



Ariya Palmer

Associate Banker

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SUMMARY

Client focused banking professional with three years of **branch service** and retail financial operations experience. Builds **trusted relationships** through attentive listening, clear explanations, accurate **account servicing**, and calm resolution of routine client concerns. Opens and maintains deposit accounts while guiding customers through mobile banking, online banking, ATMs, remote deposit, card controls, and other self service options. Supports lobby traffic with tablet queue tools, **appointment scheduling**, and thoughtful communication during busy periods. Handles teller drawers, ATM activity, and vault procedures through cash counts, dual controls, documentation, and reconciliation. Learns products, systems, and procedures quickly, collaborates with bankers and branch leaders, and connects clients with appropriate specialists. Brings empathy, sound judgment, and dependable follow through that support seamless branch service and positive customer relationships.

EXPERIENCE

Member Service Representative, Branch Banking

Bluebonnet Community Credit Union 📅 October 2024 - Present 📍 Round Rock, TX

Supports members across lobby service, account servicing, transactions, **digital banking** education, and branch cash operations. Uses tablet queue tools and appointment workflows while collaborating with colleagues on referrals, issue resolution, compliance, and dependable daily service.

- Managed tablet queue traffic and appointments, keeping lobby visits organized during busy service periods.
- Opened checking and **savings accounts** using **identity verification**, documentation, and required compliance steps.
- Guided members through **mobile banking**, online transfers, card controls, **remote deposit**, and ATM functions.
- Resolved access, debit card, fee, and transaction questions by reviewing records and explaining options.
- Balanced **teller drawers** and supported ATM and vault activity through dual controls, logs, and reconciliation.
- Asked thoughtful questions and connected members with lending, credit, and service specialists.

Customer Service Associate, Retail Operations

Lone Star Retail Services 📅 September 2023 - September 2024 📍 Georgetown, TX

Delivered front counter service in a high traffic retail setting, combining accurate payment processing with customer education and **issue resolution**. Supported customer flow, reconciliation, updated procedures, digital tools, and coworker coordination during changing operating demands.

- Delivered courteous front counter service in a high traffic setting with accurate payment processing.
- Processed cash and card transactions while maintaining drawer accountability and reconciliation procedures.
- Explained digital receipts, account features, loyalty tools, and **self service** options in clear language.
- Investigated transaction discrepancies through receipts and system records, resolving routine issues within authorization limits.
- Managed customer flow during peak periods by setting expectations and keeping waiting customers informed.
- Learned updated procedures and point of sale functions quickly while supporting coworkers through process changes.

PROJECTS

Digital Banking Education Initiative 📅 2025

STRENGTHS

- 🗣️ **Client Listening**
Asked thoughtful questions during account conversations, helping members feel heard and guiding appropriate next steps.
- 💻 **Digital Guidance**
Explained mobile banking and ATM features patiently, turning uncertainty into confident self service for customers.
- ♥️ **Cash Accuracy**
Balanced drawers and supported vault activity with careful controls, a habit teammates trusted during busy shifts.
- ✅ **Issue Resolution**
Reviewed records before responding to transaction concerns, giving customers clear answers and practical options.
- 👥 **Team Coordination**
Kept lobby traffic moving and shared updates with coworkers, creating smoother service when demand increased.

SKILLS

Client Service Account Opening

Account Maintenance

Digital Banking Education

Mobile Banking Online Banking

ATM Support Cash Handling

Vault Procedures

Transaction Processing

Issue Resolution

Regulatory Compliance

Queue Management

Appointment Scheduling

Product Knowledge

LANGUAGES

English Native

Spanish Intermediate

MY CAREER

2.9
YEARS

● Member Service
Representative, Branch Banking
at Bluebonnet Community Credit
Union (1.9 Years)

● Customer Service Associate,
Retail Operations at Lone Star
Retail Services (1 Years)

Helped customers feel more confident using mobile banking, online transfers, remote deposit, card controls, and ATMs. Clear guidance turned unfamiliar tools into practical daily options, supporting access, independence, and trusted service.

Branch Cash Control Review 📅 2024

Supported dependable cash operations through drawer balancing, ATM activity, vault procedures, dual controls, documentation, and end of day reconciliation. Accurate routines protected customers and strengthened team confidence.

LEADERSHIP & AWARDS

- Recognized by branch colleagues for dependable member service, calm issue resolution, and accurate account support.
- Selected by peers as a reliable resource during procedure changes and busy customer service periods.
- Earned trust through consistent cash controls, clear digital education, and respectful communication with diverse customers.

EDUCATION

High School Diploma

Round Rock High School 🎓 GPA: 4.0 📅 2023 📍 Round Rock, TX

Coursework: Banking fundamentals, business communication, applied mathematics, information technology

CERTIFICATIONS

- American Bankers Association Banking Basics Suite Certificate 📅 2025
- Customer Service and Cash Handling Training 📅 2024

TECHNICAL SKILLS

- **Account Services:** Account opening, account maintenance, identity verification
- **Digital Banking:** Mobile banking, online banking, remote deposit
- **Cash Operations:** Cash handling, teller drawers, cash counts
- **ATM Services:** ATM support, ATM functions, ATM activity
- **Vault Controls:** Vault procedures, dual controls, cash logs
- **Transaction Processing:** Cash transactions, card transactions, payment processing
- **Branch Technology:** Tablet queues, appointment scheduling, point of sale systems
- **Client Resolution:** Issue resolution, transaction review, exception escalation
- **Regulatory Procedures:** Regulatory compliance, documentation, identity verification
- **Service Education:** Product knowledge, self service options, digital education
- **Relationship Banking:** Needs discovery, referrals, relationship building
- **Reconciliation Methods:** Drawer balancing, end of day reconciliation, record review

PROFESSIONAL AFFILIATIONS

- American Bankers Association, Banking Basics professional learning community.
- Community banking and retail service peer network, Round Rock area.

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST