



HOLDEN F. GERRARD

BANKING / FINANCIAL SERVICES PROFESSIONAL

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Employee Engagement...
Customer Service...
Operational Excellence...

Dynamic, dual-retired professional eager to step into an assistant manager or customer service role in the quad-state financial services/commercial banking arena. Offer cross-functional skills and experience encompassing personnel hiring, training and supervision; auditing, regulatory compliance and risk management; product introduction and sales; interdepartmental collaboration and project management. Balance analytical and problem-solving abilities with strong interpersonal skills and deep commitment to supporting corporate social responsibility initiatives and community volunteer activities.

Personal Business Philosophy

Manage the numbers → Achieve business success... Manage the people → Achieve service excellence

Professional Experience

Phoenix Federal Credit Union, Phoenix, AZ — 1997 to 2013

CUSTOMER SERVICE & SALES MANAGER

Managed inbound call center operations and team of customer service/sales representatives that served as primary point of contact for business and individual card holders worldwide. Trained, coached, and modeled effective techniques for profiling customers, assessing needs, resolving service issues, identifying sales opportunities, and presenting add-on products and services that enhanced card-member experience.

- ❑ Assumed ownership for resolving complex customer issues escalated from staff by analyzing customer account data and FICO scores and executing management level decisions.
- ❑ Ensured compliance with operational/data security and control policies/procedures to maintain customer confidentiality, prevent fraud, and protect customer accounts.
- ❑ Achieved operations, service, and sales performance goals through daily monitoring of MIS reports and analysis of scorecard metrics. Evaluated and provided team feedback; prepared and presented formal performance evaluations to individual team members.
- ❑ Performed integral role as senior interviewer for customer service division, partnering with HR to screen and select candidates for every level of the organization. Participated in job fair recruiting throughout 4-state region; conducted phone and face-to-face interviews; recommended hires to adequately staff as many as 22 different schedules.
- ❑ Facilitated class-size training on the principle of the FISH! Philosophy for energizing business teams, delivering remarkable customer service, and increasing employee retention. Reputed as the "FISH-Guy."
- ❑ Collaborated as senior member of division audit team that traveled to Phoenix FCU operations sites throughout the U.S. Audited compliance with FDIC Law, Regulations Z and B, and SAFE Act requirements.

~ Completed Phoenix Federal Credit Union Training Program & numerous management and HR courses ~
~ Led local pilot testing and launch of more than a dozen new products ~
~ Credited with a 97.5 % employee retention rate through effective screening, job matching, and hiring ~
~ Consistently rated in Top 10 of managers, as measured through annual "Voice of the Employee" surveys ~
~ Developed 31 associates to unit managers or project managers and 3 to operations managers ~
~ Earned multiple Quality Excellence & Leadership Awards ~
~ Promoted business image in the community through multiple volunteer activities:
Project C.U.R.E. - Kiwanis Young Professionals - André House Dinner Service - Phoenix Summer Festival -
The 6th Annual Inspire Expo - Phoenix Heart Walk ~

Military Experience

United States Army — Retired in 1996

CHIEF OF MILITARY PAY

Rose through the ranks of Army Finance Corps from teller/accounts payable clerk, to cash control/property book officer, to finance operations manager, culminating commendable career as ISG Sergeant. Performed variety of finance, accounting and inventory management functions at various military bases across the U.S., Europe, Korea and the Middle East. Scope of responsibilities during service included the following:

- ❑ Maintained inventory records for equipment and real property valued in excess of \$2M. Prepared and approved accounts payable vouchers and reconciled purchase orders.
- ❑ Examined, controlled, and certified military and civilian payroll, travel, commercial accounts, vouchers and claims. Directed distribution of payroll averaging \$7M/month.
- ❑ Oversaw disbursement, receipt, and deposit of public funds and maintained strict accountability of US and Foreign currency.
- ❑ Managed banking operations for military community with approximately 30,000 personnel. Supervised bank tellers and accounts payable personnel and maintained vault and cash of approximately \$2M.
- ❑ Proactively streamlined and improved bank operations. Developed standard operating procedures for managing the vault. Redesigned cashier/teller work stations to realign customer flow and reduce security risks for customers and staff.

~ Graduated from U.S. Military Noncommissioned Officer Advanced Academy for Finance & Accounting ~
~ Served in the Presidential Honor Guard; Awarded Presidential Unit Citation; Recognized with Army Commendation, Good Conduct & Humanitarian Service Medals and Meritorious Service Awards ~

Education

BACHELOR OF ARTS (B.A.), Organizational Leadership Development, University of Arizona

- ❑ Gloriam Award Runner-up for leadership, service, and academic excellence

ASSOCIATE OF ARTS (A.A.), Business/Psychology, Maricopa Community College

Explanation

"Holden" was in his late 60s and not ready to retire; in fact, he specifically stated that he had successfully completed two careers and was ready to begin his third. Normally I would try to downplay experience from 17 years ago and would not market a candidate as "retired," but in Holden's case, these things actually illustrate what distinguishes him from his competition.

Holden had a clear industry and job target in mind, so it was easy to decide what to include from his long military career. I also choose some of the highlights of his "second career" and enclosed them in a text box that is prominently placed at the bottom of the first page. His last employer has a distinguished reputation in the community for their commitment to corporate social responsibility and Holden's volunteer experience while working there provide additional value.

While interviewing Holden, he shared his philosophy about what makes a company/business successful. I included this in his profile summary, with the goal of communicating his brand and engaging the interviewer to ask him to elaborate on this.

Lastly, I chose a format that included some visual interest (an image by his name, modest addition of color, and the text boxes), yet would be easy for him to modify for specific jobs.