

# Vy Vy Nguyen

## Banking Operations Professional | Document Review, Compliance & Loan Support

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### SUMMARY

Banking professional promoted twice in 16 months at TD Bank, from Teller to Assistant Store Manager. Daily work covers customer ID and account document verification, vault, cash box and safe deposit box audits, loan application review as an NMLS-registered banker, and supervising a team of 8. Notary Public. Fluent in English and Vietnamese. Looking for a back-office role in loan documentation, KYC/AML, fraud or deposit operations, remote or hybrid.

### LICENSES & CREDENTIALS

Notary Public, State of New Jersey (commission 2025–2030)

NMLS registered Mortgage Loan Originator (registered through TD Bank), NMLS ID 2731785

### WORK EXPERIENCE

**TD Bank** | New Jersey

Feb 2025 – Present

#### Assistant Store Manager

Jun 2026 – Present

- Audit tellers' and retail bankers' daily transaction logs for dual control and cash balancing, and perform vault, cash box (teller drawer) and safe deposit box audits before store close
- Review new-account CIP (Customer Identification Program) and KYC (Know Your Customer) documentation, verifying government-issued ID before accounts are funded
- Process loan applications as an NMLS-registered banker, checking documentation for completeness before submission for underwriting review
- Supervise and train 8 tellers and retail bankers on balancing, dual control and fraud and scam-spotting procedures
- Nominated by store leadership for TD's WOW! Star recognition every quarter, pacing above 100% of sales goal each quarter

#### Retail Banker

Apr 2025 – Jun 2026

- Verified customer identity and required documentation (CIP/KYC) at account opening, checking for fraud and scam indicators before processing
- Balanced cash drawer and vault items under dual control every shift, reconciling against bank records before close
- Took and processed loan applications as an NMLS-registered banker, confirming required documentation before submission to underwriting

#### Teller

Feb 2025 – Apr 2025

- Verified customer identification and transaction documentation at the counter for a branch handling 50 to 100 customer transactions a day
- Balanced cash drawer under dual control at the start and end of every shift, reconciling discrepancies before close, and referred potential fraud or scam indicators to management per BSA/AML procedures

**K & J Nails** | New Jersey

Jun 2019 – Mar 2025

#### Store Manager

- Managed payroll and scheduling for a staff of 20
- Ran daily operations of the salon, including inventory and supply ordering
- Reconciled daily cash and card receipts and closed out the register each night
- Resolved client and scheduling issues directly, maintaining a steady base of repeat clients

### SKILLS

**Document & identity verification:** CIP/KYC ID verification, government ID checks, document notarization

**Compliance & risk:** BSA/AML procedures, fraud and scam-spotting, suspicious-activity referral, audit checklists, vault/cash box/safe deposit box audits

**Banking operations:** cash handling and balancing, dual control, vault procedures, deposit and withdrawal processing, opening and closing procedures

**Lending:** loan application processing, NMLS-registered Mortgage Loan Originator

**Leadership:** staff training and coaching, scheduling, payroll oversight

**Languages:** English and Vietnamese (fluent, bilingual)

### EDUCATION

**Coursework, Ocean County College**, Toms River, NJ, 2022 • **Brick Township High School**, Brick, NJ, high school diploma, 2022