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PROFESSIONAL PROFILE

Focused and highly knowledgeable business professional with strong self-management skills and 13 years of progressively responsible experience in the banking industry. Displays an effective and productive management style. Appreciates commitment from team members and recognizes importance of contributions, rules, responsibility, authority and accountability. Built strong reputation of meeting customer needs and goes that extra mile to serve above and beyond. Detail oriented nature with a constant focus on customer service, profitability and bottom-line results.

New Business Development / Community Involvement / Credit Analysis / Loan/Asset/Liability Review
Branch Operations / Internal Cross Selling Program / Audits / GL Reconciliation

SELECTED CAREER ACCOMPLISHMENTS

Opportunity Bank

- Selected out of over 49 branch managers by Vice President to serve on round table, where a select group of managers discussed and strategized, which led to potential departmental improvements.
- Chosen to sit on a Growth Action Plan Committee by Regional Management Team to create a business development plan for The Bank.
- Received Certificate of Acknowledgement for most investment specialist referrals received within a given quarter.
- Through our team efforts, Jackson Branch was selected and featured in 2009 Calendar out of over 49 branches.
- Achieved 175% of consumer credit card goal, through participative team efforts.

PROFESSIONAL BACKGROUND

Opportunity Bank / New Jersey State Bank, Casper, New Jersey
(Opportunity Bank Purchased New Jersey Bank in 2010)

Opportunity Bank, <u>Branch Manager</u>	02/2010 – 11/2020
New Jersey State Bank, <u>Community Banking Officer/Assistant Treasurer</u>	05/2006 – 02/2010

Selected Career Highlights

- Responsible for meeting a total deposit goal of \$30 million in 2008, through effective team participation, on-the-spot coaching, cross-selling efforts and outside business development.
- Actively pursued and met a goal of \$1,000,000 for home equity bookings and \$2,000,000 in outstandings.
- Met and exceeded commercial loan referral goal of six for 2008, through identifying specific needs of commercial /small business customers.
- Satisfied a goal of 40 investment specialist referrals, which generated over \$36,000 in revenue for 2009.
- Controlled non sufficient fund waivers of less than 10%.
- Maintained a goal of less than 85% through branch "Mystery Shops."

Professional Responsibilities

- Oversaw and managed branch operational activities, directed work, interviewed and hired employees, established and reviewed performance standards, identified training needs, effected disciplinary action and performed other management duties.
- Conducted monthly sales meetings motivating branch personnel and training staff in creative merchandising, marketing and sales development.
- Acted as troubleshooter for operational and procedural issues.
- Controlled cash flow by consistently maintaining cash limitation requirements set by branch.

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EDUCATION

Ocean County College, Toms River, NJ – Major Liberal Arts

TRAINING

Sponsored by The Bank:

- Market Driven Sales Management Training
- Building Retail & Independent Business
- OMEGA – Consumer Lending Training
- Partnering for Results
- Team Member Relations
- Twenty Referral Tips in Twenty Minutes
- Commercial Loan Training

COMMUNITY INVOLVEMENT

- Member Jackson Chamber of Commerce
- Member Jackson Rotary
- Member Jackson Kiwanis