**Personal Banker Cover Letter Sample 2**

**Tina Dixon**  
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**Andrew White**  
Hiring Manager  
**Helena City Bank**  
5412 Clement Street, Helena, Montana 55221

Dear Mr. White,

I discovered your job opening online through my alma mater, Montana State University. I received a Bachelor of Science degree in business administration from there in 2000, and have since worked steadily within the banking industry. For the past three years, I have worked as a personal banker at the Helena branch of Montana State Bank. A resume detailing my accomplishments, duties, and skills is attached. I believe that my background and professional experience would make me a valuable asset to your organization.

As a personal banker at my current place of employment, I conduct personal interviews and background credit checks in order to best perform a financial analysis. This helps me determine whether or not a customer is a good candidate for loan and credit options. I am responsible for keeping strict customer confidentiality and for updating all of the process reports. I also assist with opening new accounts. Often, this requires me to counsel potential clients on the benefits and potential downsides of using each of the programs that we offer.

While I have worked as a personal banker, I have increased our monthly revenue by over $200,000. I have been able to achieve this by increasing our client base in the retail and business sector. I have also served on our bank's Policy Council, an organization that meets with our bank's management to discuss the effectiveness of bank policies on a monthly basis. Throughout my time as a personal banker, I have consistently ranked in the top five of our state's personal bankers in terms of sales.

My ability to cross-sell has been a definite job skill that has been richly cultivated while working as a personal banker. I am also highly skilled in risk assessment. My knowledge of banking and customer service policies is extensive, as is my familiarity with the variety of credit options available to potential customers. I am highly proficient in cash handling, and frequently exhibit my mathematical background. My written and oral communication abilities are outstanding, as is my ability to work both within a group and individually.

Please review my attached resume at your earliest convenience. I welcome the opportunity to further discuss my qualifications for your job opening with you. You may contact me as soon as possible through any of the contact information that I have included. I am available for phone, Skype, or face-to-face interviews.

Sincerely,  
Tina Dixon