

## C O N T A C T

-  989.233.0652
-  Morgan.Milkowski@gmail.com
-  Midland / MI / United States
-  [linkedin.com/in/morgan-milkowski-0b2530167](https://www.linkedin.com/in/morgan-milkowski-0b2530167)

## E D U C A T I O N

BBA - Finance  
Saginaw Valley State University  
2008-2013

## S K I L L S

Microsoft Office  
IBS  
A2i  
OnBase  
Bankway  
Bottomline  
Project Management  
Retirement Accounts  
IOLTA Accounts  
Funding  
Customer Service  
Procedure Creation  
Organization  
Efficiency  
Communication

## A B O U T M E

*I have been in the banking industry for close to 9 years and am looking to broaden my experience & knowledge in other facets of the finance world.*

I am experienced in several different areas of banking, including Operations, Deposits, Lending, Marketing & Project Management. I am very well organized and have excellent verbal and written communication skills.

## E X P E R I E N C E

### Loan Servicing Analyst

*Chemical Bank/TCF Bank (name change 2020) / Midland, MI / 11.2018-Current*

- Review loan documents for accuracy & completion
- Balance & complete transactions to assess fees & advance loan funds
- Monitor incoming requests, assign & review teammates work

### Deposit Database Analyst

*Chemical Bank / Midland, MI / 06.2014-11.2018*

- Ensure W-8BEN & W-9 tax forms are compliant with current tax law
- Perform tasks related to Federal standards for Excessive Activity
- Complete yearly Escheat procedures to remit funds to appropriate states
- Assist with numerous bank projects & conversions, including marketing materials, product mapping & system coding
- Balance IOLTA accounts to ensure funds are remitted to appropriate states

### Time Deposit Clerk

*Chemical Bank / Midland, MI / 06.2013-06.2014*

- Ensure accurate intake & processing of Time Deposit products
- Perform tasks related to tax law compliance of IRA products
- Balance related general ledgers & internal accounts
- Assist internal customers with issue resolution