

# SCOTT E. BOGNER

154 Dirksen Lane • Manalapan, NJ 07726 • 732.788.9445 • bogner@hotmail.com

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## FINANCE ~ BANKING

*Branch Management/ Customer Service*

Well-qualified and results-oriented **Finance and Banking** professional with experience and demonstrated accomplishments developing corporate growth, stability, and financial performance. Skilled analyst with strong organizational and communication abilities, and proven leadership qualities. Broad-based understanding of financial needs at all levels of business including evaluating, analyzing, and communicating financial data. Demonstrated broad-based strengths and accomplishments in:

### **Finance & Banking**

**Marketing Financial Services**

**Team Management**

**eBusiness Management**

**Supervision/Leadership**

### **Project Management**

**Customer Service Relations**

**Sales Management**

**Communications**

**Branch Management**

### **Teller Operations**

**Loan/Account Origination**

**Problem Solving**

**Continuing Education**

**Strategic Management**

*Recipient - Commerce Capital Markets Referral Award – July/August 2001*

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## **PROFESSIONAL EXPERIENCE**

COMMERCE BANK, Somerville, NJ ~ 2001 to Present

### **CUSTOMER SERVICE REPRESENTATIVE (CSR)**

Counsel clients in the selection of financial products in order to meet their financial planning and banking needs. Create and process client accounts providing excellent customer service. Sell and refer bank products based on specific sales focus (Commerce Capital Markets, Commerce National Insurance and Residential Mortgage). Identify prospective clients and develop and implement presentations for clients. Originate and process consumer and mortgage loan applications. Extensive knowledge of bank lending policies, practices, compliance, and underwriting criteria. Familiar with processing collateral loans, unsecured personal loans, asset based loans, and mortgage based loans. Process a myriad of loan documentation performing research activities when necessary.

#### **Accomplishments:**

- Consistently met and exceeded sales quotas and standards by cross-selling and up-selling bank products and services.
- Increased branch loan production volume.
- Sold a variety of loans by pulling CBA, creating loan worksheets, and making recommendations to lenders upon request.
- Ensured that loan policies and procedures were followed in accordance with audit guidelines.

FAMOUS AUTOGRAPHS, Matawan, NJ ~ 1996 to Present

### **BUSINESS MANAGER/PRINCIPAL**

Established and currently manage Internet and mail order entertainment media business. Implemented strategic marketing programs successfully retaining clients and achieving market position. Instituted pricing structure after conducting extensive marketing research utilizing industry resources. Explored marketing and advertising opportunities adding value to new initiatives. Tracked data and improved business operations accordingly.

#### **Accomplishments:**

- Grew annual revenues to \$30K.
- Authored inventory item descriptions and managed customer service relations.

## **EDUCATION/TRAINING**

FAIRLEIGH DICKINSON UNIVERSITY, Madison, NJ

**BA - History, Minor - Politics**

COMMERCE UNIVERSITY BANK COURSES

Finance, Supervision, Business Management, Consumer Lending, Customer Service, Loan Products, Privacy Compliance, Loan Underwriting, BSA/AML, Foreign Assets Control, Bank Secrecy, etc.

## **COMPUTER SKILLS**

Microsoft Office, Lotus Notes, Dbase, Basic HTML