JULIAN MERCER

PERSONAL BANKER

San Francisco, CA | (415) 555-0148 | julian.mercer@email.com | linkedin.com/in/julianmercer

PROFESSIONAL SUMMARY

Personal Banker with 7+ years helping individuals and small business owners open accounts, manage credit, and plan savings at large retail banks. Meets referral and product goals through needs-based conversations and handles fraud, disputes, and service issues accurately and calmly.

PROFESSIONAL EXPERIENCE

Personal Banker Mar 2023 - Present
Chase, Houston, TX

- Serve about 25 customers a day and open 12 to 15 new checking and savings relationships a week, finishing at 112% of the quarterly account goal.
- Reviewed credit profiles with customers and matched them to credit cards and personal loans, with 70% of recommended applications approved.
- Generated about $4.5 million in new investment and deposit referrals last year by scheduling financial reviews with licensed advisors.
- Resolved wire transfer, overdraft, and fraud disputes in a single visit about 85% of the time, a result customers praised in post-visit survey comments.
- Coached two newer tellers on explaining fees and overdraft options, and their referral counts doubled in a quarter.
- Hosted a first-time homebuyer workshop with a mortgage banker for 30 attendees, leading to 9 pre-qualification appointments.

Universal Banker Jun 2021 - Feb 2023
U.S. Bank, Katy, TX

- Handled both teller and banker duties, processing about 120 transactions a day while opening accounts during slower periods.
- Increased debit card activation by 18% through a follow-up call routine for new accounts.
- Completed Bank Secrecy Act training and filed suspicious activity referrals promptly, with no compliance findings in two quarterly reviews.
- Set up recurring savings transfers for 60 customers, raising their average balance in the first six months.

Bank Teller Jul 2019 - May 2021
Regions Bank, Houston, TX

- Balanced a cash drawer of up to $25,000 with zero out-of-balance days across a calendar year.
- Referred 40 customers to bankers for loans and accounts, earning the branch's top referral recognition twice.
- Detected counterfeit bills and altered checks, and escalated cases that the branch manager confirmed as attempted fraud.

CORE SKILLS

Account opening | Needs-based selling | Credit card and loan products | Fraud and dispute resolution | Bank Secrecy Act and KYC | Wire transfers | Cash handling | Referral partnerships | Customer retention | Financial education | Deposit products | CRM and core banking systems

EDUCATION

Bachelor of Business Administration in Finance, University of Houston, Houston, TX

CERTIFICATIONS

Series 6 Investment Company Products Representative, FINRA | Life and Health Insurance License, Texas