

Daniel Hernandez

SUMMARY OF QUALIFICATIONS

- 8+ years of customer service, financial service and financial lending experience
- 8+ years of compliance controls, risk management, loss prevention and fraud investigation
- 6+ years of management, leadership, coaching and development skills

EDUCATION/CERTIFICATIONS

Miami Dade College

Major: Business Administration

August 2017 – Present

WORK EXPERIENCE

Pacific National Bank

SBA Loan Processor & Portfolio Manager

March 1, 2021 – Present

- Supporting the Director of SBA Lending Division with organizing, analyzing and packaging SBA loans including 7(a) and 504 loans
- Organizes compiled loan documentation and prepares loan files in accordance with SBA SOPs, and federal, state and local policies and procedures
- Prepares reports and/or portfolio reviews as requested by the Director of SBA Lending Division or the bank's CEO
- Manages SBA's E-Tran data to ensure it is up to date, accurate and matches the bank's system at all times
- Audit loans post-closing and post funding to ensure all required documents are in file, complete and accurate
- Monitors SBA disbursement and validation reports to ensure proper disbursement in accordance with SOP

Wells Fargo

November 2012 – March 1, 2021

Loan Analyst

April 2020 – March 1, 2021

- Collaborating with the SBA and the PPP Program to aid small business customers through the application process for short-term lending through the SBA
- Implementing fraud detection procedures and KYC/AML policies to ensure accuracy and quality through each application while various sites like LexisNexis and Innovus
- Assisting clients with the Loan Forgiveness Program; reviewing payroll summaries, mortgage statements, and tax documents to ensure soundness and compliance with SBA and federal regulators

Personal Banker

June 2018 – April 2020

- Building lifelong relationships with both consumer and small business clients; asking questions to better aid with their financial needs and goals
- Developing strong relationships with Wells Fargo partners including Home Mortgage, Merchant Services and Business Banking to further help our clients with product and services that meet their financial needs
- Opening new accounts, completing service requests, and assisted with consumer and small business lending such as credit cards, loans, home mortgage, and home equities

Service Manager

November 2015- June 2018

- Creating a positive work environment where team members are encouraged and motivated
- Supported team members with mitigating risk by coaching around check verification tactics, new accounts, and analyzing potential suspicious activity in order to properly file suspicious activity reporting
- Exceptional problem-solving skills necessary to analyze situations that require thoughtful solutions
- Collaborated with management on coaching around federal regulations, policies and procedure requirements, compliance and audits

ADDITIONAL SKILLS

Daniel Hernandez

- Proficient in Microsoft Office with a special emphasis in Word, Excel, OneNote and PowerPoint
- Ability to work effectively, assisting multiple tasks in a fast-paced environment with a superb attention to detail; highly detail-oriented
- Strong research analytical skills, ability to assess and decompose financial services industry processes utilizing a risk and control focus
- Excellent interpersonal communication skills with an emphasis on negotiating with a driven passion to be consistent on meeting the customers' financial needs
- Over a year of experience working from home 100% of the time