

MM

Margaret Martin

Bank Teller

Bank teller with 4 years at high-traffic branches in Sacramento and Stockton. Strong record on referrals, drawer accuracy, and BSA compliance. Often the go-to teller for complex transactions and customer escalations.

CONTACT INFORMATION



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EDUCATION

Associate of Arts in Business,
Sacramento City College, 2020

ABA Foundational Certificate in Bank
Teller Skills, 2021

KEY SKILLS

- Symitar Episys, Fiserv DNA
- Drawer balancing and vault operations
- BSA/AML, CTR, and SAR reporting
- Wires, ACH, and cashier's checks
- New account opening and IRAs
- Referral and cross-sell techniques
- Counterfeit and check fraud detection
- Customer escalation handling
- Bilingual: English / Korean

PROFESSIONAL EXPERIENCE

TELLER II | SUTTER COAST FEDERAL CREDIT UNION, SACRAMENTO, CA 2022 – PRESENT

- Process an average of 165 transactions daily, including wires, loan payments, and IRA contributions.
- Generated 47 qualified referrals in 2023 that led to about \$612K in new loan and deposit production.
- Balance drawer at 99.4% accuracy and reconciled three end-of-month discrepancies branch-wide.
- Mentor two new tellers through their 90-day ramp, including coaching on Symitar transactions.
- File CTRs and SAR-supporting documentation per BSA timelines.

TELLER I | GOLDEN VALLEY COMMUNITY BANK, STOCKTON, CA 2020 – 2022

- Handled cash, checks, and night drop deposits for a branch averaging 1,100 transactions per week.
- Opened 8-12 new checking accounts per month with a 70% retention rate at the 6-month mark.
- Identified and reported two suspected elder fraud incidents, both confirmed by the BSA officer.
- Cross-trained on the drive-thru, vault buy/sell, and ATM balancing within first 4 months.