



ETHAN MARTINEZ

Credit Specialist

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📍 Los Angeles
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PROFESSIONAL SUMMARY

Dedicated Credit Specialist with 2 years of hands-on experience in credit analysis and risk management. Demonstrated ability to assess client creditworthiness, manage accounts, and ensure compliance with regulations. Eager to leverage analytical skills to enhance credit processes and improve client relationships, contributing to organizational success.

WORK EXPERIENCE

Credit Specialist

📅 Feb / 2024–Ongoing

Quantum Solutions LLC

📍 Phoenix, AZ

1. Executed comprehensive credit analysis and underwriting processes for new client orders.
2. Identified and pursued cross-selling opportunities, enhancing client engagement and retention.
3. Facilitated annual credit reviews and renewals, ensuring compliance with internal policies.
4. Adapted procedures to accommodate unique customer requests, improving service delivery.
5. Managed a bilingual team to effectively support Spanish and Portuguese-speaking clients.
6. Responded promptly to customer service inquiries, fostering trust and satisfaction.
7. Collaborated with management to implement changes aimed at improving customer experience.

CREDIT SPECIALIST

📅 Feb / 2023–Feb / 2024

Lakeside Apparel Co

📍 Chicago, IL

1. Processed account receivables and managed collections, ensuring timely payments.
2. Posted lockbox deposits and reconciled account discrepancies efficiently.
3. Conducted account reconciliation for a portfolio of over 500 customers.
4. Prepared and maintained monthly billing statements and credit approvals.
5. Reviewed daily credit limits utilizing trade references and financial statements.
6. Coordinated with sales and customer service teams to enhance communication and service.

EDUCATION

Bachelor of Science in Finance

📅 Feb / 2022–Feb / 2023

University of California

📍 Denver, CO

Focused on financial analysis, risk management, and credit processes.

SKILLS

Data Entry And Management

Financial Software Proficiency

Effective Communication Skills

Forecasting

Analytical Thinking

INTERESTS

🤿 Scuba Diving 🎮 E-sports
📖 Reading Fiction 🧩 Puzzle Solving

STRENGTHS

💼 Stewardship 👥 Teamwork
🔗 Tenacity 🏠 Vision

LANGUAGES

English Russian German

ACHIEVEMENTS

- ★ Reduced delinquency rates by 15% through proactive credit management.
- ★ Streamlined credit approval processes, increasing efficiency by 20%.
- ★ Successfully managed a diverse portfolio of over 300 clients.