Ramon Caldwell

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My Key Qualifications

- **10 years of teller and retail banking experience** across MidFirst Bank, BMO Harris Bank, and Western Alliance Bank, with the last 4 as Lead Bank Teller.
- Owns daily teller-line operations and branch cash management at Western Alliance Bank: vault balancing, cash ordering, shipments, and ATM and cash recycler settlements.
- Cut average monthly teller differences **from 9 to 3 within 12 months** through a balancing checklist, Excel outage-pattern review, and real-time coaching.
- Review teller work for adherence to **BSA/AML, OFAC, Reg CC, CIP, and dual control**, and completed 4 internal audits with 0 major findings.
- Raised first-pass accurate CTRs **from 88% to 98%** on large cash transactions at BMO Harris Bank with a reference guide and end-of-day spot checks.
- Coaches tellers on transaction accuracy and referral behaviors; monthly qualified referrals grew **from 22 to 34** without slowing service levels.

Experience

Lead Bank Teller — **Western Alliance Bank**, national commercial and retail bank

May 2022 – Present · 4 yrs 6 mos

- Lead daily teller-line operations at a national bank branch, assigning workflow and monitoring lobby and drive-thru coverage while supporting staffing adjustments during peak traffic.
- Cut average monthly teller differences from 9 to 3 within 12 months by introducing a balancing checklist, reviewing outage patterns in Excel, and giving tellers real-time coaching after proof exceptions.
- Own vault balancing, cash orders and shipments, ATM and cash recycler settlements, and outage research, lowering emergency cash shipment requests from 5 per quarter to 1 by revising vault forecasting around commercial deposit patterns.
- Review teller work for adherence to BSA/AML, OFAC, Reg CC, CIP, and dual control, and completed 4 internal audits with 0 major findings by pre-checking dual-control logs, exception items, and compliance documentation.
- Raised monthly qualified referrals from 22 to 34 without slowing service, coaching tellers on needs-based questions and tracking results in the branch referral tool.
- Reduced average outage and overage research time from 3 business days to 1 by building a standard review process across transaction images, teller logs, and ATM settlement records.

Senior Teller — **BMO Harris Bank**, US retail and commercial bank

Jan 2018 – Apr 2022 · 4 yrs 3 mos

- Processed complex customer and commercial transactions, handled teller overrides, and resolved escalated account servicing requests at a high-volume branch.

- Balanced vault, ATM settlements, and branch cash shipments daily while enforcing dual-control and security procedures.
- Improved commercial deposit handling accuracy, cutting deposit correction incidents from 7 per month to 2 by standardizing item review for large and mixed deposits and coaching tellers on exception-item routing.
- Strengthened CTR completion on large cash transactions, raising first-pass accurate CTRs from 88% to 98% through a reference guide and end-of-day documentation spot checks in line with BSA/AML requirements.
- Maintained lobby wait times under 6 minutes across a 10-week staffing vacancy by adjusting teller coverage, rotating drive-thru assignments, and stepping into peak-hour transaction flow.

Teller — MidFirst Bank

Jan 2015 – Dec 2017 · 2 yrs 11 mos

- Balanced without outage across 20 consecutive month-end closes by following a consistent proof process and reconciling transaction logs before close, building a strong frontline accuracy record.
- Processed deposits, withdrawals, loan payments, and official checks with daily balancing responsibilities, verifying identity and applying Reg CC hold and branch security procedures on routine transactions.
- Generated 36 qualified referrals in 12 months by identifying deposit account and debit card needs during routine customer interactions, supporting branch referral goals for retail products.

Education

- **Arizona State University** — Associate of Applied Science in Business Administration · 2011 – 2014

Skills

- **Branch Operations:** Teller-Line Leadership, Vault Management, ATM Reconciliation, Cash Recycler Balancing, Commercial Deposits, Teller Coaching
- **Compliance & Transaction Review:** BSA/AML, OFAC, Reg CC, and CIP, CTR and SAR Escalation
- **Core Systems & Tools:** Fiserv DNA, Hogan, NCR ATM Platform, Microsoft Excel