



Joshua Hernandez

BRANCH MANAGER

Branch Manager with nine years in community and mid-size retail banking, currently running a \$187M deposit branch. Known for turning around underperforming offices, coaching bankers into consistent producers, and keeping audit and anti-money-laundering findings clean.

CONTACT INFORMATION



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KEY SKILLS

- Retail branch P&L
- Deposit and small-business growth
- Anti-money-laundering and customer identification compliance
- Deposit availability, electronic funds transfer, and reserve requirement rules
- Coaching and performance management
- Consumer lending (home equity lines, auto, unsecured)
- Teller operations and cash controls
- Fiserv DNA, Salesforce Financial Services Cloud
- Community reinvestment outreach
- Audit and exam preparation

PROFESSIONAL EXPERIENCE

Branch Manager | Pinecrest Federal Savings, Raleigh, NC | 2020 – Present

- Grew branch deposits from \$142M to \$187M over three years by rebuilding the small-business calling program and partnering with two commercial RMs on referrals.
- Coached a team of 9 (tellers, personal bankers, one mortgage loan officer) to top-quartile scorecard rankings in the district for eight consecutive quarters.
- Passed three consecutive internal audits and one federal regulator exam cycle with zero repeat findings; rebuilt the customer identification and currency reporting review workflow after inheriting a branch with recurring exceptions.
- Cut teller turnover from roughly 40% annually to under 15% by restructuring the schedule around banker-in-training tracks and cross-training on the platform side.
- Chair the branch's community reinvestment outreach, sponsoring a first-time homebuyer workshop series with a local nonprofit that generated 60+ mortgage referrals last year.

Assistant Branch Manager | Pinecrest Federal Savings, Cary, NC | 2017 – 2020

- Ran daily operations for a \$95M branch, including vault, dual control, and end-of-day settlement across 6 tellers.
- Owned the branch's consumer lending pipeline; personally closed around \$4.8M in HELOCs and auto loans annually.
- Handled deposit hold decisions, kiting reviews, and elevated fraud claims that came up from the teller line.
- Filled in as acting manager for eight months during a leadership vacancy without a drop in scorecard performance.

Personal Banker | Meridian State Bank, Durham, NC | 2015 – 2017

- Opened deposit and retirement accounts, cross-sold on a needs-based conversation model, and hit 118% of household growth goal in 2016.
- Handled Notary work and safe deposit box operations for the office.
- Earned Rookie Banker of the Year for the Triangle market.

EDUCATION

B.S. Business Administration, Finance concentration, East Carolina University, 2015

ABA Branch Manager Certificate, 2021