

FirstName LastName
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Credit Analyst

SUMMARY

Certified credit analyst with 9+ years of credit and collections experience. Excellent at organizing, analyzing, and maintaining large credit portfolio while strengthening customer relationships and promoting team oriented environment. Motivated individual with demonstrated proficiency for achieving performance related goals and able to formulate a tactical action plan to improve upon results. Proven record of successfully negotiating favorable settlements, reducing bad debt write-off, and reconciling long-standing account difficulties. Persuasive and concise communicator; strong communication skills strengthen ability to clearly relay relevant financial information to customer base and management. Performed credit and collection duties for commercial portfolio ranging from 10-15M with accounts ranging from 5k-3M. Earned Credit Business Associate certification from NACM. Familiar with various software programs such as WORD, IFS, and Excel. Currently an M.B.A.student at Georgia State University.

EXPERIENCE

Commercial Credit Analyst - 2004 to 2009
Company, City, ST.

- * Analyzed credit data and financial statements to determine degree of risk involved in extending credit and lending money. Consulted with customers to resolve 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. Submitted credit application, relevant credit information, and recommendations to management for review and approval. Evaluated customer financials and recommended credit line based on financial information.

- * In first 12 months, reduced 90+ balance of assigned accounts from 1M+ to less than 20k.

- * Helped to reduce DSO from 48 to 43 in first 24 months in the position.

- * Bad debt write-offs while in this position were less than 0.01%.

Office Manager - 2000 to 2004

Centers of America, Athens, GA.

Established work schedules and assignments for staff, according to workload, space and equipment availability for 5 offices. Recruited, hired, and evaluated the performance of medical staff and administrative personnel. Prepared monthly activity reports to inform corporate management of the status and implementation plans of programs, services, and quality initiatives. Managed all collection efforts for medical practice. Coordinated necessary collection efforts with outside collection agency.

EDUCATION

B.A., Criminal Justice - 1999

University of Georgia, Athens, GA.

M.B.A., Finance

Georgia State University, Atlanta, GA.

Expected Graduation - Fall 2011

Credit Business Associate - 2006

The National Association of Credit Management, Columbia, MD.

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