within our Birmingham, AL headquarters. I managed all vault and ATM procedures consisting of daily balancing, surprise auditing, and when needed processing deposits from the

ATM. Other duties included preparing and accepting FED vault shipments, processing cash and vault GLs, and ensuring all tellers, the ATM, and vault balanced at the end of each banking day.