

# JAY O'BRIEN

Greensboro, NC

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## SUMMARY

Banking professional with over 20 years' experience, focused on commercial banking for the past 5 years.  
Works well independently while achieving group goals.

Skills include:

Financial Analysis | Projections | Reporting | Client Relationships

## EXPERIENCE

**CAPITAL BANK**, Greensboro, NC

2008-2019

*Commercial Credit Analyst*

2014 – current

- Prepared credit analysis of financial statements for commercial borrowers and prospects. Including analysis of balance sheet, income statement, cash flow, ratios analysis and debt repayment capacity.
- Prepared credit documentation in approval system; loan terms, collateral, covenants, credit exposure and loan grades.
- Worked with Portfolio Managers to monitor and manage assigned commercial loan portfolio; tracking covenants, recording financial statements, monitoring client company performance against expectations.
- Worked with Client Specialists to ensure systems of records were accurate.

*Branch Manager*

2013

- Promoted branch development through in-side selling, outside calls, branch campaigns, and direct targeted mailings.
- Ensured that the branch met all regulatory compliance standards and followed operational policies and procedures.
- Worked with staff to meet their personal development and individual goals.

*Retail Banker*

2008 - 2013

- Renewed or opened new accounts. Cross sold other bank services. Made customer referrals to partners.
- Ensured the delivery of world-class customer service, by adhering to Heart for Service standards, and handle escalating service issues, also make sure that policies and procedures are followed.
- Developed new banking relationships and service existing customers by asking questions and building client rapport. This ultimately results in new accounts and strong customer relationships.

**CITIZENS BANK, Braintree, Massachusetts**

2004-2005

*Assistant Branch Manager*

- Managed a bank branch in leading a team to meet loan and deposit goals, while ensuring satisfactory operational standards.
- Conducted joint calls with business bankers to bring in new business banking clients and also maintained and expanded existing business banking relationships.
- Opened new personal accounts and processed loan application and loan closings.
- Ensured that the branch remained compliant with policies and performed audits on new accounts and loan packages to ensure compliance with necessary bank regulations.
- Provided performance coaching and feedback to team members in a constructive and positive manner.

**SUNTRUST, Greensboro, NC**

2001-2004

*Financial Services Advisor*

- Identified client banking needs through questioning and active listening. Proposed solutions to financial needs and opened new accounts as appropriate.
- Consistently met or exceeded individual sales goals in deposit and checking accounts, consumer loans, and made appropriate referrals to commercial services, mortgage and investment management.

**CITIZENS BANK, West Roxbury, Massachusetts**

1998-2000

*Assistant Branch Manager*

#### **EDUCATION**

**HIGH POINT UNIVERSITY, High Point, NC**

May 2004

*Bachelor of Science in Business Administration, Finance Concentration*

#### **COMMUNITY LEADERSHIP**

- 2012 Leadership High Point Graduate
- Member in Knights of Columbus
- Church Ministries include: Martha's Helpers, New Member Ministries and Boy Scout Troop #244.