

Date

Name of Company Contact

Title

Name of Company

Address

City, State Zip

Dear Name of Contact:

In the dynamic financial services market, I have a track record of growing revenues +15%, outperforming volume goals +112%, and revitalizing teams in senior mortgage, credit services/control, underwriting, loan sales, and finance field operations roles.

If you have a need, I can deliver similar results for your company. Specifically, I can:

- **Reengineer financial services operations** and drive up closing volumes (106% in less than 4 months).
- **Pave the way for multimillion-dollar revenue increases** (\$76M for JP Morgan Chase).
- **Tighten Sarbanes-Oxley and Basel regulatory compliance** (restructured lending audit processes for 13 North/South American credit operations).
- **Over-produce on year-over-year sales targets** with no increase in staff (personal record is a 67% loan sales boost).
- **Rollout start-up field operations with out-of-the-ballpark performance** (achieved a zero credit-loss record for 8 straight years).

With deep knowledge of the financial services industry (credit, consumer lending, and mortgage, private, and corporate banking) gained through extensive tenure with JP Morgan Chase, I offer exceptional operations management skills and the proven ability to fuel growth and improve performance. The result is a tightly run, highly efficient team that consistently attains corporate targets.

May we meet to discuss your needs and the value I would bring to your company?

Sincerely,

Kristine A. Kowalski

Enclosure

KRISTINE A. KOWALSKI

PROJECT: Kristine had worked for her same employer – JP Morgan Chase for her entire career & felt it was time to move on. She presented with a lean resume but a solid work history, so our focus was on detailing her achievements in greater length.

DOCUMENT: I crafted a straightforward chronological resume for Kristine that highlighted the results of her achievements in multiple banking verticals. I also authored this cover letter for her use in approaching financial services firms in her geographical target areas. I kept text to a minimum to maximize attention on her stellar achievements.

RESULTS: Kristine sent out a flurry of resumes/letters to target companies & quickly landed interviews. She began negotiations with 2 firms fairly rapidly & accepted her new VP-level role within 3.5 months of launching her search.