

## **Name**

75 Mag Drive  
City, ST 00000

**(706) 867-5309**

**email1@live.com**

## **CREDIT ANALYST**

*Years of credit and collections experience*

## **SUMMARY**

Highly experienced at organizing, analyzing, and maintaining large credit portfolio while strengthening customer relationships and promoting team oriented environment, and with a successful record of negotiating favorable settlements, reducing bad debt write-off, and reconciling long-standing account difficulties. A recognized thought leader in the advancement and development of risk assessment and loan recommendations that promote the growth of the enterprise as a whole.

## **CORE COMPETENCIES**

**Financial Analysis • Client Relationship Management  
Credit Analysis • Risk Analysis • Risk Management  
Account Reconciliations • Debt Structuring  
Detail Oriented • Veteran**

## **EXPERIENCE**

### **COMPANY**

**City, ST**

**2004 - 2009**

*Commercial Credit Analyst*

Led efforts internally to analyze and make recommendations based on financial statements and credit data. Determined degree of risk involved in extending credit and lending money. Provided consultation to resolve customer complaints and verify financial and credit transactions and adjust accounts as needed. Reviewed individual and commercial customer files to identify and select delinquent accounts for collection. Conferred with credit association and other business representatives to exchange credit information.

- Reduced 90+ balance of assigned accounts from 1M+ to less than 20k in first 12 months.
- Shrunk DSO from 48 to 43 in first 24 months in the position and cut bad debt write-offs to less than 0.01%.

### **CENTERS of AMERICA**

**City, ST**

**2000 - 2004**

*Office Manager*

Recruited, hired, set work schedules and assignments and evaluated performance of medical staff and administrative personnel for 5 offices. Prepared monthly activity reports for corporate management and updated status on implementation of programs, services, and quality initiatives.

- Oversaw all collection efforts for medical practice.
- Coordinated necessary collection efforts with outside collection agency.

### **US ARMY**

**1993 - 1996**

## **EDUCATION**

**B.A., Criminal Justice**

University of Georgia, Athens, GA.

**M.B.A., Finance**

Georgia State University, Atlanta, GA.

Expected Graduation - Fall 2011

**Credit Business Associate**

The National Association of Credit Management, Columbia, MD.