

Armelia Johanson

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Financial Industry: Account Administrator / Trusts Specialist

Specialist in wealth management, related customer service, and discovering opportunities for expansion of existing accounts. Extensive experience in **banking, especially: employee benefit and custody services; retirement plans; and bank-related securities**. Qualified in:

- ◆ Institutional investing, pension plan services, administrative processes as well as computer information systems.
- ◆ Simultaneous administration of hundreds of Qualified Retirement Plans and IRA Rollovers.
- ◆ Monitoring and reallocating securities as directed by clients.
- ◆ Ensuring full investment and monitoring of cash flow. Provide account maintenance to prevent overdrafts.
- ◆ Meeting personally and by phone with clients and potential clients.
- ◆ Training and supervising administrative staff.

Intermediate level skills in the use of **Microsoft Excel**, including: Toolbars, workbooks / worksheets, formulas / functions, sorting / filling, charts / graphics, cell linking, and customization / macros.

Additional skills include: Touch ten-key, Microsoft Word, Outlook, QuickBooks, and TrustRite for Windows (a customized banking solution for trust bank portfolio management).

Experience

Rosebudville Bank & Trust ✧ Rosebudville, FL

1979 - 2002

Trust Administrator II, Wealth Management Group ✧ 1994 - 2002

Administered Qualified Retirement Plans and IRA Rollover accounts. Provided services to individual clients, and their attorneys, investment managers, recordkeepers, plan consultants / participants, brokers, and committee members. Reviewed, researched, resolved and responded to customer inquiries. Authorized the processing of transfers, and of distribution / contribution directives. Supervised and trained new assistants and temporary personnel.

- ◆ Administered **account load of \$53MM+** including 401(k) plans along with a number of Keogh Plans (both profit sharing and money purchase pension plans), Non-Qualified Plans and **IRA Rollovers ranging from \$100K+ to \$9MM**. Retained **90% of account relationships** post bank acquisition. Continued administration of nine-year liquidating trust, which began handling as ATO (see below).
- ◆ Represented the bank in its role as Trustee or Custodian on qualified and non-qualified retirement plans. Handled Internet access to trust accounting reports; custody and safekeeping of plan assets; processing of contributions and collection of income on investments; payment of plan expenses; periodic and certified annual statements for the plan sponsor, recordkeeper, and plan auditors; settlement of securities transactions; disbursement processing with appropriate tax reporting using IRS forms 1099Rs, 5498s, etc.; and remittance of tax withholdings or deposits to the IRS. Maintained accountability at all levels.
- ◆ Calculated pension benefits and input data information. Prepared monthly delinquency report on real estate and mortgage holdings. Reviewed and authorized the processing of cash and asset transactions. Analyzed and reconciled accounting statements.
- ◆ Handled reconveyances, modification agreements and payoff demands for notes secured by Trust Deeds.
- ◆ Contributed to profitability through the timely collecting and invoicing of fee income, and the prevention of operating losses, claims and litigation.
- ◆ Worked with Investment Portfolio Advisors, both in-house and outside, in the administration of accounts. Monitored and reallocated funds as directed by clients.
- ◆ Monitored Daily Valuation System. Ensured adherence to plan rules for Legislative Updates.

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Assistant Trust Officer, Wealth Management Group ✧ 1988 - 1994

Administered Keogh Plans and IRA accounts. Oversaw the administration of the Banks mutual fund program.

- ◆ Initially administered the following types of plans: IRA's, Keogh Plans, 401(k) plans, Profit Sharing Plans and Define Benefit Plans. Bank then terminated a large 401(k) Plan in 1990. Appointed to be the dedicated administrator for **500 IRA Rollovers, which** resulted, ranging in values from **\$100K+ to \$500K** each. From that point on, administered **all** new IRA account relationships, **ranging up to \$9MM each**.
- ◆ Administered liquidating trusts resulting from termination of 401(k). Allocated and disbursed income from assets within the trust over a period of nine years to various IRA Rollover account holders, including at other institutions. Ensured correct calculations and deliveries of all disbursements.
- ◆ Retained administration of Keogh Plans and served as back-up for the other administrators in the handling of 401(k), Profit Sharing and Define Benefits Plans.
- ◆ Represented the bank in its role as Custodian and Trustee, providing flexibility for individuals to trade securities through the brokerage of their choice.
- ◆ Prepared procedures manual for a terminating liquidating trust. Assisted in the creation of a procedures manual for completing statements.
- ◆ Coordinated and reviewed efforts of other staff members working with the departments asset allocation program.
- ◆ Audited accounting statements and invoiced clients. Opened and closed accounts on the trust system.

Administrative Assistant, Wealth Management Group ✧ 1985 - 1988

Assisted Trust Officers in daily administration of accounts.

- ◆ Handled debits and credits. Reviewed daily transactions. Monitored trades. Corresponded with clients. Reviewed plan documents. Handled routine telephone inquiries from clients, brokers and accountants.
- ◆ Assisted with investments associated with mutual funds and limited partnerships as directed. Ensured timely settlement of pending trades.
- ◆ Prepared monthly report of delinquent promissory notes, and prepared delinquency notices.
- ◆ Reconciled broker statements. Balanced accounting statements. Calculated fees. Invoiced clients.
- ◆ Involved in the training and supervision of new assistants.

Security Settlement Clerk ✧ 1982 - 1985

Input Control Clerk ✧ 1980 - 1982

Data Entry Clerk ✧ 1979 - 1980

Prior Experience

Credit Investigator, Experian (which was then TRW Credit Bureau), Tallahassee, FL

Education ~ Training ~ Computer

GoTech Now! ✧ Tampa, FL ✧ **Excel, Outlook, Word and Acrobat** ✧ April 2004

General Studies ✧ Tampa City College, Tampa, FL

Excellent References Available Upon Request