

Michael Joel Ramos

SKILLS

- Proficient in Microsoft Office (Excel, Word, Outlook, PowerPoint)
- Proficient in Prologue, ProfitStars and MC Planning Accounting Software Systems
- Bilingual: English and Spanish

EDUCATION

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|---|---------------------|
| The University of Texas Pan American | Edinburg, TX |
| <i>Bachelor of Business Administration in Finance</i> | December 2007 |
| The University of Texas Rio Grande Valley | Edinburg, TX |
| <i>Master of Business Administration- In Progress</i> | December 2016 |

EXPERIENCE

February 2014 – October 2015

Security First Credit Union

Financial Analyst

Edinburg, TX

- Provide financial leadership to Senior Managers in managing the processes of the quarterly forecasts for the Credit Union.
- Develop methodologies and processes that provide transparency of costs and cost drivers.
- Assist in developing budgetary and forecasting models, incorporating interest rate forecasts and deposit volume projections using Profit Star or MC Planning budgeting and profitability software.
- Identify and evaluate investment opportunities in certificates of deposit or financial securities.
- Prepare monthly reports (including spreadsheets, charts, graphs and power point presentations) for the ALM Committee, Board Packets and CEO.
- Perform the financial planning and analysis functions of the Credit Union.
- Manage a team of nine that includes an Accounting Assistant Manager and Electronic Services Assistant Manager.

Security First Credit Union

Accounting Manager

April 2012 – February 2014

Edinburg, TX

- Prepared and oversaw the timely preparation of financial, statistical and accounting records of the credit union
- With the approval of the CFO gave work directives and examined and evaluated the daily operations of the Accounting Department
- With the guidance of the CFO or HR Director, hired, trained, directed

and evaluated employee performance in the department ; recommended promotions/transfers and salary adjustments.

- Managed a team of three accountants
- Served as liaison for financial internal/external audits and examinations
- Responded to inquiries from the CFO regarding financial results and special reporting requests
- Assisted in the formulation/execution of credit union policies, objectives and programs related to the accounting department

Security First Credit Union

Financial Accountant

October 2011 – April 2012

Edinburg, TX

- Prepared all documentation of assigned monthly ledger reconciliations. Reviewed and verified the accuracy of journal entries and accounting classifications assigned to various records for reconciliation purposes. Oversaw daily corporate cash settlements and fixed assets reconciliations, inventory controls and annual property taxes. Oversaw all monthly closing of credit union accounting records
- Prepared monthly accounting reports and ensured accuracy. Oversaw preparation of quarterly NCUA and Federal Reserve Reports. Worked with auditors/examiners on year-end and comprehensive audits.
- Approved timesheets, scheduled work, escalated employee problems/situations to CFO and contributed to annual evaluations of the junior accountant and administrative staff in accounting department
- Conducted special studies and developed or recommended accounting methods and procedures. Recommended, designed and implemented department controls, procedures, efficiencies and process improvements. Acted as accounting point person for new operational projects and implementations.
- Coordinated accounting matters with other departments and branches. Assisted other departments in problem resolution as it relates to the general ledger, financial statements and financial impact on the credit union

Security First Credit Union

Junior Accountant

January 2008 – October 2011

McAllen, TX

- Reviewed and verified the accuracy of journal entries and accounting classifications to various records for reconciliation purposes
- Responsible for investment data entry and gain/loss calculations
- Responsible for the preparation and documentation of assigned daily, weekly and monthly reports reconciliations. This includes daily cash settlements, FR2900 and NCUA Quarterly Call Report
- Maintained fixed assets systems, inventory control and annual property taxes
- Performed backup responsibilities to the Financial Accountant

