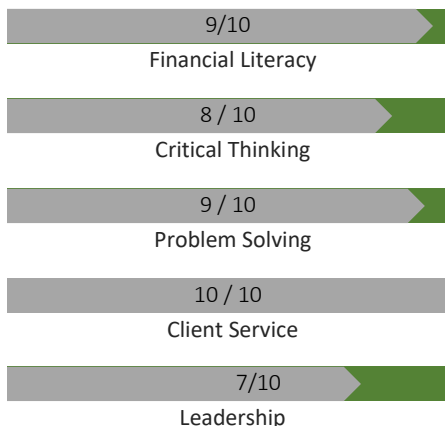


Nicholas E. Fogell

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FINANCIAL PROFESSIONAL

Skills



Profile

7+ years of successful experience in financial center operations, leadership, and sales. Noted strengths in cash management, complex problem-solving, critical thinking, direct sales, and audit/risk management. Consistently meet and exceed sales goals by 125+%; directly resulting in increases of both branch acquisition and market of 30% year to year. Excellent computer skills including Microsoft Word, Excel, and PowerPoint. Possession of an active Rhode Island Notary license, along with medallion certification and NMLS registration. Able to train, motivate and coach colleagues in various position and specialty roles, including supervisor, banker, and teller positions.

Employment

Navy Federal Credit Union, Newport, RI

2020- Current

Member Services Representative II/Assistant Treasurer/ Ira & Trust Specialist

- Work directly with service members preparing for deployment or movement to another station while active duty. Assist with planning of finances to help smoothen and ease transition to deployment overseas with appropriate recommendations for legacy planning, such as establishing POA or living trust creation. Work as branch Assistant Treasurer ensuring accurate and proper medallion certification for members processing high value transactions. Assist prospective and current members with establishing IRA's, education plans, and retirement account rollovers/transfers from other financial institutions.
- Work with multiple committees including Internal Audit/Quality Control to help educate branch colleagues of audit concerns whilst implementing policies/procedures to ensure branch State & Federal compliance.
- Head Base Access processing; controlling civilian access to a federal military installation for members of the credit union. Access requiring federal vetting and background check with co-operation with the United States Department of Defense & United States Navy.
- Work directly with local military recruiters and military colleges to ensure ease of onboarding and portfolio expansion to help branch meet acquisition goals/metrics. Additionally, worked with the military to present financial education classes to international students on the American banking system.

Citizens Bank, Woonsocket, RI

2016- 2020

Personal Universal Banker/Branch operations liaison

- Responsible for keeping branch in compliance with all bank policies and procedures and prepares branch for internal audits. Perform monthly, quarterly, and annually operational responsibilities for multiple branches in my region, including auditing of cash boxes, main vault and ATM's within the branch. Also ensured the branch was compliant and operating according to Cooperate, Federal and State regulations

- Working knowledge of multiple consumers, business and fiduciary products. Processed any accompanying maintenance and teller transactions when needed. Assist clientele with opening new deposit and lending accounts along with applicable partner referrals when appropriate. Was actively registered with NMLS database to discuss appropriate private housing products such as HELOC's and CRA loans.
- Accurately performed vault & ATM custodial responsibilities. Ensure proper and accurate cash shipment out to armored car carrier. Ensured accurate cash ordering into the branch and ATM to maintain proper cash levels; additionally reloaded, balanced, and audited branch ATM's on a weekly and quarterly basis.
- Partnered with the Branch and Regional Management to mentor and coach staff to achieve sales and operational success. Worked directly with regional management to assist branches recovering from a sub-par internal audit with implementing operational strategies to help ensure stellar future audits to remain in compliance with Local, State, and Federal regulations.

Bank of America, Riverside, RI

2013- 2016

Preferred Relationship Specialist

- Knowledge of multiple consumer bank products, specializing in credit card and other lending products.
- Directly work with bank preferred clientele to deepen, retain, and expand relationships through outstanding customer service. Maintained company goals of market piercing for lending products with cross-sales and appropriate partner referrals to meet customer needs.
- Perform routine account-related transactions and inquiries in a high-volume contact center environment.
- Routinely meet and exceed company standards for client interaction and performance metric ratings.
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Jerry's Supermarket, West Warwick, RI

2008 – 2013

Front End Assistant-Manager

- Supervise and train new employees on store register system and service desk procedures up to and including management within the region. In event of management absence perform acting manager responsibilities.
- Performed fund services transactions, including Western Union wire transfers, cash ordering and vault reconciliation, and compiled store balance reports.
- Maintain quality and accurate control of financial records, while constantly seeking new ways to improve customer satisfaction and transactional processes.

Education

Southern New Hampshire University

2021-Present

Bachelor of Science – Finance; GPA 4.00; anticipated Spring 2022

Notable accomplishments:

- *President's List: Summer 2021*
- *Active participant in The National Society of Leadership and Success (NSLS)*

Community College of Rhode Island

2011-2013

Associates Degree: Arts & Sciences; GPA 4.00

Notable accomplishments:

- *Awarded the American Psychological Association Award of Academic Achievement in Psychology.*

Volunteering

Citizens Bank

2019-2020

Community Development Financial Literacy Lecturer

Rhode Island Civil Air Patrol

2009-2017

Wing Administrative Director