Summary .

Karen E. Worth

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Summary .

Sharp business professional whose talents shine in a competitive, innovative, and creative marketplace. Over 20 years’ experience in customer service resulting in mastery of customer satisfaction. Extensive knowledge of commerce, finance, regulatory requirements, and business operations.

Accomplishments .

Created organizational structures for several offices resulting in increased productivity and overall efficiency.

Accomplishment of perfect operations audit scores.

Cultivated and maintained exceptional relationships with clientele, resulting in client satisfaction and fulfillment.

Experience .

**Charitable Operations Specialist** Nov 2018 – Jan 2019

**CHARLES SCHWAB & CO., INC.** – Maitland, FL

* Processed cash and securities from brokerage accounts to client’s charitable DAF (donor advised fund) accounts. Provided and ensured accuracy, which was vital to this assignment.
* Reviewed new account applications, making sure all the information was correct and updated critical information regarding investment pools selected by donors.

**Specialized Client Support Specialist** May 2015 – Jul 2016

**JP MORGAN CHASE BANK, N.A.** – Heathrow, FL

* Provided exceptional customer service to specialized retail credit card customers by taking ownership of each customer issue while empathizing and prioritizing client needs.
* Specialized in resolution of escalated clientele conflicts and management of customer expectations.
* Determined customer needs and appropriated resolutions through client relationship development.

**Banking Center Assistant Manager** Jan 2009 – Nov 2014

**CENTERSTATE BANK OF FLORIDA, N.A.** – Sanford, FL

* Provided guidance to the banking center staff to ensure delivery of superior quality service and product support for new and existing bank patrons.
* Responsible for all operational aspects of the banking center; controlled opening and closing of the banking center, conducted audits, and performed branch balancing.
* Functional supervision of branch staff; trained, coached, disciplined, and completed annual evaluations.
* Ensured compliance for regulations and reporting; including but, not limited to: BSA, OFAC, CIP, CRA.
* Nurtured and grew long term relationships through superior customer service.
* Interviewed customers to compile loan applications for consumer and business loans according to lending policies; evaluated and approved or denied applications within authorized lending limits.
* Developed and implemented strategies for the banking center to meet and exceed loan and deposit growth goals as established in designated marketplace.
* Hosted and led all applicable and required training sessions for all banking center staff.
* Promoted the bank through community involvement while gathering new contacts to create a pipeline of potential new business and clientele.
* Employee Mentor; responsible for training & coaching new staff members & cross-training existing staff.
* Worked closely with the Retail Operations Manager to develop and implement new policies and procedures that were used and distributed bank wide.

**Teller, Personal Banker** Dec 2006 – Mar 2008

**WACHOVIA BANK, N.A.** – Sanford, FL

* Performed teller tasks, such as processing deposits, cashing checks, processing payments, processing other debits and credits, etc. in a very fast-paced environment.
* Mastered Provisional Credit, Commercial Depository, and Vault Teller Responsibilities and Reconciliation, and ATM Processing, Replenishment, and Reconciliation.