

Michael D. Prasad

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Summary

Proactive, resourceful, and technology-oriented manager with over twenty years combined front-office and operations experience in the banking and brokerage industries. Demonstrated expertise in solving clients' product and servicing needs, using state-of-the-art technology. Highly proficient in major desktop and web applications. Strong interpersonal, communications and training skills with a unique ability to interface between client's business needs and product/back-office support teams.

Work Experience

Branch Office Manager, H&R Block Financial Advisors, Inc. (2007- Present)

- Managing NYC office with eight Financial Advisors and support staff, generating over \$1.9m in gross revenues annually.
- Responsible for monitoring branch general compliance with internal audit standards for both brokerage and insurance products.
- Responsible for recruiting new advisors for additional growth in the NYC area.

Senior Financial Advisor, H&R Block Financial Advisors, Inc. (2002- 2007)

- Managed brokerage and insurance relationships for clients in Florida, New Jersey, New York, Connecticut, Michigan, and others states. Also coordinating cash management tools, portfolio analysis, as well as mortgage and tax preparation referrals.
- Served as branch technology coordinator, providing training for staff on new systems and software implemented corporate-wide.

Vice President – Banker, J. P. Morgan Private Bank, New York, NY (2000 - 2001)

- Managed banking and credit relationships for major NYC Law firms, partners and their clients. Also coordinated Investment Management, Insurance, Brokerage, Alternative Investments, Tax & Estate Planning, Capital Raising, and Wealth Advisory Services. Portfolio had a \$95mm balance sheet with over \$3mm in total revenue.
- Served as primary focal point for client requests such as product/rate inquires, investigations and service requests. Monitored banking and brokerage account activity. Coordinated loan and other credit product requests. Grew the core portfolio, added new products by cross-selling, and maintained existing relationships.

Vice President, The Chase Manhattan Private Bank, New York, NY (1996-2000)

- Developed and designed client service models for banking products including personal and business checking and savings accounts, credit cards, check fraud detection, retirement accounts, online banking/internet and check imaging projects for Private Banking clients. Managed escalation of banking product service issues, beyond individual client teams.
- Developed and implemented new products that met specific private banking clients' needs, including the Chase Continental Debit card and the Chase World Mastercard, as well as a daily bi-directional sweep checking account to proprietary money market mutual funds.
- Managed Private Bank's four conversion projects migrating Demand Deposit Accounts from the Heritage Chase to the heritage Chemical Bank systems. Over 50,000 high net-worth domestic and international accounts were converted with minimal client impact.

Vice President, The Chase Manhattan Bank, New York, NY (1995–1996)

Second Vice President, The Chase Manhattan Bank, New York, NY (1990–1995)

Programmer, The Chase Manhattan Bank, New York, NY (1987- 1990)

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Professional Licenses

- NASD Series 7, Series 9, Series 10, Series 63, & Series 65 licenses.
- New Jersey Life and Health Insurance Producer's Licenses.
 - Also Florida, Michigan, New York & Pennsylvania Non-Resident Insurance Producer's Licenses.
- New Jersey Notary Public.
- New Jersey Real Estate Salesperson License.

Education

Bachelor of Business Administration, Ohio University, Athens, OH (1985-1987)

- Majored in Computer Systems in Business (MIS), College of Business Administration.
- Graduated *Summa Cum Laude*.

Attended University of Wisconsin-Madison, Madison, WI (1983-1985).

Currently attending Kaplan University's online Certified Financial Planner program, completing the final class module (out of six) before the final exam.

Community Affiliations

Past Treasurer and Vice President of the Board of Trustees, Interfaith Council for the Homeless of Union County (New Jersey). Served from 2001 through 2006.

Founder and Team Leader, Fanwood NJ Community Emergency Response Team (CERT).

Disaster Action Team Volunteer, Tri-County Chapter of the American Red Cross.

Mayoral Appointment to the Communications Committee of the Borough of Fanwood.

Awards

2004 Henry W. Bloch National Award for Outstanding Community Service.