

PATRICK SMITH

3000 South Kenyon Place, Denver, CO 80014 | (720)000-0000 | PSmith@email.com

EXPERIENCED CREDIT ANALYST

SUMMARY OF QUALIFICATIONS

Focused and results-driven **Financial Analyst** with 10 years of experience working within fast-paced and high-pressure environments, with an emphasis in effective processes, productive business management, and superior client services. Strategic leader who excels at creating customized solutions for the client as well as the company. Demonstrated ability to effectively manage and work with both small and large teams on a collaborative as well as a managerial level. Articulate and influential communication skills, serving as an effective team leader, liaison, trainer, and negotiator. Proven track record of completing projects on time and within budget. **Expertise encompasses:**

Data Collection and Review • Quantitative and Qualitative Analysis • Profitable Credit Decisions
Customer Relationship Development • Account Management • Ongoing Client Services and Support
Written and Oral Communications • Documentation and Reporting • Compliance Policies and Standards

CREDIT ANALYSIS AND UNDERWRITING EXPERIENCE

Commercial Underwriter and Credit Analyst, CitiGroup (Denver, CO) 2005 – Present

Research, review, and interpret the credit history of prospective clients to determine the credit risk and potential of customers interested in obtaining transaction processing and payment services for their business.

- Work closely with team members within the credit department as well as throughout other departments to ensure that all pertinent information has been collected before a credit decision is made. Build valuable relationships with credit bureau employees and other business partners in the financial industry, maintaining regular communications regarding credit statuses of clients.
- Recommend approval or denial for customer credit applications that range from \$50,000 to several million. Examine business financial statements (balance sheets, profit and loss statements, cash flow, and tax returns), credit reports, and TransFirst's credit policies to determine the credit worthiness of clients.
- Communicate directly with clients when explanation of a credit decision is necessary. Assist in the team effort to cultivate long-term relationships with clients, increasing customer referrals and repeat business.
- Periodically examine and identify customer and market trends, creating reports that can be utilized for business forecasting and company budgets. Attend management meetings with the CFO and company controllers to present departmental information and offer recommendations for increased business.
- Train and mentor junior analysts, ensuring that company service levels are taught and upheld.
- Serve as Project Manager on special projects, such as the project to collaborate with the Risk Department on cutting fraud losses. This effort decreased fraud loss by 15 percent, saving the company \$1.2 million.
- Awarded Employee of the Month on 3 occasions due to outstanding results and service.

Underwriter and Credit Analyst, HSBC (Lewisville, TX) 2001 – 2005

Determined approval or denial of loans for the world's largest banking and financial services organization, making educated loans decisions based on thorough research, analysis, and interpretation of financial information for each client.

- Reviewed each loan application for completeness and accuracy. Determined credit worthiness and ensured credit conditions were in compliance with company guidelines.
- Built rapport and developed solid working relationships with local auto dealers which increased loan volume and credit quality.
- Credited for structuring and capturing auto finance contracts that were profitable to HSBC.

EDUCATION

Bachelor of Science Degree in Finance

University of Phoenix, 2009

COMPUTER SKILL SET

Proficient in Microsoft Windows and Microsoft Suite including Outlook, Word, PowerPoint, and Excel. Experienced with internet research, online communications, and business through the internet.