

Patricia Williams

Banking

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Profile

Personal banker with 6 years on the teller line and at the platform desk. Known for catching fraud attempts at the window and turning routine transactions into referrals for loans, credit cards, and investment appointments.

Professional Experience

Senior Personal Banker | Crestline Federal Savings, Charlotte, NC **2022 – Present**

- Manage a book of 340 retail relationships, opening checking, savings, and CDs while referring complex needs to mortgage and wealth partners.
- Generated \$2.3M in new deposit balances in 2024 by following up with maturing CD customers before the renewal letters went out.
- Spotted a check-kiting pattern across three linked accounts and escalated to fraud ops, preventing roughly \$14K in losses.
- Coach two newer tellers on cash handling and ID verification; both passed BSA recertification on first attempt.
- Top-three referrer in the district four quarters running for credit card and small business loan handoffs.

Teller II | Crestline Federal Savings, Charlotte, NC **2020 – 2022**

- Processed an average of 165 transactions per day with a cash drawer variance under \$5 across 18 months.
- Trained new hires on the Fiserv platform and proof process during a branch consolidation.
- Handled night drop reconciliation for 12 small business clients, including a restaurant group with five locations.
- Promoted to Teller II after 11 months, ahead of the standard 18-month track.

Education

B.S. Business Administration, UNC Charlotte, 2019

NMLS Mortgage Loan Originator License (SAFE Act), active

Key Skills

- Fiserv DNA core banking
- Cash handling and drawer balancing
- BSA / AML and CTR filing
- Fraud and check-kiting detection
- Cross-selling deposit and credit products
- Account opening and CIP / KYC
- Wire transfers and ACH

- Customer relationship management (Salesforce)
- Spanish (conversational)