

TRACI BAKER  
12 SASSER RD. LAUREL, MS 39443  
601.422.9445 | NEAVE.BAKER@GMAIL.COM

## OBJECTIVES

My goal is to work within a strong, reputable organization with healthy opportunities for advancement. Being part of a team where I am empowered in my professional and personal growth and where individuality is embraced are important to me. I work with tenacity and find a great feeling of accomplishment when I am beneficial and effective in my role. (I am willing and able to relocate.)

## EXPERIENCE

### FERGUSON FEDERAL CREDIT UNION | 577 NA SANDIFER HWY. MONTICELLO, MS 39654

#### TECHNICAL WRITER/COMMUNICATIONS SPECIALIST – JUNE 2016 - PRESENT

As Ferguson FCU grew, I transitioned to the role of Communications Specialist. Moving into an undeveloped position allowed me to create brand unity, both in our marketing and in all aspects of external media and internal communications. I create all training and orientation materials, departmental documents (including procedures, forms, lists, checklists, and disclosures), enhance policies to ensure state and federal compliance, design digital and print billboards, design branch signage, record IVR vocals and radio commercial voiceovers, create in-branch brochures and informational documents, and plan organizational meetings (including the annual membership meeting and branch training sessions). I continue to assist in overflow underwriting for consumer and mortgage loans. I played an active role in preparing and establishing multiple new branch locations, in-school branch locations, and several large community events. \*Samples of all training material, policies, procedures, and marketing pieces are available upon request.

I am a primary member of the Asset Liability Committee, CDFI grant writing team, NCUA expansion request team, and NCUA audit team. Additionally, I perform demographic and market research for future expansion efforts. In 2016, I assisted in the NCUA expansion request submission that granted Ferguson FCU the ability to offer credit union services to 12 full Southwest MS counties.

#### BRANCH MANAGER | NOVEMBER 2015 – JUNE 2016

I began employment at Ferguson FCU in hopes of helping to build a solid foundation of policies and procedures that would support the credit union through substantial growth. As Branch Manager, I was responsible for the oversight of day to day operations, branch staffing, member financial counseling, loan application processing, in-branch consumer and mortgage loan underwriting, and providing ongoing training for my staff. During this time, I assisted in development and launch of the internal Member Services Call Center. As support staff for the organization, I assisted in employee education, document development, process implementation, consumer loan collection activities, and in-depth skip tracing.

### CENTRAL SUNBELT FEDERAL CREDIT UNION ▪ 1506 CONGRESS ST. LAUREL, MS 39443

#### MEMBER SERVICE DEPARTMENT – SENIOR REPRESENTATIVE | MARCH 2013 – NOVEMBER 2015

I transitioned to Member Service Department as our core data processing system conversion began. I was intended to be a support staff member due to being cross-trained in several departments and having extensive credit union knowledge. At the onset of this move, I was solely responsible for all MasterCard, Visa, and ATM card maintenance, including all fraud monitoring and research. As the Member Service Department expanded, I became responsible for daily/weekly/monthly audits and account reporting, training new MSD representatives, and assisting members with transaction research, in addition to continuing to process all fraud claims. I processed online and telephone loan applications, assisted in loan underwriting, performed limited financial counseling, and maintained detailed records of all loans that our department processed. As a call center representative, I spent a great deal of time speaking with members regarding their accounts (including fraudulent activity, ACH deposit and withdrawal, bill payment, balance and history maintenance, and account/credit counseling.)

#### FINANCIAL SERVICES REPRESENTATIVE | NOVEMBER 2012 – MARCH 2013

I was a face-to-face financial advisor and companion to our membership base. As part of this position, I opened new accounts and maintained existing accounts. I processed loan applications, submitted approval or denial recommendations, closed approved loans, and handled all corresponding documents for each member. In addition to new accounts and lending, I would often coach members on credit file maintenance, account reconciliation, budgeting, and investment advising.

## TELLER SERVICES MANAGER / INTERIM ASSISTANT BRANCH MANAGER | DECEMBER 2011 – NOVEMBER 2012

I was in charge of the daily operational processes of the teller side of the branch. This included time-card preparation, Federal Reserve cash orders and verification for branch use, teller schedules, and assisting members with financial needs. I provided training and support for my eight-person work group. I was in charge of opening and closing the branch, preparing cash for daily use in ATM machines and teller drawers, balancing and maintaining ATM machines, and balancing a cash drawer and vault on a daily basis. I also performed quarterly teller drawer audits, scheduled teller rotation to other departments and branches, and I actively collaborated with senior management in our transition into Saturday branch operating hours.

## CONSUMER LOAN COLLECTIONS SPECIALIST | OCTOBER 2009 – NOVEMBER 2011

I contacted members to set up payment arrangements for delinquent loans, conducted back-office transactions at member's requests, processed returned mail, and I handled member information/contact information retention. Also, I filed disability claims and handled correspondence with our insurance provider, CUNA Mutual Group.

## TELLER | MARCH 2008 – OCTOBER 2009

As a Member Service Associate (teller), I performed financial transactions for members, updated member information when necessary, balanced a money drawer and was responsible for large volumes of cash. I also assisted in training new employees and I helped members with account-level issues.

## KEESLER FEDERAL CREDIT UNION ▪ 2602 PASS RD. BILOXI, MS 39531

### SENIOR TELLER ▪ MARCH 2006 – MAY 2008

As a senior teller, I was responsible for performing member financial transactions, maintaining member accounts, cash drawer and CDM balancing, ATM and CDM replenishment, and training new teller staff.

## SKILLS

- Registered NMLS
- CUNA FiCEP Certified Credit Union Financial Counselor
- Working knowledge of Adobe Creative Cloud elements, including PhotoShop.
- Proficient in all Microsoft Office systems, including Excel and Publisher
- Strong policy, procedure, and process improvement development
- Extensive knowledge of NCUA/CFPB and other governmental financial regulations
- Completion of The University of Lending/HYLS training
- Proficient knowledge of CAMS-ii, ELAN, VANTIV, Card@Once, and ProfitStars systems
- Working knowledge of Symitar and Portico financial systems
- Former Notary Public

## EDUCATION

### MISSISSIPPI STATE UNIVERSITY

AUGUST 2018 ▪ Bachelor of Science in Inner-disciplinary Studies, emphasis in General Business and Business Technology  
On-going, expected to graduate in December 2019.

### UNIVERSITY OF PHOENIX

MAY 2010 ▪ Associate of Arts – Financial Services

January 2009 – May 2010  
3.5 GPA

## REFERENCES

Amber Barlow – Director of Information Technology, Singing River Federal Credit Union. 228.219.7631  
Pam McLain – Member Services Manager, Central Sunbelt Federal Credit Union. 601.319.7907

Anthony Abella – Financial Service Representative at Keesler Federal Credit Union. 228.313.6236  
Nick Matthews – Marketing Director at Central Sunbelt Federal Credit Union. 540.219.2556  
Nell Schmidt – Director of Business Development at Keesler Federal Credit Union. 228.385.4557  
Holly Spears – Director of Lending at Ferguson Federal Credit Union. 601.951.6200  
Vernon Clevenger – Executive Vice President at Central Sunbelt Federal Credit Union. 304.261.0221