
CREDIT ANALYST RESUME

Summary:

A professional who undertakes risk assessment analysis of various types of lending proposals from the straightforward to the very complex; has worked previously with financial institution and banks; has a solid background in the analysis of financial information, such as statements, management accounts and cash flow records; has developed models of credit information to predict patterns and trends using specialist statistical software; has a proven record of assessing the credit worthiness of client companies; has stayed informed about the legal, compliance and market-risk-related issues involved in the approval of credit.

Professional Experience:

NBO Credit Analyst January 2007 – Present
Aerotek Professional Services, Albany, NY

Responsibilities:

- Assisted in the preparation of simple and/or routine credit requests/reviews and financial reports.
- Communicated with credit applicants when necessary to develop information concerning their business requirements.
- Supported the unit's objective through effective credit analysis of applications for credit approval.

Credit Balance Analyst May 2004 – December 2006
Huntington Bancshares, Albany, NY

Responsibilities:

- Reviewed and interpreted insurance contracts and/or explanation of benefits to ensure system adjustments are correct before the processing refunds.
- Produced and reviewed the Credit Balance report quarterly and obtain appropriate submission and sign off forms.
- Prepared processes of credit balance report on a regular basis and work accounts off of this report.
- Ensured that issues are escalated properly to appropriate internal departments and established accurate and thorough documentation on all systems, reports, and analytical processes.
- Performed ongoing monitoring of specified accounts and portfolio in accordance with approval policies and regulations.
- Translated complex quantitative information into presentations that are easily understood by general management and top executives.

MRM Credit Underwriting Analyst February 1999 – May 2004
First Midwest Bank Albany, NY

Responsibilities:

- Assisted in the preparation of simple and/or routine credit requests/reviews and financial reports.
- Communicated with credit applicants when necessary to develop information concerning their business requirements.
- Supported the unit's objective through effective credit analysis of applications for credit approval.

Credit Balance Analyst May 2004 – December 2006
Huntington Bancshares, Albany, NY

Education:

Masters Degree in Business Administration
Rockefeller University, NY, 1999
Bachelors Degree in Accounting
Rockefeller University, NY, 1997

Skills:

- Ability to approach problems in a quantitative and qualitative manner
- Excellent internal/external communication skills
- Strong negotiating, influencing, analytical and facilitation skills
- Ability to manage multiple projects simultaneously in a fast-paced and dynamic environment
- Strong interpersonal skills with a focus on teamwork and ability to foster/manage relationships across multiple departments
- Extremely proactive with a strong bias for action; well-developed sense of urgency and follow through

- Ability to learn and adapt to new software technologies, maintain confidential information

Awards and Affiliations:

Certified Public Accountants Associates International, Member
Professional Accounting Association, Member

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