Patricia Baxter
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[email]

**Job Objective** To secure a position with an expanding company as Bank Account Manager where my education and experience can be utilized to the fullest.

**Highlights of Qualifications:**

* Admirable experience in working as a teller in a bank and managing work of mortgage department
* Outstanding knowledge of Low Income Housing Tax Credit program
* Operational knowledge of regulatory guidelines
* Remarkable ability to manage wholesale accounts
* In-depth knowledge of commercial real estate, finance and partnership law
* Exceptional ability to interpret FNMA underwriting guidelines
* Amazing customer service and communication skills
* Proficient in working on various Microsoft application products

**Professional Experience:**

Bank Account Manager
Hancock Bank, Williamsport, PA
October 2008 – Present

* Assisted in negotiating investments for equity funds in various market areas.
* Maintained good working relationships with customers and internal production officers for negotiating on various investments.
* Coordinated with third party professional and drafted and prepared necessary financial documents.
* Worked with portfolio managers and prepared initial closing funds and transition investment to be submitted to management.
* Determined various policies and procedures for effective working of investment work of bank.

Commercial Account Specialist
WesBanco Bank, Inc., Williamsport, PA
August 2003 – September 2008

* Assisted in starting new accounts as requested by relationship managers.
* Performed various bank transactions such as transfers, deposit and stop payments by account holders.
* Monitored all customer queries and ensured all issues resolution with required courtesy.
* Provided solutions to issues and informed customer of same in a verbal or a written form.
* Coordinated with various departments and ensured good relationship with customers.

Bank Teller
Sovereign Bank, Williamsport, PA
May 1998 – July 2003

* Provided customers with all required account services such as making loan payments and managing deposits and withdrawals.
* Maintained records of all cashier and traveler checks and prepared reports on all transactions.
* Monitored new services of banks and informed same to customers and assisted customer with a representative if required.
* Managed all cash transactions and reconciled all transactions and maintained efficient supply of currency.
* Ensured customer information to be confidential and instilled confidence to customer on same.
* Coordinated with various teams and ensured achievement of optimal level growth.

**Education**

Bachelor’s Degree in Accounting
West Los Angeles College, Culver City, CA

Master’s Degree in Finance
Johns Hopkins University, Baltimore, MD