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219 Gene Griffin Lane – Glennville, Georgia 30427

(904) 874-5654

Scarltzl@gmail.com

## **EMPLOYMENT HISTORY**

DAIRY QUEEN, Baxley, Georgia *Restaurant Manager* 

- Assume all responsibility for all aspects of operation during my shift including but not limited to:
  - Interview, hire and train new employees
  - Manage budgets and balance daily revenues while maximizing the profitability of the business

### CITIBANK, Jacksonville, Florida

#### Fraud Investigator/ Analyst

- Created and maintained high valued client accounts:
  - Monitored for suspicious activity
  - Conducted searches and investigations
- Gathered data and recorded evidence from Citi internal systems for presentations to Senior Management and Compliance to further support ongoing account investigations.
- Personally selected for initial training to provide customer support for innovative technology, such as Google Wallet and Apple Pay; later assisted in training new team members to provide this support
- Managed escalated client calls when supervisor assistance was requested

### CITIBANK, Jacksonville, Florida

## Transaction Fraud/Business Card Analyst

- Monitored, analyzed and identified suspicious account activity
  - Performed risk assessments to determine fraud level of suspicious activity on business accounts while ensuring client account information is up-to-date and accurate
- Tested new technology and initiatives before public release and provided feedback to upper management and corporate technology owners, such as Google, Microsoft, and Apple.
- Practiced high attention to detail, and able to detect anomalies and take corrective action

# ACCOMPLISHMENTS

### CITIBANK, Jacksonville, Florida:

- Consistently ranked 1st within team and top 2% of department
- Voice of the Employee (VOE) team leader. Facilitated meetings, prepared agendas and communicated ideas and suggestions to create a better work environment
- Process Improvement Team (PIT) team leader. Facilitated meetings, prepared agendas, assisted in updating policy and procedures, communication liaison for the DOSS (Direct One-Stop Spending) team

### Owned and operated two personal businesses

- Michelle's Customized Cleaning Service, Inc. (1996-2006)
  - Recruited and maintained contracted agreements for commercial and residential cleaning
  - Hired, trained, scheduled and supervised all employees
  - Managed all administrative duties, including payroll, purchasing supplies, inventory and budgeting
- Watson's Seafood (1991-1996)
  - Built business from the ground up, launched promotions and marketing for business; consistently remained in compliance with State and Federal licensing, as well as Health and Safety Regulations
  - Recruited, trained, and supervised staff
  - Managed all administrative duties, including but not limited to payroll, purchasing supplies, maintaining inventory, while maximizing profitability of the business

November 2018 – Present

March 2006 - December 2018

2006 - 2009

Opal Michelle Watson 219 Gene Griffin Lane Glennville, Ga 30427 Scarltzl@gmail.com

To Whom It May Concern:

Thank you for allowing me the opportunity to introduce myself and to express my interest in becoming a part of your company. I have enclosed my resume for your review. I am confident the skills and knowledge I have acquired throughout my employment history as a business owner and employee have prepared me to be a very good fit with your business. I would bring forth a broad skill-set to work for your company.

I am well versed in customer service within the financial and restaurant industries. I achieve time-sensitive deadlines without supervision and can work well independently or with a team, communicating effectively through verbal and/or written correspondence. It would be my pleasure to work in an environment such as yours to utilize my attributes in business and social interaction.

My business management background comes from owning and operating two businesses, as well as many years of experience in customer service. I worked as a Fraud Analyst with CITI Bank where I gained knowledge of corporate computer systems, basic office equipment, team building, and presentation skills. I have strong leadership skills, the ability to problem solve and I am accomplished in negotiating directly between clients and/or third parties to ensure both customer and business satisfaction.

I bring forth a high degree of professionalism. I focus on accuracy, efficiency, and meticulous attention to detail, which give me the abilities to multitask in a dynamic work environment. I possess strong analytical skills and am highly proficient in forming opinions and presenting options and/or solutions to problems for the better of the business.

I believe in excellence and have always dedicated myself, my talents and my creative abilities to assure the successful accomplishment of any company goals. My positive attitude is a valuable asset to any company that would employ me. I am certain that my skill-set will give profit to your business, as well.

My objective is to obtain a position that will expand my current skills and gain more experience to allow me the chance to grow personally and professionally within your company.

I look forward to hearing from you soon. It would be a pleasure if we could schedule a time to meet in person so that I may learn more about your company— its goals and plans— and how my qualities may be able to contribute to its continued success and growth. For further information, please contact me at (904) 874-5654 or through my email Scarltzl@gmail.com. Thank you for taking the time to review and consider my application.

Respectfully Yours,

Michelle Watson

Enclosure