

JUSTIN WILLIAMS

Fairburn, GA | 404.450.5255 | williamjustin311@yahoo.com

[LinkedIn: linkedin.com/in/justin-williams-9a2b8bb9](https://www.linkedin.com/in/justin-williams-9a2b8bb9)

EXECUTIVE SUMMARY

Strategic and results-driven operations and financial services executive with 10+ years of experience optimizing branch performance, improving loan and lease processing systems, and leading cross-functional teams across banking, automotive, and retail industries. Proven ability to increase revenue, drive operational efficiency, and uphold regulatory and compliance standards. Demonstrated expertise in client relationship management, risk mitigation, sales strategy, and high-level team leadership. Adept with enterprise CRM, loan origination, and financial platforms including Salesforce, Microsoft Dynamics 365, Encompass, and more. NMLS-certified and open to relocation.

CORE COMPETENCIES

- Branch & Multi-Unit Operations Leadership
 - Loan & Lease Documentation | Closing Coordination
 - Regulatory Compliance | Investor Guidelines (FDIC, CFPB)
 - Revenue Growth | Profit & Loss Management
 - Strategic Planning | Process Optimization
 - Stakeholder Relations (Realtors, Brokers, Legal)
 - CRM & Financial Platforms (Salesforce, Encompass, Finastra)
 - Risk Assessment | Lending & Credit Review
 - Cross-Functional Team Leadership
 - Client Satisfaction | VOC Performance Management
-

PROFESSIONAL EXPERIENCE

SIXT – Atlanta, GA

Senior Branch Manager

April 2024 – March 2025

Led a high-volume rental and leasing branch managing 1,200+ vehicles and a team of 15+ employees. Accountable for operations, profitability, customer satisfaction, fleet management, and regional expansion.

- **Improved profit margin by \$600K year-over-year**, reversing a prior deficit and exceeding monthly revenue targets by **23%**.

- Delivered **93% annual Voice of Client (VOC)** satisfaction by implementing a premium service strategy and refining staff performance through training.
 - Utilized **Salesforce CRM** to manage customer preferences, upsell opportunities, and follow-ups, increasing revenue per transaction by **15%**.
 - Coordinated with **regional and national teams** to optimize vehicle allocation, streamline budgeting, and increase market share in the Atlanta metro area.
 - Used **Microsoft Teams** and **Trello** for daily workflow oversight and to reduce bottlenecks in vehicle turnaround times.
-

TRUIST BANK – Atlanta, GA

Assistant Vice President, Branch Leader I

March 2022 – April 2024

Managed branch-level financial operations, lending activities, and team leadership across a portfolio of consumer and small business clients.

- Drove **\$1.2 million in new business lending**, significantly contributing to branch growth and meeting quarterly sales KPIs.
 - Ensured 100% compliance with investor and regulatory standards, eliminating file rejections and audit flags over two years.
 - Used **Microsoft Dynamics 365 CRM** to streamline client engagement, track pipeline, and automate follow-up workflows, improving client retention by **18%**.
 - Oversaw loan and lease documentation using **Finastra** and **Encompass**, reducing closing delays by **32%** through proactive document tracking and collaboration with underwriters.
 - Developed cross-training programs, increasing team sales effectiveness and customer satisfaction scores (NPS) by **27%**.
-

ASHLEY FURNITURE INDUSTRIES – Atlanta, GA

Sales Manager

May 2021 – March 2022

Directed retail sales operations and customer service for high-volume showroom, overseeing product financing, compliance, and employee development.

- Increased average transaction value by **21%** by coaching staff on consultative selling and financing options.
 - Managed compliance and financial document handling for sales exceeding **\$500K/month**.
 - Used **HubSpot** and **Zoho CRM** to manage leads, track sales performance, and enhance customer follow-up, leading to a **13% increase in repeat business**.
 - Reduced customer wait times and documentation errors by implementing a streamlined contract approval process.
-

FIFTH THIRD BANK – Atlanta, GA

Personal Banker II

January 2018 – May 2021

Served as a key relationship banker for a portfolio of consumer and small business clients, handling loan origination, product cross-selling, and compliance assurance.

- Originated and processed loans totaling over **\$10M**, maintaining 98% accuracy in documentation and approval turnaround.
 - Supported loan disbursements and compliance checks using **LoanPro** and **Salesforce CRM**, improving application-to-funding cycle time by **30%**.
 - Partnered with underwriters and credit officers to resolve discrepancies, reducing average review time by **18 hours per file**.
 - Consistently ranked in the top 10% for customer satisfaction and referral conversions.
-

E*TRADE – Alpharetta, GA

Digital Corresponding Agent

May 2014 – January 2018

Provided digital support for investment clients managing ESPP stock plans, retirement portfolios, and tax strategy documentation.

- Reviewed and advised on financial documents for accounts totaling over **\$50M in assets under management**.
 - Used **Oracle NetSuite CRM** to track client case progress, store documentation, and improve SLA resolution time by **22%**.
 - Delivered tailored financial education and strategic support, leading to a **19% increase in client confidence and retention metrics**.
-

EDUCATION

Bachelor of Science in Business Management

Dalton State University – Dalton, GA

CERTIFICATIONS & LICENSES

- **NMLS License #1840109**
 - Foundations of Project Management
 - Business Analysis & Process Management
 - CPR Certified
-

TECHNICAL SKILLS

- **CRM Systems:** Salesforce, Microsoft Dynamics 365, Zoho CRM, HubSpot, Oracle NetSuite, SugarCRM
 - **Loan Systems:** Encompass, Finastra, Black Knight, LoanPro
 - **Productivity Tools:** Microsoft Office Suite, Google Workspace, Trello, Monday.com, Asana, Microsoft Teams
 - **Communication & Support:** Zoom, Slack, Outlook
-

COMMUNITY ENGAGEMENT

- Volunteer, **United Urban League Greater Atlanta Young Professionals**
 - Volunteer, **Boys and Girls Club – Carl Rollins Chapter**
 - Volunteer Usher, **New Look Foundation**
-