

Zarmina Anwary
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Allen, TX 75013
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Summary of Qualifications

- 19 years of demonstrated commitment and professionalism in the business world.
- Extensive experience in financial and research establishments.
- Can integrate experience gained from employment and education into a variety of business environments.
- Able to organize and complete complex projects efficiently.
- Highly organized, dedicated with a positive attitude.
- Strong sales, marketing and customer-service oriented.
- Able to train, motivate and supervise staff.



Professional Experience

Bank of Texas, Allen, Texas

December 2008-August 2011

Teller/Customer Service

- Receive and process savings and checking account deposits, provide customers with transaction records, provide customers with account balances, accept loan payments, complete check orders, redeem U.S. savings bonds, validate items by entering through teller terminal.
- Cash checks and process withdrawals from various accounts within prescribed cash limits.
- Establish a quality customer environment, answer questions and suggest appropriate actions to meet the customer's banking needs.
- Identify opportunities to refer bank products/services to new and existing customers by identifying problems and needs, identify customer needs and refer to the appropriate line of business.
- Process fee income entries for money orders, cashiers checks, traveler's checks, check cashing, etc. to generate fee income for the branch.
- Balance and report teller transactions daily, in accordance with standard procedures.

Post Box, etc., Irving, Texas

November 2003-July 2005

Owner/Manager

- Monitor and mentor sales associates and team leaders, providing all employees with necessary training and development to achieve personal and organizational goals.
- Assured correct shipment of merchandise from various vendors.
- Managed day-to-day operations, scheduling, and inventory control.
- Reviewed and resolved all customer issues.
- Created and executed all initiatives for promotional programs.
- Examine operational procedures and developed initiatives that reduce cost and streamline processes.

One Stop Food Store, Sachse, Texas

June 1999-October 2002

Owner/Manager

- In Charge of store maintenance, employee scheduling, payroll, and inventory control.
- Developed loyal customer base and increased sales volume through personal attention to customers.
- Maintained detailed record of individual customers' buying habits and preferences.
- Contacted customers to notify them of special sales and new merchandise received.
- Coordinated promotional sales activities and created merchandise displays.

Texans Credit Union, Plano, Texas

January 1998-May 1999

Assistant Branch Manager/ Loan Officer

- Developed customized financial plans for Credit Union members.
- Sold all lines of banking services and products, interest bearing checking accounts, money market accounts, IRA's, CD's, secured and unsecured lines of credit, personal installment loans, auto loans, recreational vehicle loans and stock loans.
- Implemented and periodically updated financial plans, keeping clients apprised of the status of their financial portfolio.
- Managed the overall relationship for an established group of members, including frequent telephone contact to determine member financial needs and level of satisfaction.
- Responsible for training and supervising staff, approving internal reports, opening and closing procedures of the branch, retention guidelines, teller cash balancing and branch security.

Texans Credit Union, Plano, Texas

July 1996-January 1998

Accounting Assistant/Member Service Representative

- Maintained excellent member relations on special requirements and service issues.
- Reviewed and approved branch sales and internal control reports for accuracy and completeness.
- Researched members requests/questions and expedited responses.
- Oversaw the branch's service quality, audit integrity, physical appearance and security.
- Completed monthly, quarterly and annual certifications and operational reports to areas such as night deposits, ATM's, negotiable collateral, collections, new accounts, wires, and other key areas of the branch.

Crestar Bank, Falls Church, Virginia

April 1994-May 1996

Client Sales Representative

- Provided efficient and professional service to customers in all banking areas.
- Researched problem areas and provided detailed information.
- Reconciled account discrepancies and made proper adjustments on personal and commercial accounts.
- Solicited new business opportunities including "cross-selling" of products and services.
- Processed, maintained, and balanced automated teller machine transactions on a daily basis.

Languages

- **Farsi(Persian)**
- **Pashtu**

Education

- **George Mason University, Fairfax, Virginia -
B.A., International Studies**

References furnished upon request