

ROBERT SMITH

Credit Manager/Credit Analyst

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My objective in seeking employment is to obtain the knowledge and skills necessary to bring success to the company and my team and also for my future. I am looking for a position on your team with advancement possibilities and a career building experience.

2014 - 2019

CREDIT MANAGER/CREDIT ANALYST - ROBERT HALF MANAGEMENT CONSULTANTS / HEARTLAND BANK

- Maintained credit files and customer relationships during prolonged sale of Heartland Bank.
- Perform ad hoc requests from management and other administrative functions as assigned.
- During prolonged sale, the credit files were audited 7 times between various audit groups without significant issues noted.
- Complete ongoing projects to enhance the risk and control environment in the Bank.
- Ability to interact professionally and communicate clearly, both verbally and in writing with management to obtain information, respond to inquiries, analyze documentation and resolve issues.
- Demonstrated analytical, organizational and problem solving skills and the ability to manage numerous project and work processes.
- Ability to work independently and within a team environment to meet section goals and deadlines.

2012 - 2014

CREDIT MANAGER - ABC CORPORATION

- Hired to collect a large sum of old debt and get a handle on new credit.
- Handled all UCC agreements, negotiated credit with new customers, checking out credit references, setting terms and payments, and monitoring accounts.
- Also, negotiated with Lawyers on Collection Suits..
- Receive requests, investigate and verify financial status of prospective customers applying for credit.
- Monitored a total of approximately 400 accounts including flooring, open, and rack accounts.
- Performed research and collection activities on gibson rack accounts, which comprise about 60 accounts with balances that are 1-2 years past due.
- Identified and implemented genesys system controls to manage credit operations with reduced staff.

EDUCATION

Masters in International Business - (Saint Louis University)

SKILLS

Microsoft Office, Account Management, Accounting.