

Xiao Fischer

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SUMMARY

Driven finance student eager to enhance customer experiences through effective banking services. Gained valuable skills in processing deposits, withdrawals, and currency exchanges during internships. Demonstrated ability in financial transactions while ensuring compliance with anti-money laundering regulations. Passionate about delivering excellent customer service and maintaining quality communication. Bilingual in Mandarin, which enriches interactions with a diverse clientele. Actively sought collaborative opportunities, allowing for shared knowledge within the team. Learn quickly and apply concepts effectively, consistently working towards professional growth and excellence in financial services.

EDUCATION

Bachelor of Science in Finance

University of Michigan GPA: 3.6

2026

Ann Arbor, MI

Coursework: Financial Accounting, Investment Analysis, Banking Systems, Risk Management

TECHNICAL SKILLS

- **Banking Software:** Finacle, FIS, Jack Henry
- **Office Applications:** Excel, Word, PowerPoint
- **Transaction Management:** Cash Handling, Currency Exchange, Payment Processing
- **Remittance Systems:** MoneyGram, Western Union, Ria Money Transfer
- **Compliance Tools:** AML Regulations, KYC Procedures, Fraud Detection Software
- **Data Analysis Tools:** SPSS, SAS, Tableau
- **Presentation Platforms:** Prezi, Canva, Visme
- **Collaboration Software:** Slack, Zoom, Microsoft Teams
- **Market Research Tools:** Google Trends, SurveyMonkey, Qualtrics
- **Financial Modeling:** Deloitte Methodologies, Scenario Analysis, Sensitivity Testing

SKILLS

- Banking Transactions
- Customer Service
- Financial Analysis
- Bilingual: Mandarin and English
- Microsoft Office Suite

EXPERIENCE

Teller Intern

University Project

May 2026 - Present

Ann Arbor, MI

Engaged as a Teller Intern, supporting operational efficiency and enhancing customer satisfaction in banking transactions. Assisted customers effectively, fostering positive relationships. Collaborated with teams on daily financial operations, ensuring integrity in processes.

- Processed daily customer deposits and withdrawals, maintaining accuracy and adherence to policies.
- Facilitated sales of financial instruments, contributing to enhanced customer engagement.
- Conducted remittance transactions, including RMB cash deposits and foreign currency exchanges.
- Balanced cash drawers daily, ensuring precise records for USD and CNY.
- Verified identities for check transactions, ensuring compliance with anti-money laundering laws.
- Delivered exemplary customer service, cultivating strong client relationships.

Finance Lab Assistant

Academic Research

September 2025 - April 2026

Ann Arbor, MI

Served as a Finance Lab Assistant, contributing to academic research efforts while enriching personal understanding of industry practices. Collaborated closely with faculty to support ongoing studies and prepare educational presentations.

- Analyzed market trends and compiled data reports, aiding in financial project completion.
- Assisted in developing presentations focused on regulatory changes for stakeholders.
- Prepared financial models and forecasts collaboratively, applying complex analytical techniques.
- Engaged with faculty for deeper insights into banking practices and regulations.
- Utilized Microsoft Office tools to maintain detailed records of findings.

- Helped organize banking service workshops aimed at elevating peers' financial literacy.

Financial Services Development

January 2026 - April 2026

Capstone Project

Ann Arbor, MI

Contributed extensively to a capstone project that analyzed and improved customer service strategies within banking environments. Conducted thorough research to inform actionable recommendations and effective project outcomes.

- Developed a robust plan focusing on efficiency and enhancing customer satisfaction in banks.
- Conducted surveys for client feedback, translating insights into strategic recommendations.
- Presented findings compellingly, receiving peer commendation for depth of analysis.
- Researched best practices within financial industries to substantiate suggested improvements.
- Collaboratively implemented mock customer service strategies, resulting in favorable responses.
- Created promotional materials aimed at students to increase awareness of banking services.

LEADERSHIP & AWARDS

- Dean's List, University of Michigan
- First Place, Finance Case Competition 2025

CERTIFICATIONS

- Microsoft Office Specialist 📅 2026
- Financial Services Certification 📅 2026

PROFESSIONAL AFFILIATIONS

- Member, Finance Club, University of Michigan
- Volunteer, Local Community Bank Financial Literacy Program

LANGUAGES

- Mandarin (Native)
- English (Proficient)

ADDITIONAL INFORMATION

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

REFERENCES

AVAILABLE ON REQUEST