

JACQUELINE PERKINS

FORENSIC PSYCHOLOGY GRADUATE STUDENT *
ADVOCATE FOR NEURODIVERSE & VULNERABLE
POPULATIONS

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WORK HISTORY

Retail Collections Specialist

The Washington Trust Company | Westerly, RI

Dec 2024 - Jun 2025

- Conduct thorough analysis of data and processes to identify potential risks associated with collections and loss mitigation activities.
- Evaluate the likelihood and impact of identified risks, ensuring a comprehensive understanding of potential challenges.
- Assess compliance with relevant regulations and industry standards, including those set forth by Fannie Mae and Freddie Mac.
- Support the development and execution of loss mitigation plans, ensuring alignment with organizational goals.
- Review and analyze loss mitigation data to identify trends and patterns, providing insights to inform decision-making.
- Prepare comprehensive reports summarizing findings and recommendations for senior management.
- Monitor and report on risk management activities, performance, and results, contributing to continuous improvement initiatives.
- Ensure compliance with relevant laws, regulations, and industry standards, maintaining the integrity of risk management practices.
- Built therapeutic relationships with clients experiencing financial crisis.
- Conducted comprehensive assessments of client situations and developed individualized support plans.
- Coordinated multi-disciplinary team support to implement approved client solutions.
- Provided crisis intervention support to clients facing difficult life circumstances.
- Maintained detailed case documentation ensuring confidentiality and regulatory compliance.

Senior EFT Specialist & Card Team Lead

The Washington Trust Company | Westerly, RI

Jul 2024 - Dec 2024

- Conducted comprehensive training programs for team members, focusing on skill development and professional growth.
- Actively participated in day-to-day processing to ensure smooth operations.
- Handle Regulation E Disputes, ensuring that all disputes are processed in accordance with regulations.
- Developed individualized training plans based on each team member's learning style and professional goals.
- Provided direct support and guidance to team members, fostering a collaborative and supportive work environment.
- Coordinate internal and external EFT audits, ensuring that all necessary documentation and processes are in place.
- Assist on projects, process improvements, and other key initiatives related to EFT functions, including planning, research, testing, training, and documentation of procedures and controls.
- Collaborate with the team to develop strategic plans, considering resources, timelines, and priorities.
- Conduct training sessions for team members/departments and instruct individually to enhance skills and knowledge.
- Lead bi-weekly team meetings and prepare for weekly management meetings with department supervisor.
- Handled complex client disputes requiring crisis intervention skills and trauma-informed approaches.
- Participate in educational opportunities related to primary responsibilities to enhance skills and knowledge.

EFT Specialist III & Senior EFT Specialist

The Washington Trust Company | Westerly, RI

Nov 2021 - Jul 2024

- Served as the primary subject matter expert for all electronic funds transfer operations.
- Managed complex daily processes while leading critical system implementations and departmental projects.
- Encompassed both technical expertise in multiple EFT platforms and strategic leadership in operational improvements.
- Processed high-volume electronic funds transfers across multiple channels, including ACH transactions and operations, wire transfers, and debit card processes.
- Maintained comprehensive knowledge of NACHA rules, Federal Reserve guidelines, and Regulation E requirements, ensuring all transactions met strict regulatory compliance standards.
- Maintained employee training and inter-departmental communications.
- Maintained communication with vendors-including software updates, product management, and error escalation.
- Participated in vendor evaluations, system testing, and regulatory compliance updates while maintaining day-to-day operational excellence.

EFT Specialist II

The Washington Trust Company

Aug 2018 - Nov 2021

- Primary point of contact for escalated customer issues.
- Managed complex transaction disputes, and Regulation E compliance matters.
- Conducted thorough investigations of transaction discrepancies, coordinating with multiple departments to resolve customer concerns.
- Maintained proper documentation for regulatory audits. I developed expertise in dispute resolution procedures and became the department's go-to resource for handling sensitive and time-critical cases.
- Processed customer requests regarding electronic funds transactions.
- Maintained employee training and inter-departmental communications.
- Maintained communication with vendors-including software updates, product management, and error escalation.
- Participated in vendor evaluations, system testing, and regulatory compliance updates while maintaining day-to-day operational excellence.

Card Operations Specialist

The Washington Trust Company | Westerly, RI

Nov 2015 - Aug 2018

- Managed comprehensive daily operations for the bank's debit card programs, ensuring seamless processing and exceptional customer service.
- Processed new card applications, activating replacement cards, and managing card status changes through integrated banking systems. I handled high-volume daily tasks such as setting spending limits, processing PIN changes, and coordinating card production requests with external vendors.
- Served as a key point of contact for customers experiencing card-related problems, including lost or stolen cards, disputed transactions, and account access issues. Investigated transaction discrepancies, research account histories, and coordinate with multiple departments to resolve customer concerns promptly.
- Processed fraud monitoring and prevention activities. Daily reviewed suspicious transaction patterns, conducted preliminary fraud investigations, and implemented appropriate security measures to protect customer accounts.
- Maintained detailed records of all card-related activities, preparing comprehensive reports for management review and regulatory audits.
- Collaborated closely with other departments including customer service, lending, and IT to resolve system issues and implement process improvements.
- Participated in card program updates, system migrations, and testing new features to enhance customer experience.

Retail Banking Associate/Supervisor

The Washington Trust Company

Jan 2014 - Nov 2015

Managed operational duties including opening and closing the branch, ATM maintenance, audits, and office supply management. Coordinated support services for team of six, ensuring appropriate coverage and individualized attention. Led morning warm-up meetings and monthly sales meetings, coaching staff on career development plans. Developed and implemented comprehensive training programs focusing on client advocacy and support skills. Provided person-centered support to diverse clientele, addressing individual needs and concerns. Managed sensitive client situations requiring discretion, confidentiality, and crisis intervention techniques.

Previous Retail Roles at the Washington Trust Co.

The Washington Trust Company | Mystic, CT

Jun 2007 - Jan 2014

>Professional Flex Banker (10/2012-07/2014)>Advanced Flex Banker (07/2011-09/2012)>Financial Svc Rep II (07/2010-06/2021)>Financial Svc Rep I (07/2008-06/2010)>Financial Service Associate (06/2007-06/2008)

EDUCATION

MS Psychology with a concentration in Forensic Psychology

Southern New Hampshire University

Expected: Apr 2026

BA Psychology with a concentration in Forensic Psychology

Southern New Hampshire University

Graduated: Nov 2023

Associates in Criminal Justice

Three Rivers Community College | Norwich, CT

Graduated: Jun 2019

Associates credits

UCONN | Avery Point Campus, Groton, CT

PROFESSIONAL SUMMARY

Compassionate and detail-oriented professional with extensive experience in client-centered support, conflict resolution, and relationship building. Proven ability to assess individual needs, provide person-directed assistance, and advocate for client wellbeing while maintaining strict confidentiality. Strong background in emergency response, de-escalation techniques, and urgent situation management gained through years of handling complex client disputes and challenging circumstances. Demonstrated expertise in training, mentoring, and collaborative teamwork with a commitment to supporting individuals in achieving their personal goals. Currently pursuing a master's degree in Psychology with a concentration in Forensic Psychology.

KEY PROJECTS

Migration to Finboa Dispute System	Jul 2024
Card Migration Worldpay to FIS	May 2022
Card Migration Vantiv Direct to Worldpay	2016 - 2017

CERTIFICATIONS AND TRAINING

- Good Clinical Practice (National Drug Abuse Treatment Clinical Trials Network)
- Question, Persuade, Refer Workshop (11/07/2025)
- Participated in comprehensive leadership training programs focused on supervisory skills, team support techniques, and effective guidance methods for developing others' capabilities

PROFESSIONAL AFFILIATIONS

Student Member
Connecticut Psychological Association 2024 - Present

Student Member
American Psychological Association 2024 - Present

Washington Trust Volunteer Programs Jun 2007 - Jun 2024

- Participated in extensive corporate volunteer initiatives including Haus of Codec (supporting LGBTQ+ youth facing homelessness and housing insecurity), Habitat for Humanity (community housing projects), and environmental conservation efforts
- Gained hands-on experience providing person-centered support to diverse populations while demonstrating long-term commitment to community service and inclusion
- Developed skills in teamwork, advocacy, and working with individuals from varied backgrounds and ability levels

SKILLS

- Person-centered support and advocacy
- Crisis intervention and de-escalation
- Daily living skills assistance and training
- Client assessment and individualized care planning
- Trauma-informed care approaches
- Confidential case documentation and record maintenance
- Cross-functional team collaboration
- Regulatory compliance and quality assurance
- Effective communication with diverse populations
- Training and mentoring capabilities